

# Shahjalal Islami Bank Limited

## Balance Sheet

As at 31 December 2015

Property and Assets	Note	31.12.2015 Taka	31.12.2014 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3a	1,106,558,612	1,121,482,659
Balance with Bangladesh Bank & its Agent Bank (Including Foreign Currencies)	4a	8,177,172,061	7,349,047,776
		<b>9,283,730,673</b>	<b>8,470,530,435</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		788,813,447	6,987,231,429
Outside Bangladesh		667,183,236	656,686,180
	5a	<b>1,455,996,683</b>	<b>7,643,917,609</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>8,657,997,972</b>	<b>4,234,141,077</b>
<b>Investments in Shares &amp; Securities</b>			
Government		4,200,000,000	5,470,000,000
Others		1,983,716,363	1,838,694,514
	7a	<b>6,183,716,363</b>	<b>7,308,694,514</b>
<b>Investments</b>			
General Investment etc.		89,669,853,525	77,148,893,431
Bills Purchased and Discounted		7,164,796,744	6,913,380,011
	8a	<b>96,834,650,269</b>	<b>84,062,273,442</b>
	9a	<b>3,299,392,033</b>	<b>3,165,377,048</b>
<b>Fixed Assets Including Premises</b>	10a	<b>12,103,284,073</b>	<b>11,826,381,774</b>
<b>Other Assets</b>	11	<b>51,078,968</b>	<b>47,064,331</b>
<b>Non Banking Assets</b>		<b>137,869,847,033</b>	<b>126,758,380,230</b>
<b>Total Property and Assets</b>			
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
<b>Deposits and Other Accounts</b>	12a	<b>2,950,911,426</b>	<b>3,251,848,049</b>
Mudaraba Savings Deposits		15,876,565,502	10,244,702,188
Mudaraba Term Deposits		41,842,087,699	45,572,779,378
Other Mudaraba Deposits		37,272,228,093	30,506,124,328
Al-Wadeeah Current & Other Deposit Accounts		13,114,867,832	11,220,548,705
Bills Payable		1,152,971,241	1,057,166,538
	13a	<b>109,258,720,367</b>	<b>98,601,321,137</b>
<b>Other Liabilities</b>	14a	<b>13,301,703,751</b>	<b>13,089,010,968</b>
<b>Deferred Tax Liabilities</b>	15a	<b>104,211,220</b>	<b>117,704,226</b>
<b>Total Liabilities</b>		<b>125,615,546,764</b>	<b>115,059,884,380</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16	7,346,881,330	7,346,881,330
Statutory Reserve	17	3,942,345,432	3,590,784,817
Retained Earnings	18a	965,073,507	760,829,703
<b>Total Shareholders' Equity</b>		<b>12,254,300,269</b>	<b>11,698,495,850</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>		<b>137,869,847,033</b>	<b>126,758,380,230</b>

# Shahjalal Islami Bank Limited

## Off-balance Sheet Items

As at 31 December 2015

	Note	31.12.2015 Taka	31.12.2014 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		16,581,184,728	15,950,556,702
Letters of guarantee	19	7,184,290,937	6,082,654,027
Irrevocable letters of credit	20	13,947,624,480	12,354,132,793
Bills for collection		5,812,711,245	5,841,975,332
Other contingent liabilities		-	-
		<b>43,525,811,390</b>	<b>40,229,318,854</b>
<b>Other Commitments</b>			
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		-	-
		-	-
		<b>43,525,811,390</b>	<b>40,229,318,854</b>

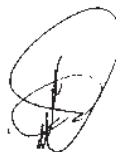
The annexed notes form an integral part of these financial statements



Chairman



Director



Director



Managing Director

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



ACNABIN

Chartered Accountants

Dhaka, 24 April 2016