



1ST QUARTER UNAUDITED FINANCIAL STATEMENTS

31ST MARCH 2021

Jan'21 to Mar'21 Jan'20 to Mar'20

Lash Lash in Hand (including Foreign Currencies) Lash in Hand (including Foreign Currencies) Lash in Hand (including Foreign Currencies) Lash with Bangladesh Bank & Sonali Bank Ltd (induding Foreign Currencies) Lalance with other Banks and Financial Institutions Lash in Hand (including Foreign Currencies) Lash and Early 1,2871,325,428 Lash Associated Bangladesh Lash & Sonali Bank Ltd (induding Foreign Currencies) Lash and Lash & Sonali Bank Ltd (induding Foreign Currencies) Lash & Lash & Sonali Bank Ltd (induding Foreign Currencies) Lash & Lash & Sonali Bank & Sonali Bank Ltd (induding Foreign Currencies) Lash & Lash & Sonali Bank & Sonali Bank Ltd (induding Foreign Currencies) Lash & Lash & Lash & Ltd (induding Foreign Currencies) Lash & Lt	SHAHJALAL ISLAMI BANK LIMITED ANI		
Takin		「(UN-AUDI	TED)
Zash in Hand (including Foreign Currencies) Aslahin Hand (including Foreign Currencies) Associated Hand (incl	Property and Assets		
ash in Hand (including Foreign Currencies) alsonice with Bangladesh Bank & Sonal Bank td (induding Foreign Currencies) alsonice with Bangladesh Bank & Sonal Bank td (induding Foreign Currencies) 1,277,325,428 1,315,103,157 1,275,778,78 1,125,728,248 1,155,778,78 1,155,778 1,15	Cach	Taka	Idka
10,775,577,619 13,351,0331.5 15,165,778,78 15,165,78,779,78 15,165,78,779,78 15,165,78,78 15,165,78,79 15,165,78 15,165,78 15,165,78 15,165,78 15,165,78 15,16			
12,871,325,428 15,165,778,78			
Delance with other Banks and Financial Institutions 1,047,458,861 2,983,335,98 450,998,107 3,498,452,968 7,742,852,65 24,664,444,411 23,546,670,201 21,695,610,000 21,695,610	Balance with Bangladesh Bank & Sonali Bank Ltd (including Foreign Currencies)	10,775,577,619	13,351,033,150
Delance with other Banks and Financial Institutions 1,047,458,861 2,983,335,98 450,998,107 3,498,452,968 7,742,852,65 24,664,444,411 23,546,670,201 21,695,610,000 21,695,610		12,871,325,428	15,165,778,786
Asside Bangladesh 3,047,458,861 2,983,335,98 45,0994,107 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,988 47,795,16,67 3,498,452,986 47,795,16,67 3,498,452,986 47,795,16,67 3,498,452,986 47,795,16,67 3,498,452,986 47,795,16,10,00 48,113,119,976 27,986,414,30 48,113,119,976 27,986,414,30 48,113,119,976 27,986,414,30 48,113,119,976 27,986,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,113,119,976 29,396,414,30 48,112,204,770 48,172,219,58 28,139,439,25 29,1352,454,341 295,567,778,34 28,113,119,195 29,1392,454,341 29,	Balance with other Banks and Financial Institutions		
Dutside Bangladesh 450,994,107 4,759,516,07 3,488,452,988 7,742,825,56 24,460,444,441 23,646,670,01 3,048,452,988 7,742,825,56 24,460,444,441 23,646,670,01 24,195,610,000 21,695,610,00 8,113,119,976 29,396,414,30 8,113,119,976 29,396,414,30 18,079,0004,5277 184,095,800,60 18,079,0004,5277 184,095,800,60 18,079,0004,5277 184,095,800,60 18,079,0004,5277 184,095,800,60 18,079,0004,5277 184,095,800,60 18,076,475,227 184,095,800,60 18,079,0004,5277 184,095,800,60 19,000,000 19,000,00			
Placement with other Banks & Financial Institutions			
Placement with other Banks & Financial Institutions 24,460,444,441 23,646,670,01	Dutside Bangladesh	450,994,107	4,759,516,675
Placement with other Banks & Financial Institutions 24,460,444,441 23,646,670,01		3,498,452,968	7,742,852,659
Investments in Shares & Securities Sovernment Software Ment Software Men	Placement with other Banks & Financial Institutions	24,460,444,441	23,646,670,016
24,19,56,10,000 21,695,610,000 21,695,610,000 20,000,000 27,700,804,000 29,396,414,300 32,308,729,976 29,396,414,300 32,308,729,976 29,396,414,300 32,308,729,976 29,396,414,300 32,308,729,976 29,396,414,300 316,554,726,804 316,041,318,450 316,041,3	nvestments in Shares & Securities		
### State of the Proposition of the Papers of the Poposit Accounts of the Popo		24 195 610 000	21 695 610 000
Nestments 32,308,729,976 29,396,414,30			
180,790,004,527 184,095,800.60 19,764,752,277 15,041,318,45 156,554,756,804 199,137,119,05 15,764,752,277 15,041,318,45 156,554,756,804 199,137,119,05 15,764,752,277 15,041,318,45 156,554,756,804 159,137,119,05 15,764,752,277 17,041,878,119,05 15,041,318,45 16,757,210,598 15,917,222,10 10,078,341 295,967,778,34 328,909,355 83,909,355	Dutiers		
180,790,004,527 184,095,800,606 199,137,119,05 156,554,756,204 199,137,119,05 156,554,756,204 199,137,119,05 156,041,522,77 184,095,800,604 199,137,119,05 156,041,522,77 184,095,800,604 199,137,119,05 156,041,522,77 184,095,800,604 199,137,119,05 156,041,522,77 184,095,800,604 199,137,119,05 156,041,521,524,544,341 295,967,778,34 184,095,800,935 189,093,355 189,093,355 189,093,355 189,093,355 189,093,355 189,093,355 189,093,355 189,093,350 199,051,003,384 19,856,439,72 19,009,530,384 19,856,439,72	-	32,308,729,976	29,396,414,301
15,764,752,277 15,041,318,45 196,554,756,804 199,137,119,05 190,137,119,13 190,138,09,05 190,135,134 19,135,134,134 19,135,1			
196,554,756,804 199,137,119,05	General Investment etc.		184,095,800,600
196,554,756,804 199,137,119,05	Bills Purchased and Discounted	15,764,752,277	15,041,318,459
A,812,624,770	<u></u>		
16,757,210,598 15,917,221,016 16,000-Banking Assets 16,757,210,598 15,917,222,101 295,967,778,34			
Non-Banking Assets 28,909,355 289,099,355 291,352,454,341 295,967,778,34 295,96	Fixed Assets including Premises, Furniture and Fixtures	4,812,624,770	4,872,812,072
Non-Banking Assets 88,909,355 291,352,454,341 295,967,778,34 295	Other Assets	16,757,210,598	15,917,222,101
Total Property and Assets 291,352,454,341 295,967,778,34 295,967,778,34 296,977,78,3	Non-Banking Assets		
Adaptivation Adap			
Jabilities	· · ·	271,332,737,371	200,001,110,040
Pacement from other Banks & Financial Institutions 19,009,530,384 19,856,439,72	iabilities and Capital		
Peposits and Other Accounts	iabilities		
Peposits and Other Accounts	Placement from other Banks & Financial Institutions	19 009 530 384	19 856 439 728
Audaraba Savings Deposits Audaraba Term Deposits Audaraba Term Deposits Audaraba Subordinated Bond Audaraba Subordinated Audaraba Subordinated Audaraba Subordinated Audaraba	Denosits and Other Accounts	,,	,,
Mudaraba Term Deposits		21 100 240 120	20.24 (EEC 422
## Activation of the Proposits Accounts 66,474,593,439 32,874,290,586 34,433,455,39 3,889,660,29 3,817,741,561 3,200,000,000 3,200,000,000 213,525,444,443 218,654,810,51 3,200,000,000 9,200,000,000			
Al-Wadeeah Current & Other Deposit Accounts 32,874,290,586 3,817,741,561 3,889,060,22			81,508,507,043
3,817,741,561 3,889,060,29	Other Mudaraba Deposits	66,474,593,439	67,907,231,368
3,817,741,561 3,889,060,29	Al-Wadeeah Current & Other Deposit Accounts	32,874,290.586	34,433,455,394
Audaraba Subordinated Bond Defer Liabilities Deferred Tax Liabilities Director Director Director			3,889,060,291
Audaraba Subordinated Bond Ther Liabilities Start Itabilities Deferred Tax Liabilities 240,771,429 256,677,74 277,171,64,00 277,179,660,911 277,771,164,00 277,771,171,10 277,771,164,00 277,771,171 277,			
Other Liabilities 31,223,914,654 240,771,429 256,677,74 2561 Liabilities 273,199,660,911 277,771,164,00 256,677,74 270 256,677,74 270 256,677,74 270 256,677,74 270 256,677,74 270 270,7164,00 270,716			
Deferred Tax Liabilities Deferred Tax Liabilit			
Total Liabilities Capital/Shareholders' Equity Valid-up Capital Salitatutory Reserve Capital Reserve Ca	Other Liabilities	31,223,914,654	30,403,236,018
Capital/Shareholders' Equity Paid-up Capital P	Deferred Tax Liabilities	240,771,429	256,677,740
Capital/Shareholders' Equity Paid-up Capital P	Total Liabilities	273,199,660,911	277,771,164,004
Paid-up Capital Paid-up Capital Paid-up Capital Paid-up Reserve Patained Earnings Patained Pa			
idatutory Reserve Lapital Rese			
Capital Reserve 2, 2878,961 928,550,816 1,206,062,26 1,206,062,26 1,206,062,26 1,206,062,28 1,7950,937,23 2,27,708,147 226,877,10 226,877,10 227,708,147 226,877,10 226,877,10 291,352,454,341 295,967,778,34 295,967,978,34 295,967,978,34 295,967,97	Paid-up Capital	9,800,923,350	9,800,923,350
Capital Reserve 2, 2878,961 928,550,816 1,206,062,26 1,206,062,26 1,206,062,26 1,206,062,28 1,7950,937,23 2,27,708,147 226,877,10 226,877,10 227,708,147 226,877,10 226,877,10 291,352,454,341 295,967,778,34 295,967,978,34 295,967,97	Statutory Reserve	7,192,732,156	6,959,872,664
Retained Earnings fotal Shareholders' Equity fotal Shareholders' Equity fotal Liabilities & Shareholders' Equity contingent Liabilities Exceptances & endorsements Exceptances & endorsements Exceptances & endorsements Exters of guarantee Frevocable letters of credit	Capital Reserve	2.878.961	2,878,961
Total Shareholders' Equity Jon-controlling Interest Jon-controlling Interest Jon-controlling Interest Z27,708,147 Z26,877,10 Z91,352,454,341 Z95,967,778,34 Z95,967,708,34 Z95,967,778,34 Z95,967,708,34 Z95,967,708,34 Z95,967,708,34 Z95,967,778,34 Z26,877,107 Z95,967,778,34 Z26,877,107 Z95,967,778,34 Z26,877,107 Z95,967,778,34 Z26,877,107 Z95,967,778,34 Z26,877,107 Z95,967,778,34 Z26,877,107 Z96,967,708,34 Z95,967,708,34 Z95,967,708,34 Z95,967,967 Z96,967,708,34 Z95,967,967 Z96,967 Z96,967 Z96,967 Z96,967 Z96,967 Z96,967 Z96,967 Z96,969 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90 Z96,99,90,90 Z96,99,90,90 Z96,99,90 Z96,99,90 Z96,99,90 Z9			
Non-controlling Interest Votal Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Acceptance			
Total Liabilities & Shareholders' Equity Contingent Liabilities Cocceptances & endorsements Coccepta			
Contingent Liabilities Acceptances & endorsements Acceptances & endorsement			
Acceptances & endorsements etters of guarantee etters of guarantee etters of guarantee etters of credit displayed and the etters of credit displayed and the etters of credit displayed and the etters of credit displayed and forward deposits placed Undrawn note issuance, revolving and underwriting facilities orotal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	Total Liabilities & Shareholders' Equity	291,352,454,341	295,967,778,349
Acceptances & endorsements etters of guarantee etters of guarantee etters of guarantee etters of credit displayed and the etters of credit displayed and the etters of credit displayed and the etters of credit displayed and forward deposits placed Undrawn note issuance, revolving and underwriting facilities orotal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	Contingent Liabilities		
Letters of guarantee rrevocable letters of credit illis for collection Other contingent liabilities Other Commitments Occumentary credits, short term and trade related transactions Forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Indrawn formal standby facilities, credit lines and other commitments Octal Otal Otal Otal off-balance sheet items including contingent liabilities Consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		20 457 054 74-1	27.004.507.005
rrevocable letters of credit ills for collection ther contingent liabilities total 34,857,199,89 16,124,209,57 120,035,036,48 18,29 120,035,036,48 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 17,4 18,29 18,29 19,829,89,2,609 16,124,20,95 16,124,20			
Sills for collection ther contingent liabilities orbital Other Commitments Occumentary credits, short term and trade related transactions orward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Indrawn formal standby facilities, credit lines and other commitments orbital orbit			
Other contingent liabilities Otal Other Commitments Occumentary credits, short term and trade related transactions forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments otal Otal off-balance sheet items including contingent liabilities Consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		46,481,350,549	34,857,199,890
Other contingent liabilities Otal Other Commitments Occumentary credits, short term and trade related transactions forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments otal Otal off-balance sheet items including contingent liabilities Consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	Bills for collection	19,829,892,609	16,124,209,575
Total off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		_	
Dether Commitments Documentary credits, short term and trade related transactions forward assets purchased and forward deposits placed Undrawn note issuance, revolving and underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total Total off-balance sheet items including contingent liabilities Total Consolidated Net Asset Value per Share as at 31 March [Restated] Thief Financial Officer Company Secretary Wanaging Director SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		136 780 848 885	120 035 036 499
Documentary credits, short term and trade related transactions forward assets purchased and forward deposits placed Judrawn note issuance, revolving and underwriting facilities Judrawn formal standby facilities, credit lines and other commitments Total otal off-balance sheet items including contingent liabilities Consolidated Net Asset Value per Share as at 31 March [Restated] 18.29 117.4 Chief Financial Officer Company Secretary Managing Director Director Director CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		.55,755,540,003	. 20,033,030,400
forward assets purchased and forward deposits placed undrawn note issuance, revolving and underwriting facilities undrawn formal standby facilities, credit lines and other commitments fotal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] 136,780,848,885 120,035,036,48 18.29 17.4 Chief Financial Officer Company Secretary Managing Director Director Director CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		11	
Undrawn note issuance, revolving and underwriting facilities undrawn formal standby facilities, credit lines and other commitments fotal off-balance sheet items including contingent liabilities and other commitments of the		-	-
Indrawn formal standby facilities, credit lines and other commitments fotal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] 136,780,848,885 120,035,036,48 18.29 17.4 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 1	orward assets purchased and forward deposits placed	-	-
Indrawn formal standby facilities, credit lines and other commitments fotal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] 136,780,848,885 120,035,036,48 18.29 17.4 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 17.4 18.29 1	Undrawn note issuance, revolving and underwriting facilities	-	-
Total otal off-balance sheet items including contingent liabilities consolidated Net Asset Value per Share as at 31 March [Restated] 136,780,848,885 120,035,036,48 18.29 17.4 Thief Financial Officer Company Secretary Managing Director Director Director SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	Indrawn formal standby facilities, credit lines and other commitments	_	_
Total off-balance sheet items including contingent liabilities Consolidated Net Asset Value per Share as at 31 March [Restated] Third Financial Officer Company Secretary SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		-	
Consolidated Net Asset Value per Share as at 31 March [Restated] 18.29 17.4 Chief Financial Officer Company Secretary Managing Director Director SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)		136 780 848 885	120 035 036 499
Consolidated Profit And Loss Account (UN-AUDITED)			
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	.onsondated iver Asset value her shale as at 31 March [Kestated]	10.49	17.40
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)			
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	$\Omega / \Lambda = \Lambda / \Lambda$	1 100	
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	CxVV	017 12 12 12 12
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	YYIYIV / Throngrand	W /	, h. , , (34)
SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	Chief Financial Officer Company Secretary Managing Director	Director	Director
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)			
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)			
CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)	SHAHIALAL ISLAMI BANK LIMITED ANI	O ITS SUBSIDL	ARY
	CONSOLIDATED PROFIT AND LOSS ACC	COLINIT (LIN	-ALIDITED)
FOR THE PERIOD ENDED 31 MARCH 2021			(CDITED)
	FOR THE PERIOD ENDED 31 MAR	CH 2021	
Jan'21 to Mar'21 Jan'20 to Mar'20		Jan/21 to May/21	lan/20 to May/20

FOR THE PERIOD ENDED 31	lan'21 to Mar'21	Jan'20 to Mar'20
	Taka	Taka
Operating Income	Taka	Taka
nvestment Income	3,664,829,569	4,971,305,238
ess: Profit paid on Deposits	2,237,844,612	3,037,118,45
let Investment Income	1,426,984,956	1,934,186,78
ncome from Investments in Shares/Securities	242,033,388	89,516,18
Commission, Exchange and Brokerage	534,293,870	534,118,98
Other Operating Income	190,945,301	182,370,71
	967,272,559	806,005,889
Total Operating Income	2,394,257,516	2,740,192,67
Operating Expenses		
alaries and Allowances	641,233,889	629,486,56
Rent, Taxes, Insurances, Electricity etc.	100,521,680	101,803,093
egal Expenses	89,756	447,198
Postage, Stamps, Telecommunication etc.	6,368,867	8,341,64
Stationery, Printings, Advertisements etc.	14,475,642	23,378,75
hief Executive's Salary & Fees	5,793,700	4,467,00
Directors' Fees & Expenses	1,664,084	1,596,80
Shariah Supervisory Committee's Fees & Expenses	255,845	169,20
Auditors' Fees	154,742	125,00
Depreciation & Repairs of Assets	107,310,032	88,279,30
Zakat Expenses	-	
Other Expenses	140,596,310	125,593,97
Total Operating Expenses	1,018,464,548	983,688,55
Profit/ (Loss) before Provision	1,375,792,968	1,756,504,118
Specific provision for Classified Investments	-	354,200,00
General Provision for Unclassified Investments	10,000,000	(63,300,000
General Provision for Off-balance Sheet Items	123,000,000	105,200,00
Provision for diminution in value of Investments in Shares	20,500,000	55,000,00
Provision for Other Assets	38,581,986	
Total Provision	192,081,986	451,100,000
Total Profit/ (Loss) before Taxes	1,183,710,983	1,305,404,11
Provision for Taxation		
Deferred Tax	(15,906,310)	(6,962,646
Current Tax	557,373,574	720,654,91
	541,467,264	713,692,26
Net Profit/ (Loss) after Tax	642,243,719	591,711,84
		500.000.55
		593,262,55
equity holders of SJIBL	641,412,678	(4 EE0 700
quity holders of SJIBL	831,041	
quity holders of SJIBL	831,041 642,243,719	591,711,84
iquity holders of SJIBL Non-contro ll ing Interest Retained earnings from previous year/period	831,041 642,243,719 1,206,062,264	591,711,84 954,727,53
iquity holders of SJIBL Non-contro ll ing Interest Retained earnings from previous year/period Ndd: Net Profit after Tax (attributable to equity holders of SJIBL)	831,041 642,243,719 1,206,062,264 641,412,678	591,711,84 954,727,53 593,262,55
quity holders of SJIBL ton-controlling Interest letained earnings from previous year/period dd: Net Profit after Tax (attributable to equity holders of SJIBL) trofit available for Appropriation	831,041 642,243,719 1,206,062,264	591,711,84 954,727,53 593,262,55
quity holders of SJIBL ton-controlling Interest detained earnings from previous year/period dd: Net Profit after Tax (attributable to equity holders of SJIBL) trofit available for Appropriation uppropriation:	831,041 642,243,719 1,206,062,264 641,412,678 1,847,474,942	591,711,84 954,727,53 593,262,55 1,547,990,08
Equity holders of SJIBL Non-controlling Interest Retained earnings from previous year/period Add: Net Profit after Tax (attributable to equity holders of SJIBL) Profit available for Appropriation Appropriation: Statutory Reserve	831,041 642,243,719 1,206,062,264 641,412,678 1,847,474,942 232,859,492	(1,550,709 591,711,84 954,727,53 593,262,55 1,547,990,08
Equity holders of SJIBL Non-controlling Interest Retained earnings from previous year/period Add: Net Profit after Tax (attributable to equity holders of SJIBL) Profit available for Appropriation Appropriation: itatutory Reserve Dividend	831,041 642,243,719 1,206,062,264 641,412,678 1,847,474,942	591,711,84 954,727,53 593,262,55 1,547,990,08
Net Profit after Tax attributable to: Equity holders of SJIBL Non-controlling Interest Retained earnings from previous year/period Add: Net Profit after Tax (attributable to equity holders of SJIBL) Profit available for Appropriation Appropriation: Statutory Reserve Dividend Dividend Depital Reserve Retained Earnings	831,041 642,243,719 1,206,062,264 641,412,678 1,847,474,942 232,859,492	591,711,84 954,727,53 593,262,55 1,547,990,08

CONSOLIDATED CASH FLOW STATE FOR THE PERIOD ENDED 31 MA	IVIEIN I (UIN- <i>P</i> ARCH 2021	(סטוובט)
	Jan'21 to Mar'21	Jan'20 to Mar'20
	Taka	Taka
Cash flows from operating activities		
Investment income receipt in cash	3,804,043,039	5,188,834,205
Profit paid on deposits	(2,352,399,290)	(3,263,574,251
Dividend receipts	11,305,000	3,384,032
Fees & commission receipt in cash	532,146,146	534,673,990
Recoveries on investment previously written off	1,437,547	800,000
Cash payments to employees	(647,027,589)	(633,953,564
Cash payments to suppliers	(14,475,642)	(23,378,759
Income tax paid	(461,201,981)	(555,167,251
Receipts from other operating activities	191,858,357	181,869,72
Payments for other operating activities	(253,036,667)	(242,686,103
(i) Operating profit before changes in operating assets & liabilities	812,648,920	1,190,802,020
Changes in operating assets and liabilities		
(Increase)/decrease in investment to customers	2,582,362,254	4,605,314,110
(Increase)/decrease in other assets	(247,580,847)	(18,141,558
(Increase)/decrease of placement with other banks & financial institutions	(813,774,425)	130,362,575
Increase/(decrease) in deposits from other banks	-	
Increase/(decrease) of placement from other banks & financial institutions	(815,326,543)	811,442,337
Increase/(decrease) in deposits received from customers	(4,487,007,210)	(2,898,737,415
Increase/(decrease) in other liabilities on account of customers	(108,785,970)	371,542,415
Increase/(decrease) in other liabilities	178,571,500	239,193,960
(ii) Cash flows from operating assets and liabilities	(3,711,541,240)	3,240,976,424
Net cash flow from operating activities (A)=(i+ii)	(2,898,892,321)	4,431,778,444
Cash flows from investing activities		
Proceeds from sale of securities	300,537,498	178,019,77
Payments for purchases of securities	(3,212,853,174)	(2,280,564,347
Proceeds from sale of fixed assets	8,471,420	99,454,573
Payments for purchases of property, plants & equipments	(52,199,563)	(175,899,129
Purchase/sale of subsidiaries		<u> </u>
Net cash used in investing activities (B)	(2,956,043,818)	(2,178,989,131)
Cash flows from financing activities		
Receipts from issue of debt instruments	-	

Managing Director

Consolidated Earnings per Share [previous year's figure restated]

Chief Financial Officer Company Secretary

Receipts/(payments) of Mudaraba Subordinated Bond

Payments for redemption of debt instruments

				Taka	- 1	-	Taka
Receipts from issue of ordinary shares Dividend paid to ordinary shareholders				(686,064	. ₆₃₅₎		-
Net cash used in financing activities	(C)		_	(686,064	,635)		-
Net increase in cash & cash equivale Add: Effect of exchange rate changes o		equiva l ents		(6,541,000	7 ,773) 7,724	2	2, 252,789,312 (555,004)
Add: Cash and cash equivalents at the	beginning of the			22,908,63	1,445	20),248,188,725
Cash and cash equivalents at the en Consolidated Net Operating Cash Flow per Sha		ous vear's figure	restated] ==	16,369,77	8,396 (2.96)	22	2,500,423,034 4.52
Chief Financial Officer Company Se	A ₅	1anaging Direc	= }_	J. wy) Director	1 ,	ا د اسم. د د سم	r~ パギネ .
SHAHJALAL IS	I AMI BAN	VK I IMIT	FD ANI	D ITS SUE	SIDI	ARY	
							DITED
CONSOLIDATED STAT	IEMENI	OF CHAI	NGES I	N EQUIT	Y (UI	N-AU	DITED)
For the period ended 31 March 2021	1	1					nount in Taka
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings		ntrolling erest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2021 Dividend for the year 2020:	9,800,923,350	6,959,872,664	2,878,961	1,206,062,264	22	6,877,106	18,196,614,346
Cash Dividend Paid (7%)	-	-		(686,064,635)		-	(686,064,635
Net profit during the year Total Shareholders' Equity as at 31	0 000 033 350	232,859,492 7,192,732,156	2,878,961	408,553,186 928,550,816	22	831,041	642,243,719 18,152,793,430
March 2021 Add: General Provision for Unclassified		7,192,732,130	2,676,50	928,330,810	22	7,708,147	
Investments & Off-balance Sheet Items							3,340,465,735
Add: Mudaraba Subordinated Bond Less: Shortfa ll of provision required							6,720,000,000
against investments Total Eligible Regulatory Capital as a	t						
31 March 2021							27,572,568,291
For the period ended 31 March 2020							ount in Taka
Particulars	Paid-up Capital	Statutory Reserve	Capital Reserve	Retained Earnings		ntrolling erest	Total Capital/ Shareholders' Equity
Balance as at 01 January 2020	9,334,212,720	6,231,188,665	2,878,961	954,727,530	22	6,408,192	
Dividend for the year 2019: Stock Dividend (5%)							
Cash Dividend Paid (5%)				-			
Net profit during the year Total Shareholders' Equity as at 31		263,901,606		329,360,952		,550,709)	
March 2020		6,495,090,271	2,878,961	1,284,088,482	22	4,857,483	17,341,127,917
Add: General Provision for Unclassified Investments & Off-balance Sheet Items							2,859,965,735
Add: Mudaraba Subordinated Bond							9,200,000,000
Less: Shortfa ll of provision required against investments							1,370,122,247
Total Eligible Regulatory Capital as a 31 March 2020	t						28,030,971,405
. 1							
Chief Financial Officer Company Se		lanaging Direc		Director		, D	irector
SHA	AHJALAL I	ISLAMI B	ANK LI	MITED			
BAL	ANCE SI	HEET (L	IN-AL	IDITED)			
	AS AT	31 MARCI	H 2021				
Property and Assets				31.03.2021 Taka			12.2020 Taka
Cash Cash in Hand (including Foreign Currenci	05)		Г	2,095,74	7 900		1,814,745,636
Balance with Bangladesh Bank & Sonali E		ng Foreign Curr	encies)	10,775,57			3,351,033,150
Balance with other Banks and Financial Ir	netitutions		_	12,871,32	5,428	15	,165,778,786
Inside Bangladesh	istitutions			3,043,10			2,975,866,157
Outside Bangladesh			L	450,99 3,494,10			1,759,516,675 ',735,382,832
Placement with other Banks & Financi	al Institutions		_	24,460,44			,646,670,016
Investments in Shares & Securities Government				24,195,61	0.000	2.	1,695,610,000
Others				5,967,21	8,159		5,914,149,344
Investments			_	30,162,82	8,159	27	,609,759,344
General Investment etc.				178,574,99			,471,332,782
Bills Purchased and Discounted				15,764,75 194,339,74			5,041,318,459 5, 512,651,241
Fixed Assets including Premises, Furni	ture and Fixtur	es		4,664,49	8,046	4	,740,650,245
Other Assets Non-Banking Assets				18,850,61 88,90		18	018,050,356, 88,909,355
Total Property and Assets			_	288,932,47		293	3,517,852,175
Liabilities and Capital							
Liabilities Placement from other Banks & Financi	ial Institutions			18,906,45	9,710	19	,730,962,466
Deposits and Other Accounts							
Mudaraba Savings Deposits Mudaraba Term Deposits				31,198,34 79,160,47),316,566,001 I,508,507,043
Other Mudaraba Deposits				66,873,83	8,913	68	3,295,354,091
Al-Wadeeah Current & Other Deposit Acc Bills Payable	ounts			32,874,30 3,817,74			1,433,462,289 3,889,060,291
·				213,924,71 9,200,00	5,434	218	,442,949,715
Mudaraba Subordinated Bond Other Liabilities				9 200 00	0,000		,200,000,000 ,935,935,686
Deferred Tax Liabilities				28,763,08	3,402	21	
Total Liabilities			_	28,763,08 243,39	8,505		259,248,945
Total Liabilities Capital/Shareholders' Equity			_	28,763,08 243,39 271,037,65	7,052		259,248,945
Capital/Shareholders' Equity Paid-up Capital			_ _	28,763,08 243,39 271,037,65	8,505 7,052 3,350	275	259,248,945 i,569,096,812 i,800,923,350
Capital/Shareholders' Equity			- [28,763,08 243,39 271,037,65	8,505 7,052 3,350 2,156	275	259,248,945 6,569,096,812 9,800,923,350 6,959,872,664 1,187,959,349
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity			_	28,763,08: 243,39: 271,037,65: 9,800,92 7,192,73 901,15 17,894,81:	8,505 7,052 3,350 2,156 8,714 4,220	275 9 6 1	259,248,945 6,569,096,812 9,800,923,350 6,959,872,664 1,187,959,349 9,948,755,363
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity	ı		_ [_ =	28,763,08: 243,39: 271,037,65: 9,800,92 7,192,73 901,15	8,505 7,052 3,350 2,156 8,714 4,220	275 9 6 1	259,248,945 6,569,096,812 9,800,923,350 6,959,872,664 1,187,959,349 9,948,755,363
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements	,		_ [= =	28,763,08: 243,39: 271,037,65' 9,800,92 7,192,73 901,15 17,894,81: 288,932,47' 38,457,95	8,505 7,052 3,350 2,156 8,714 4,220 1,271	275 6 17 293	259,248,945 5,569,096,812 9,800,923,350 6,959,872,664 1,187,959,349 1,948,755,363 1,517,852,175 7,961,567,205
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities	ı			28,763,08. 243,39: 271,037,65 9,800,92 7,192,73 901,15 17,894,81- 288,932,47	8,505 7,052 3,350 2,156 8,714 4,220 1,271 4,010	275 6 6 17 293 37 37	259,248,945 3,569,096,812 9,800,923,350 6,959,872,664 1,187,959,349 1,948,755,363 1,517,852,175 7,961,567,205 1,092,059,818
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit Bills for collection	,		_ [_ _	28,763,08: 243,39: 271,037,65' 9,800,92 7,192,73 901,15 17,894,81- 288,932,47' 38,457,95 32,011,65	8,505 7,052 3,350 2,156 8,714 4,220 1,271 1,717 4,010 0,549	275 6 6 17 293 37 33 34	259,248,945 3,569,096,812 3,800,923,350 6,959,872,664 1,187,959,349 1,948,755,363 1,517,852,175 7,961,567,205 1,092,059,818 1,857,199,890
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit	,		_ [=	28,763,08: 243,39: 271,037,65: 9,800,92 7,192,73 901,15 17,894,81: 288,932,47 38,457,95 32,011,65 46,481,35 19,829,89	3,350 2,156 8,714 4,220 1,717 4,010 0,549 2,609	275 (6 17 293 37 33 34	259,248,945 ,569,096,812 9,800,923,350 5,959,872,664 1,187,959,349 9,48,755,363 1,517,852,175 7,961,567,205 1,092,059,818 4,857,199,890 5,124,209,575
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other Commitments				28,763,08: 243,39: 271,037,65 ⁻ 9,800,92 7,192,73 901,15 17,894,81: 288,932,47 38,457,95 32,011,65 46,481,35	3,350 2,156 8,714 4,220 1,717 4,010 0,549 2,609	275 (6 17 293 37 33 34	259,248,945 ,569,096,812 9,800,923,350 5,959,872,664 1,187,959,349 9,48,755,363 1,517,852,175 7,961,567,205 1,092,059,818 4,857,199,890 5,124,209,575
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other Commitments Documentary credits, short term and t	rade related tra			28,763,08: 243,39: 271,037,65: 9,800,92 7,192,73 901,15 17,894,81: 288,932,47 38,457,95 32,011,65 46,481,35 19,829,89	3,350 2,156 8,714 4,220 1,717 4,010 0,549 2,609	275 (6 17 293 37 33 34	259,248,945 ,569,096,812 ,800,923,350 ,959,872,664 ,187,959,349 ,948,755,363 ,517,852,175 ,7961,567,205 ,092,059,818 ,857,199,890 5,124,209,575
Capital/Shareholders' Equity Paid-up Capital Statutory Reserve Retained Earnings Total Shareholders' Equity Total Liabilities & Shareholders' Equity Contingent Liabilities Acceptances & endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other Commitments	rade related tra d deposits place underwriting fa	d ici l ities		28,763,08: 243,39: 271,037,65: 9,800,92 7,192,73 901,15 17,894,81: 288,932,47 38,457,95 32,011,65 46,481,35 19,829,89	3,350 2,156 8,714 4,220 1,717 4,010 0,549 2,609	275 (6 17 293 37 33 34	259,248,945 ,569,096,812 9,800,923,350 5,959,872,664 1,187,959,349 9,48,755,363 1,517,852,175 7,961,567,205 1,092,059,818 8,857,199,890 5,124,209,575

	,			
	SHAHJALA	L I SLAMI BAN	IK LIMITED	
PRO		S ACCOUN	IT (UN-AUDITE	D)

136,780,848,885

18.26

120,035,036,488

Total off-balance sheet items including contingent liabilities

Net Asset Value per Share as at 31 March [Restated]

Tota

Director

	Jan'21 to Mar'21	Jan'20 to Mar'20
	Taka	Taka
Operating Income	laka	Idkd
Investment Income	3,672,826,753	4,985,604,447
Less: Profit paid on Deposits	2,229,789,867	3,029,377,131
Net Investment Income		1,956,227,316
	1,443,036,885	
Income from Investments in Shares/Securities	225,984,661	73,912,965
Commission, Exchange and Brokerage	486,641,096	516,056,439
Other Operating Income	189,555,139	182,198,305
	902,180,896	772,167,709
Total Operating Income	2,345,217,782	2,728,395,025
Operating Expenses		
Salaries and Allowances	630,242,944	618,026,759
Rent, Taxes, Insurances, Electricity etc.	99,128,506	96,158,583
Legal Expenses	61,006	435,698
Postage, Stamps, Telecommunication etc.	5,748,427	7,669,144
Stationery, Printings, Advertisements etc.	14,224,611	22,666,155
Chief Executive's Salary & Fees	5,793,700	4,467,000
Directors' Fees & Expenses	1,664,084	1,596,807
Shariah Supervisory Committee's Fees & Expenses	255,845	169,204
Auditor's Fees	137,500	125,000
Depreciation & Repairs of Bank's Assets	102,545,214	85,982,176
Zakat Expenses	-11	
Other Expenses	129,036,500	120,490,467
Total Operating Expenses	988,838,338	957,786,993
Profit/ (Loss) before Provision	1,356,379,444	1,770,608,031
Specific provision for Classified Investments	-	354,200,000
General Provision for Unclassified Investments	10,000,000	(63,300,000)
General Provision for Off-balance Sheet Items	123,000,000	105,200,000
Provision for diminution in value of Investments in Shares	20,500,000	55,000,000
Provision for Other Assets	38,581,986	-
Total Provision	192,081,986	451,100,000
Total Profit/ (Loss) before Taxes	1,164,297,459	1,319,508,031
Provision for Taxation	.,,	.,,,
Deferred Tax	(15,850,440)	(6,962,646)
Current Tax	548,024,408	715,874,633
	532,173,968	708,911,988
Net Profit after Taxation	632,123,491	610,596,043
Retained Earnings from previous year/period	1,187,959,349	941,866,028
Add: Net Profit after Tax	632,123,491	610,596,043
Profit available for Appropriation	1,820,082,840	1,552,462,071

			Jan'21 to Mar'21 Taka	Jan'20 to Mar'20 Taka
Appropriation:				
Statutory Reserve			232,859,492	263,901,606
Dividend			686,064,635	-
Retained Earnings			901,158,714	1,288,560,465
			1,820,082,840	1,552,462,071
Earnings per Share (EPS) [previous year's figure	restated]	0.64	0.62
Chief Financial Officer	Company Secretary	Managing Director	Director	Director

Chief Financial Officer Company Secretary Managing Director	Director	Director (귀소 -
. , , , , , , , , , , , , , , , , , , ,		
SHAHJALAL ISLAMI BANK	LIMITED	
CASH FLOW STATEMENT (U)
TOR THE LEGIOD ENDED ST WI	lan'21 to Mar'21	Jan'20 to Mar'20
	Taka	Taka
Cash flows from operating activities		7 4.10
Investment income receipt in cash	3,756,300,744	5,137,206,353
Profit paid on deposits	(2,272,148,733)	(3,163,845,861)
Dividend receipts	11,305,000	3.384.032
Fees & commission receipt in cash	484,493,372	516,611,443
Recoveries on investment previously written off	1,437,547	800,000
Cash payments to employees	(636,036,644)	(622,493,759)
Cash payments to suppliers	(14,224,611)	(22,666,155)
Income tax paid	(447,858,063)	(546,625,893)
Receipts from other operating activities	189,545,935	181,697,306
Payments for other operating activities	(239,391,211)	(231,151,991)
(i) Operating Profit before changes in operating assets & liabilities	833,423,336	1,252,915,475
Changes in operating assets and liabilities	000, 120,000	.,252,515,175
(Increase)/decrease in investment to customers	2,172,906,508	4,472,112,436
(Increase)/decrease in other assets	(253,503,879)	(47,729,126)
(Increase)/decrease of placement with other banks & financial institutions	(813,774,425)	130,362,575
Increase/(decrease) in deposits from other banks	(013,774,423)	130,302,373
Increase/(decrease) of placement from other banks & financial institutions	(824,502,755)	791,868,553
Increase/(decrease) in deposits received from customers	(4,475,875,416)	(2,861,098,086)
Increase/(decrease) in deposits received from customers Increase/(decrease) in other liabilities on account of customers	(4,475,875,416)	371,542,415
Increase/(decrease) in other liabilities	194,389,746	151,901,226
	(4,109,146,190)	3,008,959,993
(ii) Cash flows from operating assets and liabilities		
Net cash flow from operating activities (A)=(i+ii) Cash flows from investing activities	(3,275,722,855)	4,261,875,468
Proceeds from sale of securities	194,876,267	72,687,060
Payments for purchases of securities	(2,747,945,082)	(2,057,515,247)
Proceeds from sale of fixed assets	43,467	99,454,573
Payments for purchases of property, plants & equipments	(23,067,935)	(175,665,861)
Purchase/sale of subsidiaries	(2.576.002.202)	(2.064.020.475)
Net cash used in investing activities (B)	(2,576,093,283)	(2,061,039,475)
Cash flows from financing activities		1
Receipts from issue of debt instruments	•	-
Receipts/(payments) of Mudaraba Subordinated Bond	•	-
Payments for redemption of debt instruments	•	-
Receipts from issue of ordinary shares		-
Dividend paid to ordinary shareholders	(686,064,635)	-
Net cash used in financing activities (C)	(686,064,635)	
Net increase in cash & cash equivalents (A+B+C)	(6,537,880,772)	2,200,835,994
Add: Effect of exchange rate changes on cash & cash equivalents	2,147,724	(555,004)
Add: Cash and cash equivalents at the beginning of the period	22,901,161,618	20,240,852,236
Cash and cash equivalents at the end of the period	16,365,428,570	22,441,133,226
"Net Operating Cash Flow per Share (NOCFPS) [previous year's figure restated]"	(3.34)	4.35

Chief Financial Officer	Company Secretary	Managing Director	Director	Director
	SHAHJAL	AL ISLAMI BANK	LIMITED	

Paid-up Capital	Statutory	Retained	
	Reserve	Earnings	Total
9,800,923,350	6,959,872,664	1,187,959,349	17,948,755,36
-	-	(686,064,635)	(686,064,635
-	232,859,492	399,263,999	632,123,49
9,800,923,350	7,192,732,156	901,158,714	17,894,814,22
			17,894,814,22
			3,292,500,00
			6,720,000,00
			27,907,314,22
		(A	mount in Taka
Paid-up Capital	Statutory Reserve	Retained Earnings	Total
9,334,212,720	C 224 400 CCE		
9,334,212,720	6,231,188,665	941,866,028	16,507,267,41
9,334,212,720	263,901,606	941,866,028 346,694,437	16,507,267,41 610,596,04
9,334,212,720		346,694,437	
	263,901,606	346,694,437	610,596,04
	263,901,606	346,694,437	610,596,04
	263,901,606	346,694,437	610,596,04 17,117,863,45
	263,901,606	346,694,437	610,596,04 17,117,863,45 17,117,863,45
	Paid-up Capital	Paid-up Statutory Capital Reserve	9,800,923,350 7,192,732,156 901,158,714 Paid-up Capital Reserve Earnings

SHAHJALAL ISLAMI BANK LIMITED AND ITS SUBSIDIARY NOTES TO THE CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS AS AT AND FOR THE PERIOD ENDED 31 MARCH 2021

1.1. Legal Form of the Bank

Legal Porm or the Bank.
Shahjalal Islam Bank Limited (hereinafter called the 'Bank' or 'SJIBL') was established as a public limited company (Banking Company) as on the 01 April 2001 under the Companies Art. 1994 as interest free Islamic Shariah based commercial Bank and commenced its operation on 10 May 2001 with the permission of Bangladesh Bank. Currently, the Bank is operating its business through head office having 132 (one hundred thirty wob longers, 111 (one hundred eleven) ATM booths and 2.634 employees all over Bangladesh. The Bank also has a subsidiary Company named 'Shahjalal Islami Bank Securities Limited' and an Offi-shore Banking Unit. The Bank is Isted with both the Stock Exchanges of the country, i.e., Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited.

registered office of the Bank is located at Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. 1.2. Nature of Business

The Bank offers all kinds of Islamic Shari'ah based commercial Banking services to its customers through its branches following the provisions of the Banking Companies Act, 1991 (as amended up to 2018), Bangladesh Bank's Directives and directives of other regulatory authorities and the principles of the Islamic Shariah.

Shahjalal Islami Bank Securities Limited is a subsidiary Company of Shahjalal Islami Bank Limited incorporated as a public limited company under the Companies Act, 1994 vide Certificate of Incorporation no. C-86917/10 dated 06 September 2010 and commenced its operation on 25 May 2011. The main objective of the Company is to carry on 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, it has corporate membership of Dhaka Stock Exchange Limited and Chittagong Stock Exchange Limited. Shahjalal Islami Bank Limited holds 91,74% shares of Shahjal

United. Shanjaal is lastin bank Limited notes 91,79% shartes of Shanjaal islami bank securities Limited.

14. Off-shore Banking Unit

Off-shore Banking Unit (JOBU) is a separate business unit of Shahjalal Islami Bank Limited, governed under the rules and guidelines of Bangladesh Bank. The Bank commenced the operation of its Off-shore Banking Unit on 21 December 2008 with the permission from Bangladesh Bank vide letter no. BRPD (e-3)74(49):2008-2800 dated 24 July 2008. The unit is located as Shahjalal Islami Bank Tower, Plot-04, Block-CWN(C), Gulshan Avenue, Gulshan, Dhaka-1212. Separate Financial Statements of Off-shore Banking Unit are also presented.

1.5. Agent Banking

Current Tax

Agent Danking
Shahjalal Islaim Bank Limited obtained permission from Bangladesh Bank on 16 October 2019 vide reference no. BRPD(P-3)745(54)/2019-8354 to commence
Agent Banking services and subsequently started commercial operations on 02 January 2020. Till 31 March 2021 there were 58 Agent Banking Outlets in 33
districts across the country. Services that are currently being dispensed include account opening (Mudaraba Savings, AL-Wadiah Current, Scheme (all types),
Term Poposit Gill (types), cash deposit and withdrawal (agent banking A/C), cash deposits in 5)IBI branch A/C, Fund Transfer (P2P), Inward/Outward Cheque
payment (SJBL Branch's), Remittance Disbursement (PIN or Account Based), balance inquiry, SMS banking, etc. Significant Accounting Policies 2.1. Basis of Preparation of the Financial Statements

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As Financial Reporting Standards is yet to be issued by FRC, as per the provisions of FRA (Section-69), consolidated and separate financial statements of the Group and the Bank, respectively, have been prepared in accordance with the International Financial Reporting Standards (IFRS) and International Accounting Standards (IAS) as dopted by the Institute of Chatered Accountains of Bangaldesh (ICAB) and, in addition to this, the Bank also compiled with the requirements of the following laws and regulations from various Government bodies:

The Banking Companies Act, 1991 and amendment thereon;

ii) The Companies Act, 1994;
iii) Circulars, Rules and Regulations issued by Bangladesh Bank (BB) time to time;

iv) Bangladesh Securities and Exchange Rules. 1987: Bangladesh Securities and Exchange Ordinance, 1969: Bangladesh Securities and Exchange Act, 1993 and Bangladesh Securities and Exchange Commission (Public Issue) Rules, 2015 and amendments thereon;

The Income Tax Ordinance, 1984, and amendments thereon; vi) The Value Added Tax Act and Supplementary Duty Act, 2012, The Value Added Tax Rules, 2016 and amendments thereon;

Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange Limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations; viii) Financial Reporting Act, 2015; and In case any requirement of the Banking Companies Act, 1991 (as amended) and provisions and circulars issued by Bangladesh Bank differ with those of IFRSs as adopted, the requirements of the Banking Companies Act, 1991 and provisions and circulars issued by Bangladesh Bank shall prevail.

2.2. Consolidation

The consolidated Financial Statements include the Financial Statements of Shahjalal Islami Bank Limited including Off-shore Banking Unit and the Financial Statements of its subsidiary named Shahjalal Islami Bank Securities Limited made up to the end of the period. The consolidated Financial Statements have been prepared in accordance with IFRS 10: Consolidated Financial Statements. The consolidated Financial Statements are prepared to a common financial period ending 31 March 2021.

2.3. Investment and Provisions Investments are stated in the Balance Sheet net off unearned income. Provision on Investments (Loans & Advances) is made on the basis of period end review by the management and as per instructions contained in Bangladesh Bank BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 5 dated 27 May 18 PD circular no. 15 dated 27 September 2012, BRPD circular no. 19 dated 27 September 2012, BRPD circular no. 19 dated 27 September 2012, BRPD circular no. 19 dated 27 September 2012, BRPD circular no. 27 dated 20 Endough 2018, BRPD circular no. 28 dated 21 September 2012, BRPD circular no. 28 dated 28 December 2012, BRPD circular no. 29 dated 29 September 2012, BRPD circular no. 2018, BRPD circu

2.4. Earnings Per Share This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the period as per IAS 33: Earnings Per Share. Diluted Earnings Per Share is not required to be calculated for the year, as there exist no dilution possibilities during the period.

2.5. Cash Flow Statement

Cash flow statement is prepared principally in accordance with IAS 7: Cash Flow Statement; and as prescribed by BRPD circular no. 14 dated 25 June 2003 & Guidelines for Islamic Banking issued by Bangladesh Bank vide BRPD circular no. 15 dated 09 November 2009.

Under general banking transactions, liabilities against acceptance, endorsement and other obligations and bills against which acceptances have been given and claims exist there against, have been shown as Off-Balance Sheet items.

Provision for current income tax has been made at 37.50% as prescribed in the Finance Act, 2020 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure & provisions as per Income Tax Ordinance, 1984 in compliance with IAS 12: Income Taxes.

Deferred Tax The Bank adopted deferred tax accounting policy as per IAS 12. Accordingly, deferred tax liability/asset is accounted for all temporary timing differences arising between the tax base of the assets and liabilities and their carrying value for financial reporting purpose. Deferred tax is computed at the prevailing tax rate as per Finance Act, 2020.

2.8. Reporting Period The Financial Statements cover the period from 01 January 2021 to 31 March 2021.

2.9. Significant deviation between the quarterly periods **Operating Profit:** Operating Profit substantially decreased compare to the same quarter of last year mainly due to decrease of investment income for Central bank caps on the profit rate of investments. Net Operating Cash Flows per Share (NOCFPS): Net Operating Cash Flow per Share (NOCFPS) decreased compare to the same quarter of last year mainly due to decrease in deposit from customers during the quarter.