

Shahjalal Islami Bank PLC.

Balance Sheet

As at 31 December 2023

	Note	31.12.2023 Taka	31.12.2022 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3a	2,247,682,953	2,399,102,842
Balance with Bangladesh Bank & its Agent Banks (including Foreign Currencies)	4a	23,432,585,249	14,924,287,024
		25,680,268,203	17,323,389,865
Balance with Other Banks and Financial Institutions			
Inside Bangladesh		2,217,432,070	2,192,462,827
Outside Bangladesh		1,754,675,394	1,103,127,014
	5a	3,972,107,464	3,295,589,841
Placement with Other Banks & Financial Institutions			
	6a	14,115,801,566	21,276,957,716
Investments in Shares & Securities			
Government		24,639,910,000	25,639,910,000
Others		7,310,952,402	7,846,594,135
	7a	31,950,862,402	33,486,504,135
Investments			
General Investment etc.		231,683,099,579	220,328,259,077
Bills Purchased and Discounted		10,067,701,645	16,901,718,515
	8a	241,750,801,224	237,229,977,592
Fixed Assets including Premises, Furniture and Fixtures			
	9a	5,235,145,745	5,272,662,474
Other Assets			
	10a	28,926,044,213	21,844,875,177
Non-Banking Assets			
	11	88,309,355	88,909,355
Total Property and Assets			
		351,719,340,172	339,818,866,156
Liabilities and Capital			
Liabilities			
Placement from Other Banks & Financial Institutions			
Deposits and Other Accounts			
Mudaraba Savings Deposits		39,696,820,704	36,934,789,424
Mudaraba Term Deposits		97,867,730,869	86,817,226,090
Other Mudaraba Deposits		47,130,779,908	50,064,730,403
Al-Wadeeah Current & Other Deposit Accounts		60,012,469,463	48,293,094,847
Bills Payable		4,877,223,738	5,872,217,849
	13a	249,585,024,682	227,982,058,614
Mudaraba Bonds			
	14	8,200,000,000	10,200,000,000
Other Liabilities			
	15a	42,592,548,156	37,492,869,557
Deferred Tax Liabilities			
	16a	70,225,452	237,151,866
Total Liabilities			
		327,959,151,049	317,948,725,240
Capital/Shareholders' Equity			
Paid-up Capital	17.2	11,129,683,510	10,805,517,980
Statutory Reserve	18	10,803,111,162	9,372,461,107
Foreign Currency Translation Reserve	19	9,087,189	-
Retained Earnings	20a	1,818,307,263	1,692,161,829
		23,760,189,123	21,870,140,916
Total Shareholders' Equity			
		23,760,189,123	21,870,140,916
Total Liabilities & Shareholders' Equity			
		351,719,340,172	339,818,866,156

Off-balance Sheet Items

As at 31 December 2023

	Note	31.12.2023 Taka	31.12.2022 Taka
Contingent Liabilities			
Acceptances & endorsements			
Letters of guarantee	21	49,612,821,032	51,712,319,611
Irrevocable letters of credit	22	32,828,176,233	31,316,699,877
Bills for collection		55,470,593,578	44,418,370,950
Other contingent liabilities		26,470,542,968	26,824,787,053
		-	-
Total		164,382,133,811	154,272,177,491
Other 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		164,382,133,811	154,272,177,491
Net Asset Value per Share [previous year's figure restated]	43(i)	21.35	19.65

The annexed notes from 1 to 55 form an integral part of these financial statements.



Chairman



Director



Director



Managing Director & CEO

This is the balance sheet referred to in our separate report of even date.

Dhaka,
17 April 2024
DVC No: 2404170770AS756293



Sabbir Ahmed FCA, Partner
ICAB Enrolment number: 770
Hoda Vasi Chowdhury & Co
Chartered Accountants