

# Shahjalal Islami Bank Limited

## BALANCE SHEET

As at 31 December 2019

	Note	31.12.2019 Taka	31.12.2018 Taka
<b>Property and Assets</b>			
<b>Cash</b>			
Cash in hand (Including Foreign Currencies)	3a	2,320,196,507	1,955,895,120
Balance with Bangladesh Bank & Sonali Bank Ltd (Including Foreign Currencies)	4a	15,539,227,347	11,609,938,400
		<b>17,859,423,854</b>	<b>13,565,833,520</b>
<b>Balance with other Banks and Financial Institutions</b>			
Inside Bangladesh		1,773,169,975	1,376,996,941
Outside Bangladesh		608,258,408	371,705,561
	5a	<b>2,381,428,383</b>	<b>1,748,702,503</b>
<b>Placement with other Banks &amp; Financial Institutions</b>			
	6a	<b>12,361,483,166</b>	<b>11,513,296,316</b>
<b>Investments in Shares &amp; Securities</b>			
Government		11,750,000,000	9,000,000,000
Others		3,889,417,772	3,320,531,197
	7a	<b>15,639,417,772</b>	<b>12,320,531,197</b>
<b>Investments</b>			
General Investment etc.		182,671,664,294	174,542,243,558
Bills Purchased and Discounted		14,614,015,788	11,547,790,733
	8a	<b>197,285,680,082</b>	<b>186,090,034,291</b>
<b>Fixed Assets Including Premises</b>			
	9a	<b>4,503,970,454</b>	<b>3,995,466,335</b>
<b>Other Assets</b>			
	10a	<b>15,983,396,045</b>	<b>14,337,119,704</b>
<b>Non Banking Assets</b>			
	11	<b>88,909,355</b>	<b>88,909,355</b>
<b>Total Property and Assets</b>		<b>266,103,709,111</b>	<b>243,659,893,222</b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Placement from other Banks &amp; Financial Institutions</b>			
	12a	<b>11,382,596,297</b>	<b>23,465,601,827</b>
<b>Deposits and Other Accounts</b>			
Mudaraba Savings Deposits		24,751,894,884	20,792,172,031
Mudaraba Term Deposits		82,587,971,836	79,408,029,450
Other Mudaraba Deposits		62,937,938,001	51,434,842,290
Al-Wadeeah Current & Other Deposit Accounts		28,770,762,184	22,376,070,686
Bills Payable		4,335,581,019	2,850,398,551
	13a	<b>203,384,147,925</b>	<b>176,861,513,007</b>
<b>Mudaraba Subordinated Bond</b>			
	14	<b>10,000,000,000</b>	<b>10,000,000,000</b>
<b>Other Liabilities</b>			
	15a	<b>24,641,621,683</b>	<b>18,401,348,233</b>
<b>Deferred Tax Liabilities</b>			
	16a	<b>188,075,793</b>	<b>142,464,474</b>
<b>Total Liabilities</b>		<b>249,596,441,698</b>	<b>228,870,927,542</b>
<b>Capital/Shareholders' Equity</b>			
Paid-up Capital	17.2	9,334,212,720	8,485,647,930
Statutory Reserve	18	6,231,188,665	5,452,358,676
Retained Earnings	19a	941,866,028	850,959,074
<b>Total Capital/Shareholders' Equity</b>		<b>16,507,267,412</b>	<b>14,788,965,680</b>
<b>Total Liabilities &amp; Capital/Shareholders' Equity</b>		<b>266,103,709,111</b>	<b>243,659,893,222</b>

## Shahjalal Islami Bank Limited

**OFF-BALANCE SHEET ITEMS**

As at 31 December 2019

	Note	31.12.2019	31.12.2018
		Taka	Taka
<b>Contingent Liabilities</b>			
Acceptances & endorsements		35,064,492,967	34,199,576,512
Letters of guarantee	20	29,749,668,530	23,976,960,264
Irrevocable letters of credit	21	31,562,148,000	25,478,400,567
Bills for collection		16,714,181,896	17,131,691,539
Other contingent liabilities		-	-
<b>Total</b>		<b>113,090,491,393</b>	<b>100,786,628,882</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>Total off-balance sheet items including contingent liabilities</b>		<b>113,090,491,393</b>	<b>100,786,628,882</b>
<b>Net Asset Value per Share [previous year's figure restated]</b>	42(i)	<b>17.68</b>	<b>15.84</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

Dhaka  
10 June, 2020



M. Moniruzzaman, FCA  
Partner  
ACNABIN, Chartered Accountants