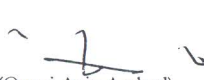
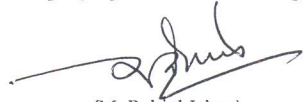
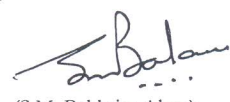
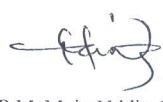



ISLAMIC FINANCE AND INVESTMENT LIMITED
BALANCE SHEET
AS AT DECEMBER 31, 2014

	Notes	Amount in Taka	
		2014	2013
PROPERTY AND ASSETS			
Cash	3.00	117,413,121	74,381,255
Cash in hand (including foreign currencies)		4,101,604	4,409,141
Balance with Bangladesh Bank & Sonali Bank (Including foreign currencies)		113,311,517	69,972,114
Balance with other Banks and Financial Institutions	4.00	364,796,720	289,131,536
In Bangladesh		364,796,720	289,131,536
Outside Bangladesh		-	-
Money at Call on Short Notice	5.00	-	-
Investments in Shares and Securities	6.00	307,538,737	472,185,384
Government		-	-
Others		307,538,737	472,185,384
Investment	7.00	6,077,117,758	4,956,048,841
General Investment	7.1	6,077,117,758	4,956,048,841
Bills Purchased and Discounted	7.2	-	-
Fixed Assets including Premises, Furniture and Fixtures	8.00	158,880,955	146,432,036
Other Assets	9.00	414,523,353	373,561,685
Non banking Assets		-	-
Total Assets		7,440,270,644	6,311,740,737
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	10.00	351,757,324	625,222,109
Deposits and Other Accounts	11.00	4,649,358,188	3,355,361,092
Mudaraba Term Deposits	11.1	4,255,216,066	3,028,524,676
Bills Payable		-	-
Deposit Others	11.2.1	21,742,048	8,416,957
Lease Deposits	11.2.2	61,961,094	50,822,836
Bearer Certificates of Deposits		-	-
Deposits under Schemes	11.5	310,438,980	267,596,623
Other Liabilities	12.00	929,812,051	946,537,372
Total Liabilities		5,930,927,563	4,927,120,573
Capital/Shareholders' Equity			
Paid-up Capital	13.1	1,163,235,418	1,118,495,598
Share Premium Account	13.6	730,852	45,470,672
Statutory Reserve	14.00	181,031,774	142,399,094
Other Reserve	15.00	9,001,528	9,001,528
Surplus in Profit & Loss Account	16.00	155,343,509	69,253,272
Total Shareholders' Equity		1,509,343,081	1,384,620,164
Total Liabilities & Shareholders' Equity		7,440,270,644	6,311,740,737

The accompanying notes form an integral part of these financial statements


 (Quazi Aziz Arshad) Deputy Managing Director & CFO	 (M. Rabiul Islam) Managing Director	 (S.M. Bakhtiar Alam) Director	 (K.B.M. Moin Uddin Chisty) Chairman
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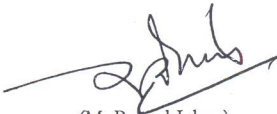
See annexed auditors' report to the Shareholders of same date.



 Chartered Accountants
 Date: Dhaka- March 24, 2015

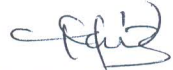
ISLAMIC FINANCE AND INVESTMENT LIMITED
OFF- BALANCE SHEET ITEMS
AS AT DECEMBER 31, 2014

	Notes	Amount in Taka	
		2014	2013
<u>CONTINGENT LIABILITIES</u>			
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	-	-
		-	-
<u>OTHER COMMITMENTS</u>			
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		-	-
		-	-
		-	-
Total Off-Balance Sheet items including contingent liabilities		-	-



 (Quazi Aziz Arshad)
 Deputy Managing Director & CFO


 (M. Rabiul Islam)
 Managing Director


 (S.M. Bakhtiar Alam)
 Director


 (K.B.M. Moin Uddin Chisty)
 Chairman

See annexed auditors' report to the Shareholders of same date.


 Chartered Accountants
 Date: Dhaka- March 29, 2015

