

Ref. **Consolidated Balance Sheet as at 31 December 2012**

			2012	2011
		Note	Taka	Taka
Property and Assets				
IAS 1.54 (i), 7.7	Cash	3(a)	17,117,359,826	11,745,566,681
	In hand (Including foreign currencies)		3,468,716,595	2,376,585,174
	Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		13,648,643,231	9,368,981,507
IAS 1.54 (d)	Balance with Other Banks and Financial Institutions	4(a)	1,767,391,892	1,708,124,795
	Inside Bangladesh		1,273,666,180	867,100,857
	Outside Bangladesh		493,725,712	841,023,938
IAS 1.54 (j)	Money at call on Short Notice	5	2,799,086,667	2,359,286,667
IAS 1.54 (b)	Investments	6(a)	33,732,116,463	22,333,487,378
	Government		25,385,898,224	17,593,246,861
	Others		8,346,218,239	4,740,240,517
IAS 1.54 (h)	Loans, Advances and Leases	7(a)	120,481,280,407	104,650,385,765
	Loans, cash credits, overdrafts, etc.		119,417,762,095	103,233,361,308
	Bills purchased & discounted		1,063,518,312	1,417,024,457
IAS 1.54 (x)	Fixed Assets including Premises, Furniture & Fixtures	8(a)	3,509,159,737	3,376,927,531
IAS 1.55, 1.57 (x)	Other Assets	9(a)	13,581,603,561	11,117,067,189
IAS 1.55, 1.57 (x)	Non-banking Assets	10	375,246	375,246
	Total Assets		<u>192,988,373,799</u>	<u>157,291,221,252</u>
Liabilities and Capital				
Liabilities				
IAS 1.54 (k)	Borrowing from other banks, financial institutions & agents:	11	3,363,550,321	459,675,752
IAS 1.54 (m)	Deposits and Other accounts	12	150,418,805,799	123,805,967,767
	Current accounts & other accounts		15,591,429,099	14,300,242,206
	Bills payable		2,920,446,289	2,926,175,470
	Savings bank deposits		37,638,322,271	36,272,413,131
	Term deposits		89,799,694,576	66,380,111,946
	Other deposits		4,468,913,564	3,927,025,014
IAS 1.55, 1.57 (x)	Other Liabilities	13(a)	21,448,231,025	16,616,703,880
	Total Liabilities		<u>175,230,587,145</u>	<u>140,882,347,399</u>
Capital / Shareholders' Equity				
IAS 1.54 (v), 1.78 (v)	Paid up capital	14	8,384,512,500	6,707,610,000
IAS 1.54 (v), 1.78 (v)	Statutory reserve	15	6,094,191,648	5,230,776,439
IAS 1.85	Retained earnings (General reserve)	16(a)	249,813,330	1,536,313,276
	Other reserves	17	3,028,084,842	2,933,128,705
	Profit and Loss - account surplus	18(a)	-	-
	Foreign currency translation reserve		1,183,869	1,044,835
			<u>17,757,786,189</u>	<u>16,408,873,255</u>
	Non-Controlling Interest	19	465	598
	Total Shareholders' Equity		<u>17,757,786,654</u>	<u>16,408,873,853</u>
	Total Liabilities and Shareholders' Equity		<u>192,988,373,799</u>	<u>157,291,221,252</u>

IAS 1(38 & 39)

IAS 1.55,

IAS 37.28, 37.86

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 Other Commitments

Total Off-Balance Sheet Items Including Contingent Liabilities

	2012	2011
Note	Taka	Taka
20	5,262,909,058	4,084,595,704
	34,469,613,860	28,021,057,981
	245,234,895	559,665,835
	173,888,000	950,956,000
	40,151,645,813	33,616,275,520
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	40,151,645,813	33,616,275,520

The annexed notes form an integral part of these accounts

Helal Ahmed Chowdhury
Managing Director

Mustafa Shahriar Ahmed
Director

Rumana Sharif
Director

Hafiz Ahmed Mazumder
Chairman

Signed as per annexed report on even date

S. F. AHMED & CO
Chartered Accountants

HODA VASI CHOWDHURY & CO
Chartered Accountants

Dhaka, 24 March 2013