

CONSOLIDATED BALANCE SHEET

As at 31 December 2021

	Note	31.12.2021 Taka	31.12.2020 Taka
Property and Assets			
Cash			
Cash in Hand (including Foreign Currencies)	3	1,943,331,636	1,814,745,636
Balance with Bangladesh Bank & Sonali Bank Ltd. (including Foreign Currencies)	4	12,087,735,744	13,351,033,150
		14,031,067,380	15,165,778,786
Balance with Other Banks and Financial Institutions			
Inside Bangladesh		2,067,998,849	2,983,335,984
Outside Bangladesh		1,029,495,149	4,759,516,675
	5	3,097,493,998	7,742,852,659
Placement with Other Banks & Financial Institutions			
	6	18,514,593,291	23,646,670,016
Investments in Shares & Securities			
Government		28,047,670,000	21,695,610,000
Others		10,290,056,403	7,700,804,301
	7	38,337,726,403	29,396,414,301
Investments			
General Investments etc.		201,220,993,015	184,095,800,600
Bills Purchased and Discounted		17,979,284,002	15,041,318,459
	8	219,200,277,017	199,137,119,059
Fixed Assets including Premises, Furniture and Fixtures			
	9	5,226,775,920	4,872,812,072
Other Assets			
	10	18,061,545,248	15,917,222,101
Non-Banking Assets			
	11	88,909,355	88,909,355
Total Property and Assets		316,558,388,612	295,967,778,349
Liabilities and Capital			
Liabilities			
Placement from Other Banks & Financial Institutions			
Deposits and Other Accounts			
Mudaraba Savings Deposits		36,326,434,041	30,316,556,422
Mudaraba Term Deposits		74,469,380,080	81,508,507,043
Other Mudaraba Deposits		62,818,504,170	67,907,231,368
Al-Wadeeah Current & Other Deposit Accounts		39,179,649,922	34,433,455,394
Bills Payable		4,016,969,162	3,889,060,291
	13	216,810,937,375	218,054,810,518
Mudaraba Bonds			
	14	12,200,000,000	9,200,000,000
Other Liabilities			
	15	34,553,169,294	30,403,236,018
Deferred Tax Liabilities			
	16	235,550,642	256,677,740
Total Liabilities		296,500,670,284	277,771,164,004
Capital/Shareholders' Equity			
Paid-up Capital	17.2	10,290,969,510	9,800,923,350
Statutory Reserve	18	7,927,205,795	6,959,872,664
Capital Reserve		3,449,994	2,878,961
Retained Earnings	19	1,608,652,106	1,206,062,264
Total Shareholders' Equity		19,830,277,405	17,969,737,239
Non-controlling Interest	17.7	227,440,923	226,877,106
Total Liabilities & Shareholders' Equity		316,558,388,612	295,967,778,349

CONSOLIDATED OFF-BALANCE SHEET ITEMS

As at 31 December 2021

	Note	31.12.2021 Taka	31.12.2020 Taka
Contingent Liabilities			
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		-	-
Total		171,223,629,229	120,035,036,488
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		171,223,629,229	120,035,036,488
Consolidated Net Asset Value per Share [previous year's figure restated]	42(i)	19.27	17.46

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



Chairman



Director



Director



Managing Director & CEO

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

Signed for & on behalf of
ACNABIN
Chartered Accountants



Md. Moniruzzaman, FCA
Partner

ICAB Enrollment No. 787
DVC: 2203200787AS332767

Dhaka,
16 March 2022