Shahjalal Islami Bank Limited

Profit and Loss Account

For the year ended 31 December 2017

Notes Taka Taka Operating Income 23a 12,860,038,254 11,154,356,257 Less: Profit paid on Deposits 24a 8,418,975,877 6,986,501,525 Net Investment Income 4,441,062,377 4,167,854,732 Income from Investment in Shares/securities 25a 299,298,822 136,077,151 Commission, Exchange and Brokerage 26a 1,614,174,600 1,222,560,483 Other Operating Income 27a 515,260,783 451,673,610 Salaries and Allowances 28a 2,212,106,444 1,889,078,061 Rent, Taxes, Insurances, Electricity etc. 29a 454,172,110 423,595,761 Legal Expenses 30a 1,440,212 728,459 Postage, Stamps, Telecommunication etc. 31a 33,528,45 34,794,548 Stationery, Printings, Advertisements etc. 32a 84,545,709 78,884,275 Chief Executive's Salary & Fees 33 14,217,000 13,430,500 Directors' Fees & Expenses 35 830,543 559,816 Auditors' Fees Spensine fausk's Assets <			2017	2016
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Net Investment Income 4,441,062,377 4,167,854,732 Income from Investment in Shares/securities 25a 299,298,822 136,077,151 Commission, Exchange and Brokerage 26a 1,614,174,600 4,167,854,732 Other Operating Income 27a 2,428,734,206 1,810,311,217 Total Operating Income 28a 2,212,106,441 1,889,078,061 Rent, Taxes, Insurances, Electricity etc. 29a 4,454,72110 423,595,761 Legal Expenses 30a 1,440,212 728,459 Postage, Stamps, Telecommunication etc. 31a 38,552,445,709 78,844,275 Chief Executive's Salary & Fees 34 1,227,728,459 78,844,275 Staineire, Printings, Advertisements etc. 32a 84,545,709 78,842,751 Chief Executive's Salary & Fees 34 7,287,728 6,259,712 Shariah Supersion Committee's Fees & Expenses 36a 450,000 600,000 Directors' Fees & Expenses 36a 450,000 600,000 Specific provision for Classified Investment 664,800,000 356,500,000 136,804,426				
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Stationery, Printings, Advertisements etc. 32a 84,545,709 78,884,275 Chief Executive's Salary & Fees 33 14,217,000 13,430,500 Directors' Fees & Expenses 34 7,287,728 6,259,712 Shariah Supervisory Committee's Fees & Expenses 35 830,543 559,816 Auditors' Fees 36a 450,000 600,000 Deprectation & Repairs of Bank's Assets 37a 150,876,935 138,680,426 Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 39a 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Off-Balance Sheet Items 37,400,000 3,526,000 Provision for deminution in value of Investments in Shares 2,078,516,541 2,306,081,236 Provision for taxation 40a 1,249,400,0000 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 <td< td=""><td></td><td>31a</td><td></td><td></td></td<>		31a		
Chief Executive's Salary & Fees 33 14,217,000 13,430,500 Directors' Fees & Expenses 34 7,287,728 66,259,712 Shariah Supervisory Committee's Fees & Expenses 35 830,543 559,816 Auditors' Fees 36a 450,000 600,000 Depreciation & Repairs of Bank's Assets 37a 150,876,935 138,680,426 Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 39a 463,682,826 310,377,186 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Off-Balance Sheet Items 259,000,000 115,200,000 Provision for Other Assets 37,400,000 3526,000 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 3,526,000 Deferred tax 41 42,534,296 (8,746,257) 757,457,278 Current tax 41b 882,620,568 748,711,021 1,557,370,215 </td <td>- · ·</td> <td>32a</td> <td></td> <td></td>	- · ·	32a		
Shariah Supervisory Committee's Fees & Expenses 35 830,543 559,816 Auditors' Fees 36a 450,000 600,000 Depreciation & Repairs of Bank's Assets 37a 150,876,935 138,680,426 Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 39a 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 115,200,000 General Provision for Off-Balance Sheet Items 259,000,000 115,200,000 115,200,000 Provision for Other Assets 37,400,000 3,526,000 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2 882,620,568 748,711,021 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,106,132,902 965,073,507 Retained Earnings f	Chief Executive's Salary & Fees	33	14,217,000	
Auditors' Fees 36a 450,000 600,000 Depreciation & Repairs of Bank's Assets 37a 150,876,935 138,680,426 Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 39a 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Unclassified Investment 269,700,000 115,200,000 General Provision for Off-Balance Sheet Items 37,400,000 3,526,000 Provision for Other Assets 37,400,000 673,126,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2 882,620,568 748,711,021 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,106,132,902 965,073,507 Retained Earnings from previous year 1,106,132,902 965,073,507	Directors' Fees & Expenses	34	7,287,728	6,259,712
Depreciation & Repairs of Bank's Assets 37a 150,876,935 138,680,426 Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 39a 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Off-Balance Sheet Items 259,000,000 115,200,000 Provision for Off-Balance Sheet Items 37,400,000 3,526,000 Provision for Other Assets 3,541,880,41 2,306,081,236 Provision for taxation 40a 1,249,400,000 673,126,000 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Shariah Supervisory Committee's Fees & Expenses	35	830,543	559,816
Zakat Expenses 38 113,717,689 101,969,969 Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Unclassified Investment 269,700,000 115,200,000 General Provision for Off-Balance Sheet Items 37,400,000 3,526,000 Provision for Other Assets 37,400,000 3,526,000 Total Provision for Other Assets 37,400,000 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2,306,081,236 757,457,278 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,106,132,902 965,073,507 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,105,895,973 1,557,370,215	Auditors' Fees	36a	450,000	600,000
Other Expenses 39a 463,682,826 310,377,186 Total Operating Expenses 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Unclassified Investment 269,700,000 115,200,000 General Provision for Off-Balance Sheet Items 37,400,000 3,526,000 Provision for Other Assets 37,400,000 3,526,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2,078,516,541 2,306,081,236 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Depreciation & Repairs of Bank's Assets	37a	150,876,935	138,680,426
Total Operating Expenses 3,541,880,041 2,998,958,713 Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Unclassified Investment 269,700,000 115,200,000 General Provision for Off-Balance Sheet Items 259,000,000 197,900,000 Provision for deminution in value of Investments in Shares 37,400,000 3,526,000 Total Provision for Other Assets 37,400,000 3,526,000 Total Provision for taxation 2,078,516,541 2,306,081,236 Provision for taxation 2,078,516,541 2,306,081,236 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 880,620,222 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Zakat Expenses	38	113,717,689	101,969,969
Profit / (Loss) before Provision 22a 3,327,916,541 2,979,207,236 Specific provision for Classified Investment 664,800,000 356,500,000 General Provision for Unclassified Investment 269,700,000 115,200,000 General Provision for Off-Balance Sheet Items 37,400,000 197,900,000 Provision for deminution in value of Investments in Shares 37,400,000 3,526,000 Provision for Other Assets 40a 1,249,400,000 673,126,000 Total Provision for taxation 2,078,516,541 2,306,081,236 Provision for taxation 2 882,620,568 748,711,021 Net Profit after Taxation 1,106,132,902 965,073,507 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 1,557,370,215	Other Expenses	39a	463,682,826	310,377,186
Specific provision for Classified Investment664,800,000356,500,000General Provision for Unclassified Investment269,700,000115,200,000General Provision for Off-Balance Sheet Items37,400,000197,900,000Provision for Other Assets37,400,0003,526,000Total Provision40a1,249,400,000673,126,000Total Profit / (Loss) before taxes2,078,516,5412,306,081,236Provision for taxation24142,534,296Deferred tax4142,534,296(8,746,257)Current tax41b882,620,568748,711,021Net Profit after Taxation1,106,132,902965,073,507Retained Earnings from previous year1,106,132,902965,073,507Add: Net Profit after Tax1,195,895,9731,557,370,215	Total Operating Expenses		3,541,880,041	2,998,958,713
General Provision for Unclassified Investment269,700,000115,200,000General Provision for Off-Balance Sheet Items259,000,000197,900,000Provision for deminution in value of Investments in Shares37,400,0003,526,000Provision for Other Assets1,249,400,000673,126,000Total Profit / (Loss) before taxes2,078,516,5412,306,081,236Provision for taxation22,078,516,5412,306,081,236Deferred tax4142,534,296(8,746,257)Current tax41b42,534,296(8,746,257)Net Profit after Taxation1,195,895,9731,557,370,215Retained Earnings from previous year1,106,132,902965,073,507Add: Net Profit after Tax1,195,895,9731,557,370,215	Profit / (Loss) before Provision	22a	3,327,916,541	2,979,207,236
General Provision for Unclassified Investment269,700,000115,200,000General Provision for Off-Balance Sheet Items259,000,000197,900,000Provision for deminution in value of Investments in Shares37,400,0003,526,000Provision for Other Assets1,249,400,000673,126,000Total Profit / (Loss) before taxes2,078,516,5412,306,081,236Provision for taxation22,078,516,5412,306,081,236Deferred tax4142,534,296(8,746,257)Current tax41b42,534,296(8,746,257)Net Profit after Taxation1,195,895,9731,557,370,215Retained Earnings from previous year1,106,132,902965,073,507Add: Net Profit after Tax1,195,895,9731,557,370,215	Specific provision for Classified Investment		664,800,000	356,500,000
Provision for deminution in value of Investments in Shares 37,400,000 3,526,000 Provision for Other Assets 18,500,000 3,526,000 Total Provision 40a 1,249,400,000 673,126,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2 2,306,081,236 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,106,132,902 965,073,507 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,105,895,973 1,557,370,215	General Provision for Unclassified Investment		269,700,000	
Provision for Other Assets 18,500,000 3,526,000 Total Provision 40a 1,249,400,000 673,126,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2,078,516,541 2,306,081,236 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	General Provision for Off-Balance Sheet Items		259,000,000	197,900,000
Total Provision 40a 1,249,400,000 673,126,000 Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 41 42,534,296 (8,746,257) Deferred tax 41b 840,086,272 757,457,278 Current tax 41b 882,620,568 748,711,021 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Provision for deminution in value of Investments in Shares		37,400,000	-
Total Profit / (Loss) before taxes 2,078,516,541 2,306,081,236 Provision for taxation 2,078,516,541 2,306,081,236 Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Provision for Other Assets		18,500,000	3,526,000
Provision for taxation 41 42,534,296 (8,746,257) Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Total Provision	40a	1,249,400,000	673,126,000
Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Total Profit / (Loss) before taxes		2,078,516,541	2,306,081,236
Deferred tax 41 42,534,296 (8,746,257) Current tax 41b 840,086,272 757,457,278 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Provision for taxation			
Current tax 41b 840,086,272 757,457,278 882,620,568 748,711,021 882,620,568 748,711,021 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215		41	42,534,296	(8,746,257)
882,620,568 748,711,021 Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215				
Net Profit after Taxation 1,195,895,973 1,557,370,215 Retained Earnings from previous year 1,106,132,902 965,073,507 Add: Net Profit after Tax 1,195,895,973 1,557,370,215				
Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Net Profit after Taxation			
Add: Net Profit after Tax 1,195,895,973 1,557,370,215	Retained Farnings from previous year		1,106,132,902	965.073.507
	Profit available for appropriation		2,302,028,875	2,522,443,722

Shahjalal Islami Bank Limited

Profit and Loss Account

For the year ended 31 December 2017

	Notes	2017 Taka	2016 Taka
Appropriation			
Statutory Reserve	18	415,703,308	461,216,247
Dividend		1,102,032,193	955,094,573
Retained Earnings	19a	784,293,374	1,106,132,902
		2,302,028,875	2,522,443,722
Earnings Per Share (EPS) [Restated]	42a	1.55	2.02

The annexed notes form an integral part of these financial statements.





Managing Director

This is the profit and loss account referred to in our separate report of even date.

Hoda Vari CM

Hoda Vasi Chowdhury & Co Chartered Accountants

Dhaka, 25 April 2018