

# Shahjalal Islami Bank Limited

and its Subsidiary

## Consolidated Balance Sheet

As at 31 December 2014

Property and Assets	Note	31.12.2014 Taka	31.12.2013 Taka
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3	1,121,482,659	1,314,434,823
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4	7,349,047,776	8,892,585,315
		<b>8,470,530,435</b>	<b>10,207,020,138</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		7,001,720,339	3,316,214,792
Outside Bangladesh		656,686,180	212,509,409
	5	<b>7,658,406,519</b>	<b>3,528,724,201</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6	<b>4,234,141,077</b>	<b>7,782,793,287</b>
<b>Investments in Shares &amp; Securities</b>			
Government		5,470,000,000	5,470,000,000
Others		3,462,310,040	3,477,039,195
	7	<b>8,932,310,040</b>	<b>8,947,039,195</b>
<b>Investments</b>			
General Investment etc.		79,457,217,382	80,097,241,560
Bills Purchased and Discounted		6,913,380,011	8,006,971,069
	8	<b>86,370,597,393</b>	<b>88,104,212,629</b>
<b>Fixed Assets Including Premises</b>			
	9	<b>3,207,278,799</b>	<b>2,999,682,826</b>
<b>Other Assets</b>			
	10	<b>10,612,135,857</b>	<b>9,403,769,145</b>
<b>Non Banking Assets</b>			
	11	<b>47,064,331</b>	-
<b>Total Property and Assets</b>			
		<b>129,532,464,451</b>	<b>130,973,241,421</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		10,244,702,188	7,344,808,815
Mudaraba Term Deposits		45,572,779,378	50,770,110,029
Other Mudaraba Deposits		30,348,130,541	26,787,871,208
Al-Wadeeah Current & Other Deposit Accounts		11,220,548,705	10,484,532,462
Bills Payable		1,057,166,538	753,448,659
	13	<b>98,443,327,350</b>	<b>96,140,771,173</b>
<b>Other Liabilities</b>			
	14	<b>14,937,114,754</b>	<b>13,930,585,680</b>
<b>Deferred Tax Liabilities</b>			
	15	<b>117,704,226</b>	<b>137,735,011</b>
<b>Total Liabilities</b>			
		<b>117,589,994,379</b>	<b>119,779,091,863</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	16	7,346,881,330	6,678,983,028
Statutory Reserve	17	3,590,784,817	3,435,586,547
Retained Earnings	18	777,808,975	852,701,604
<b>Total Shareholders' Equity</b>			
		<b>11,715,475,122</b>	<b>10,967,271,179</b>
Non-controlling Interest	16.7	<b>226,994,950</b>	<b>226,878,379</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>			
		<b>129,532,464,451</b>	<b>130,973,241,421</b>

# Shahjalal Islami Bank Limited

and its Subsidiary

## Consolidated Off-balance Sheet Items

As at 31 December 2014

	Note	31.12.2014 Taka	31.12.2013 Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		15,950,556,702	15,884,198,983
Letters of guarantee	19	6,082,654,027	5,710,919,593
Irrevocable letters of credit	20	12,354,132,793	17,358,106,335
Bills for collection		5,841,975,332	6,480,140,157
Other contingent liabilities		-	-
<b>Total</b>		<b>40,229,318,854</b>	<b>45,433,365,068</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>Total</b>		<b>-</b>	<b>-</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>40,229,318,854</b>	<b>45,433,365,068</b>

The annexed notes form an integral part of these financial statements



Chairman



Director



Director



Managing Director

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



ACNABIN

Chartered Accountants

Dhaka, 22 March 2015