

**ISLAMIC FINANCE AND INVESTMENT LIMITED**  
**BALANCE SHEET**  
**AS AT DECEMBER 31, 2015**

Particulars	Notes	Amount in Taka	
		2015	2014
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3.00	177,016,237	117,413,121
Cash in hand (including foreign currencies)		1,106,061	4,101,604
Balance with Bangladesh Bank & Sonali Bank (Including foreign currencies)		175,910,176	113,311,517
<b>Balance with other Banks and Financial Institutions</b>	4.00	518,886,021	364,796,720
In Bangladesh		518,886,021	364,796,720
Outside Bangladesh		-	-
<b>Money at Call on Short Notice</b>	5.00	-	-
<b>Investments in Shares and Securities</b>	6.00	284,075,684	307,538,737
Government		-	-
Others		284,075,684	307,538,737
<b>Investment</b>	7.00	7,757,464,370	6,077,117,758
General Investment	7.01	7,757,464,370	6,077,117,758
Bills Purchased and Discounted	7.02	-	-
<b>Fixed Assets including Premises, Furniture and Fixtures</b>	8.00	167,018,217	158,880,955
<b>Other Assets</b>	9.00	524,580,760	414,523,353
<b>Non banking Assets</b>		-	-
<b>Total Assets</b>		<b>9,429,041,289</b>	<b>7,440,270,644</b>

**LIABILITIES AND CAPITAL**

**Liabilities**

**Borrowings from other Banks, Financial Institutions and Agents**

10.00 507,950,838 351,757,324

**Deposits and Other Accounts**

11.00 6,194,795,663 4,627,616,140

Mudaraba Term Deposits

11.01 5,814,588,759 4,255,216,066

Bills Payable

- -

Lease Deposits

11.02 64,445,843 61,961,094

Bearer Certificates of Deposits

- -

Deposits under Schemes

11.05 315,761,061 310,438,980

**Other Liabilities**

12.00 1,111,446,352 951,554,099

**Total Liabilities**

7,814,192,853 5,930,927,563

**Capital/Shareholders' Equity**

Paid-up Capital

13.01 1,209,764,838 1,163,235,418

Share Premium Account

13.06 730,852 730,852

Statutory Reserve

14.00 220,744,612 181,031,774

Other Reserve

15.00 21,501,528 9,001,528

Surplus in Profit & Loss Account

16.00 162,106,606 155,343,509

**Total Shareholders' Equity**

1,614,848,436 1,509,343,081

**Total Liabilities & Shareholders' Equity**

9,429,041,289 7,440,270,644

The accompanying notes form an integral part of these financial statements

(Mohammad Showket Akber FCA ACS)  
SVP & CFO

(Rezauddin Ahmed)  
EVP & Company Secretary

(A K M Shahidul Haque)  
Managing Director

(Rezakul Haider)  
Vice-Chairman

(Mostanfer Billa)  
Chairman

See annexed auditors' report to the Shareholders of same date


Chartered Accountants

Date: Dhaka- April 13, 2016

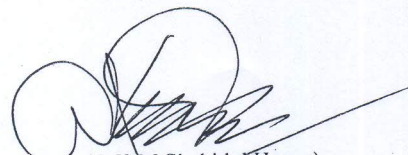
**ISLAMIC FINANCE AND INVESTMENT LIMITED**  
**OFF- BALANCE SHEET ITEMS**  
**AS AT DECEMBER 31, 2015**

	Notes	Amount in Taka	
		2015	2014
<b><u>CONTINGENT LIABILITIES</u></b>			
Acceptances and Endorsements	17.00	-	-
Letters of Guarantee	17.01	-	-
Irrevocable Letters of Credit	17.02	-	-
Bills for Collection	17.03	-	-
Other Contingent Liabilities	17.04	-	-
<b>Total</b>		-	-
<b><u>OTHER COMMITMENTS</u></b>			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		-	-
<b>Total Off-Balance Sheet items including contingent liabilities</b>		-	-

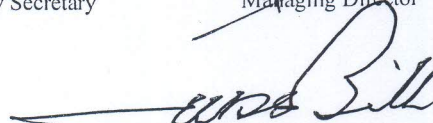
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Managing Director

  
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