Shahjalal Islami Bank Limited

Balance Sheet

As at 31 December 2022

Property and Assets Cash	Particulars Particulars	Note	31.12.2022 Taka	31.12.2021 Taka
Cash In Early (including Foreign Currencies) 3 ac Balance with Bangladesh Bank & Sonal Bank Ltd. (including Foreign Currencies) 3 ac Balance with Bangladesh Bank & Sonal Bank Ltd. (including Foreign Currencies) 4 a 14,924,287,024 (12,928,724 12,028,725,744 12,028,728,728,728,728,728,728,728,728,728,7	Property and Assets		laka	Taka
Cash in Hand (including Foreign Currencies)				
Belance with Bangladesh Bank & Sonal Bank Ltd. ((including Foreign Currencies)		3a	2 399 102 842	1 943 331 636
1,323,389,865	9 9	30	2,3,,,102,612	1,7 13,331,636
Balance with Other Banks and Financial Institutions	(including Foreign Currencies)	4a		
	Polones with Other Pouls and Financial Institutions		17,323,389,865	14,031,067,380
Outside Bangladesh 1,103,127,014 1,002,405,149 Placement with Other Banks & Financial Institutions 5a 3,295,589,841 3,023,207,557 Investments in Shares & Securities Covernment 25,639,910,000 28,047,670,000 Others 7a 33,486,504,135 8,219,932,088 Investments 203,328,259,077 1198,607,299,997 Bills Purchased and Discounted 203,322,29,977,592 216,586,583,999 Fixed Assets including Premises, Furniture and Fixtures 9a 5,272,662,474 5,077,326,059 Other Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11 8,090,355 88,909,355 Cibal Property and Assets 339,818,866,156 313,731,100,865 Liabilities 1 8,093,4789,424 36,326,437,165 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts 36,817,226,000 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080			2 102 442 027	1 002 712 400
Sa 3,295,589,841 3,023,207,557 Placement with Other Banks & Financial Institutions 6a 21,276,957,716 18,514,593,291 Investments in Shares & Securities 25,639,910,000 28,047,670,000 7,846,594,135 8,219,932,088 7a 33,486,504,135 36,267,602,088 Investments 220,328,259,077 198,607,299,997 16,901,718,515 17,979,284,002 28,047,670,000 28,047,670,000 7,846,594,135 36,267,602,088 Investment etc. 220,328,259,077 198,607,299,997 16,901,718,515 17,979,284,002 28,047,718,515 17,979,284,002 28,047,718,515 17,979,284,002 28,047,718,515 17,979,284,002 28,047,718,515 17,979,284,002 28,047,718,515 17,979,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,99,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,284,002 28,047,77,79,27,20,77,284,004,004,004,004,004,004,004,004,004,0	9			
Investments in Shares & Securities	O district Burngladestri	5a		
Covernment	Placement with Other Banks & Financial Institutions	6a	21,276,957,716	18,514,593,291
Others 7,846,594,135 8,219,932,088 Investments 33,486,504,135 8,219,932,088 General Investment etc. 220,328,259,077 198,607,299,997 Bills Purchased and Discounted 8a 237,229,977,592 216,586,583,999 Fixed Assets including Premises, Furniture and Fixtures 9a 5,272,662,474 5,077,326,059 Other Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11a 8,909,355 38,909,355 Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities 12a 42,036,645,204 32,436,452,822 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Possits and Other Accounts 36,934,789,424 36,326,437,165 36,817,226,090 74,469,380,080 Other Mudaraba Sawings Deposits 86,817,226,090 74,469,380,080 74,469,380,080 74,469,380,080 Other Mudaraba Deposits 9,372,428,988,137 39,179,680,779 39,179,680,779 39,179,680,779 39,179,680,779 39,179,680,779 39,179,680,779	Investments in Shares & Securities			
The street	Government		25,639,910,000	28,047,670,000
Numestments Capacita Capaci	Others			
Seneral Investment etc.		7a .	33,486,504,135	36,267,602,088
Bills Purchased and Discounted 16,901,718,515 17,979,284,002 Fixed Assets including Premises, Furniture and Fixtures 9a 5,272,662,474 5,077,326,059 Other Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11 88,909,355 88,909,355 Total Property and Assets 11 88,909,355 88,909,355 Liabilities 8a 42,036,645,204 32,436,452,822 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts 12a 42,036,645,204 36,326,437,165 Mudaraba Savings Deposits 86,817,226,090 74,469,380,080 <td>Investments</td> <td></td> <td></td> <td></td>	Investments			
Fixed Assets including Premises, Furniture and Fixtures 9a 237,229,977,592 216,586,583,999 Chier Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11 88,909,355 88,909,355 Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 74,469,380,080 Other Mudaraba Deposits 86,817,226,090 74,469,380,080				
Fixed Assets including Premises, Furniture and Fixtures 9a 5,272,662,474 5,077,326,059 Other Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11 88,909,355 88,909,355 Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities 8 42,036,645,204 32,436,452,822 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts 36,934,789,424 36,326,437,165 74,469,380,080 Mudaraba Savings Deposits 86,817,226,090 74,469,380,080 Other Mudaraba Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 13a 227,982,058,614 217,288,988,137 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities <td< td=""><td>Bills Purchased and Discounted</td><td>8 2</td><td></td><td></td></td<>	Bills Purchased and Discounted	8 2		
Other Assets 10a 21,844,875,177 20,141,811,136 Non-Banking Assets 11 88,909,355 88,909,355 Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities 8 12a 42,036,645,204 32,436,452,822 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts 36,934,789,424 36,326,437,165 44,938,080 Mudaraba Savings Deposits 86,817,226,090 74,469,380,080 <td>Fixed Access including Promises Euroiture and Fixtures</td> <td></td> <td></td> <td></td>	Fixed Access including Promises Euroiture and Fixtures			
Non-Banking Assets 11 88,909,355 88,909,355 Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities and Capital Liabilities Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 74,469,380,080 Other Mudaraba Term Deposits 50,064,730,403 63,296,520,951 74,469,380,080 Other Mudaraba Deposits 48,293,094,847 39,179,680,779 39,179,680,779 Bills Payable 13a 227,982,058,614 217,288,988,137 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 237,151,866 Total Liabilities 17.2 10,805,517,980 10,290,969,510 7,297,205,795 Retained Earnings 18 9,372,461,107 7,927,205,795 7,927,205,795 Retained	-			
Total Property and Assets 339,818,866,156 313,731,100,865 Liabilities and Capital Liabilities Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 Mudaraba Term Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,880,779 Bills Payable 5,872,217,849 4,016,969,162 Wudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008				
Liabilities and Capital Liabilities 12a 42,036,645,204 32,436,452,822 Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 36,984,789,424 36,326,437,165 36,826,437,165 74,469,380,080 74,469,380,080 63,296,520,951 63,296,520,951 36,326,437,165 36,326,437,165 37,179,680,779 39,179,680,779 39,179,680,779 39,179,680,779 39,179,680,779 48,293,094,847 39,179,680,779 49,016,969,162 37,151,866 21,220,000,000 12,200	-			
Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts			337,818,800,130	313,/31,100,865
Placement from Other Banks & Financial Institutions 12a 42,036,645,204 32,436,452,822 Deposits and Other Accounts But a deposit of the Accounts of the Mudaraba Deposits 36,934,789,424 36,326,437,165 Mudaraba Term Deposits 36,817,226,090 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080 74,469,380,080 63,296,520,951 86,817,226,090 74,469,380,080 63,296,520,951 86,817,226,090 74,469,380,080 63,296,520,951 74,469,380,080 63,296,520,951 86,817,226,090 74,469,380,080 63,296,520,951 89,772,817,849 40,16,969,162 89,772,217,849 40,16,969,162 87,772,888,137 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 87,722,17,849 40,16,969,162 41,722,120,000,000 10,200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,000 11,2200,000,	-			
Deposits and Other Accounts Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 Mudaraba Term Deposits 86,817,226,090 74,469,380,080 Other Mudaraba Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 5,872,217,849 4,016,969,162 13a 227,982,058,614 217,288,988,137 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313		1.0	42.02/ /45.204	22.427.452.022
Mudaraba Savings Deposits 36,934,789,424 36,326,437,165 Mudaraba Term Deposits 86,817,226,090 74,469,380,080 Other Mudaraba Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 5,872,217,849 4,016,969,162 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313		1 Za	42,036,645,204	32,436,452,822
Mudaraba Term Deposits 86,817,226,090 74,469,380,080 Other Mudaraba Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 13a 227,982,058,614 217,288,988,137 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313		Ī	27.024.700.424	2/ 22/ 427 1/5
Other Mudaraba Deposits 50,064,730,403 63,296,520,951 Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 5,872,217,849 4,016,969,162 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313				
Al-Wadeeah Current & Other Deposit Accounts 48,293,094,847 39,179,680,779 Bills Payable 5,872,217,849 4,016,969,162 13a 227,982,058,614 217,288,988,137 Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313				
Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313	Al-Wadeeah Current & Other Deposit Accounts			
Mudaraba Bonds 14 10,200,000,000 12,200,000,000 Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313	Bills Payable	4.0		
Other Liabilities 15a 37,492,869,557 31,765,514,727 Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313				
Deferred Tax Liabilities 16a 237,151,866 237,151,866 Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 5 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313				
Total Liabilities 317,948,725,240 293,928,107,552 Capital/Shareholders' Equity 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313	- 			
Capital/Shareholders' Equity Paid-up Capital 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313		16a .		
Paid-up Capital 17.2 10,805,517,980 10,290,969,510 Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313			317,740,723,240	273,720,107,552
Statutory Reserve 18 9,372,461,107 7,927,205,795 Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313		170	10.805.517.090	10 200 040 510
Retained Earnings 19a 1,692,161,829 1,584,818,008 Total Shareholders' Equity 21,870,140,916 19,802,993,313				
	· ·			
Total Liabilities & Shareholders' Equity 339,818,866,156 313,731,100,865	Total Shareholders' Equity		21,870,140,916	19,802,993,313
• •	Total Liabilities & Shareholders' Equity		339,818,866,156	313,731,100,865

Shahjalal Islami Bank Limited

Off-balance Sheet Items

As at 31 December 2022

Particulars	Note	31.12.2022 Taka	31.12.2021 Taka
Contingent Liabilities			
Acceptances & endorsements		51,712,319,611	52,969,323,781
Letters of guarantee	20	31,316,699,877	31,904,128,585
Irrevocable letters of credit	21	44,418,370,950	64,074,742,941
Bills for collection		26,824,787,053	22,275,433,922
Other contingent liabilities		-	-
Total		154,272,177,491	171,223,629,229
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		154,272,177,491	171,223,629,229
Net Asset Value per Share [previous year's figure restated]	42(i)	20.24	18.33

The annexed notes from 1 to 54 form an integral part of these financial statements.

Ehairman

Managing Director & CEO

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

Dhaka. 05 April 2023

DVC No: 2304050770AS553378

Sabbir Ahmed FCA, Partner

Enrolment No: 770 Hoda Vasi Chowdhury & Co Chartered Accountants