

Balance Sheet as at 31 December 2016

	Note	2016 Taka	2015 Taka
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	3	<b>21,114,474,598</b>	<b>21,376,981,153</b>
Cash in hand (Including foreign currencies)		3,612,831,120	2,834,884,562
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currencies)		17,501,643,478	18,542,096,591
<b>Balance with Other Banks and Financial Institutions</b>	4	<b>9,033,361,643</b>	<b>2,222,692,959</b>
In Bangladesh		7,802,936,535	1,536,876,025
Outside Bangladesh		1,230,425,108	685,816,934
<b>Money at Call on Short Notice</b>	5	<b>551,286,667</b>	<b>935,286,667</b>
<b>Investments</b>	6	<b>48,865,749,421</b>	<b>57,881,682,992</b>
Government		36,564,053,849	47,153,505,257
Others		12,301,695,572	10,728,177,735
<b>Loans, Advances and Leases</b>	7	<b>203,011,231,761</b>	<b>173,125,419,314</b>
Loans, cash credits, overdrafts, etc.		194,740,058,680	169,768,977,727
Bills purchased and discounted		8,271,173,081	3,356,441,587
<b>Fixed Assets Including Premises, Furniture &amp; Fixtures</b>	8	<b>3,788,444,279</b>	<b>3,917,767,831</b>
<b>Other Assets</b>	9	<b>33,996,968,178</b>	<b>26,002,046,119</b>
<b>Non-Banking Assets</b>	10	<b>375,246</b>	<b>375,246</b>
<b>Total Assets</b>		<b>320,361,891,793</b>	<b>285,462,252,281</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
<b>Borrowings from Other Banks, Financial Institutions &amp; Agents</b>	11	<b>6,305,989,705</b>	<b>2,543,554,248</b>
<b>Deposits and Other Accounts</b>	12	<b>247,278,503,683</b>	<b>224,808,590,528</b>
Current accounts & other accounts		29,016,869,218	26,080,165,638
Bills payable		12,240,637,725	4,512,456,257
Savings bank deposits		62,201,794,370	51,969,483,909
Term deposits		138,518,717,957	137,592,543,248
Other deposits		5,300,484,413	4,653,941,476
<b>Other Liabilities</b>	13	<b>41,632,995,086</b>	<b>33,234,994,053</b>
<b>Total Liabilities</b>		<b>295,217,488,474</b>	<b>260,587,138,829</b>
<b>Capital / Shareholders' Equity</b>			
Paid up capital	14.2	8,803,738,120	8,803,738,120
Statutory reserve	15	9,300,249,482	9,300,249,482
Retained earnings (general reserve)	16	4,094,175,061	3,815,549,087
Other reserves	17	2,946,240,656	2,955,576,763
Profit and Loss account surplus	18	-	-
<b>Total Shareholders' Equity</b>		<b>25,144,403,319</b>	<b>24,875,113,452</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>320,361,891,793</b>	<b>285,462,252,281</b>

Balance Sheet as at 31 December 2016

**OFF-BALANCE SHEET ITEMS**

**Contingent Liabilities**

**Acceptances & Endorsements**

Letters of guarantee

Irrevocable letters of credit

Bills for collection

Other Contingent Liabilities

**Total Contingent Liabilities**

**Other Commitments**

Documentary credits and short term trade-related transactions

Forward assets purchased and forward deposits placed

Undrawn note issuance and revolving underwriting facilities

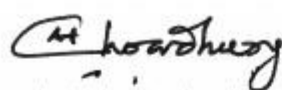
Undrawn formal standby facilities, credit lines and other commitments

**Total**

**Total Off-Balance Sheet Items Including Contingent Liabilities**

Note	2016 Taka	2015 Taka
20	9,039,954,197	7,648,739,240
	58,770,791,207	44,054,462,906
	4,125,546,631	1,614,641,134
	1,072,217,186	1,184,343,398
	<b>73,008,509,221</b>	<b>54,502,186,678</b>
	-	-
	-	-
	-	-
	-	-
	-	-
	<b>73,008,509,221</b>	<b>54,502,186,678</b>

These financial statements should be read in conjunction with the annexed notes.



Md. Abdul Halim Chowdhury  
Managing Director



Fahim Ahmed Faruk Chowdhury  
Director

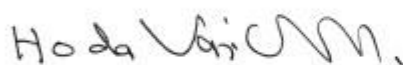


Moniruddin Ahmed  
Director



Habibur Rahman  
Chairman

Signed as per annexed report on even date



Hoda Vasi Chowdhury & CO.  
Chartered Accountants



S.F. AHMED & CO.  
Chartered Accountants

Dated, Dhaka  
March 12, 2017