

Shahjalal Islami Bank Limited

# BALANCE SHEET

As at 31 December 2021

|   | Note | 31.12.2021<br>Taka     | 31.12.2020<br>Taka     |
|---|------|------------------------|------------------------|
| <b>Property and Assets</b>  |      |                        |                        |
| <b>Cash</b>   |      |                        |                        |
| Cash in Hand (including Foreign Currencies)                                       | 3a   | 1,943,331,636          | 1,814,745,636          |
| Balance with Bangladesh Bank & Sonali Bank Ltd.<br>(including Foreign Currencies) | 4a   | 12,087,735,744         | 13,351,033,150         |
|   |      | <b>14,031,067,380</b>  | <b>15,165,778,786</b>  |
| <b>Balance with other Banks and Financial Institutions</b>                        |      |                        |                        |
| Inside Bangladesh   |      | 1,993,712,408          | 2,975,866,157          |
| Outside Bangladesh  |      | 1,029,495,149          | 4,759,516,675          |
|   | 5a   | <b>3,023,207,557</b>   | <b>7,735,382,832</b>   |
| <b>Placement with other Banks &amp; Financial Institutions</b>                    |      |                        |                        |
|   | 6a   | <b>18,514,593,291</b>  | <b>23,646,670,016</b>  |
| <b>Investments in Shares &amp; Securities</b>                                     |      |                        |                        |
| Government  |      | 28,047,670,000         | 21,695,610,000         |
| Others  |      | 8,219,932,088          | 5,914,149,344          |
|   | 7a   | <b>36,267,602,088</b>  | <b>27,609,759,344</b>  |
| <b>Investments</b>  |      |                        |                        |
| General Investment etc.   |      | 198,607,299,997        | 181,471,332,782        |
| Bills Purchased and Discounted  |      | 17,979,284,002         | 15,041,318,459         |
|   | 8a   | <b>216,586,583,999</b> | <b>196,512,651,241</b> |
| <b>Fixed Assets including Premises, Furniture and Fixtures</b>                    |      |                        |                        |
|   | 9a   | <b>5,077,326,059</b>   | <b>4,740,650,245</b>   |
| <b>Other Assets</b>   |      |                        |                        |
|   | 10a  | <b>20,141,811,136</b>  | <b>18,018,050,356</b>  |
| <b>Non-Banking Assets</b>   |      |                        |                        |
|   | 11   | <b>88,909,355</b>      | <b>88,909,355</b>      |
| <b>Total Property and Assets</b>  |      |                        |                        |
|   |      | <b>313,731,100,865</b> | <b>293,517,852,175</b> |
| <b>Liabilities and Capital</b>  |      |                        |                        |
| <b>Liabilities</b>  |      |                        |                        |
| <b>Placement from other Banks &amp; Financial Institutions</b>                    |      |                        |                        |
|   | 12a  | <b>32,436,452,822</b>  | <b>19,730,962,466</b>  |
| <b>Deposits and Other Accounts</b>  |      |                        |                        |
| Mudaraba Savings Deposits   |      | 36,326,437,165         | 30,316,566,001         |
| Mudaraba Term Deposits  |      | 74,469,380,080         | 81,508,507,043         |
| Other Mudaraba Deposits   |      | 63,296,520,951         | 68,295,354,091         |
| Al-Wadeeah Current & Other Deposit Accounts                                       |      | 39,179,680,779         | 34,433,462,289         |
| Bills Payable   |      | 4,016,969,162          | 3,889,060,291          |
|   | 13a  | <b>217,288,988,137</b> | <b>218,442,949,715</b> |
| <b>Mudaraba Bonds</b>   |      |                        |                        |
|   | 14   | <b>12,200,000,000</b>  | <b>9,200,000,000</b>   |
| <b>Other Liabilities</b>  |      |                        |                        |
|   | 15a  | <b>31,765,514,727</b>  | <b>27,935,935,686</b>  |
| <b>Deferred Tax Liabilities</b>   |      |                        |                        |
|   | 16a  | <b>237,151,866</b>     | <b>259,248,945</b>     |
| <b>Total Liabilities</b>  |      |                        |                        |
|   |      | <b>293,928,107,552</b> | <b>275,569,096,812</b> |
| <b>Capital/Shareholders' Equity</b>   |      |                        |                        |
| Paid-up Capital   | 17.2 | 10,290,969,510         | 9,800,923,350          |
| Statutory Reserve   | 18   | 7,927,205,795          | 6,959,872,664          |
| Retained Earnings   | 19a  | 1,584,818,008          | 1,187,959,349          |
| <b>Total Shareholders' Equity</b>   |      |                        |                        |
|   |      | <b>19,802,993,313</b>  | <b>17,948,755,363</b>  |
| <b>Total Liabilities &amp; Shareholders' Equity</b>                               |      |                        |                        |
|   |      | <b>313,731,100,865</b> | <b>293,517,852,175</b> |

## OFF-BALANCE SHEET ITEMS

As at 31 December 2021

|   | Note  | 31.12.2021<br>Taka     | 31.12.2020<br>Taka     |
|---|-------|------------------------|------------------------|
| <b>Contingent Liabilities</b>   |       |                        |                        |
| Acceptances & endorsements  |       | 52,969,323,781         | 37,961,567,205         |
| Letters of guarantee  | 20    | 31,904,128,585         | 31,092,059,818         |
| Irrevocable letters of credit   | 21    | 64,074,742,941         | 34,857,199,890         |
| Bills for collection  |       | 22,275,433,922         | 16,124,209,575         |
| Other contingent liabilities  |       | -                      | -                      |
| <b>Total</b>  |       | <b>171,223,629,229</b> | <b>120,035,036,488</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>171,223,629,229</b> | <b>120,035,036,488</b> |
| <b>Net Asset Value per Share [previous year's figure restated]</b>    | 42(i) | <b>19.24</b>           | <b>17.44</b>           |

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



Chairman



Director



Director



Managing Director & CEO

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

Dhaka,  
16 March 2022

Signed for & on behalf of  
**ACNABIN**  
Chartered Accountants



**Md. Moniruzzaman, FCA**  
Partner

ICAB Enrollment No. 787  
DVC: 2203200787AS332767