

Balance Sheet as at 31 December 2013


	Note	2013 Taka	2012 Taka
Property and Assets			
Cash	3	19,499,459,115	17,117,297,659
In hand (Including foreign currencies)		4,186,600,391	3,468,654,428
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currencies)		15,312,858,724	13,648,643,231
Balance with Other Banks and Financial Institutions	4	1,566,369,216	1,621,306,030
Inside Bangladesh		740,835,024	1,147,891,873
Outside Bangladesh		825,534,192	473,414,157
Money at Call on Short notice	5	568,886,667	2,799,086,667
Investments	6	48,678,919,869	30,691,146,512
Government		40,482,479,528	25,385,898,224
Others		8,196,440,341	5,305,248,288
Loans, Advances and Leases	7	136,940,462,369	122,068,518,354
Loans, cash credits, overdrafts, etc.		135,706,213,417	121,005,000,042
Bills purchased and discounted		1,234,248,952	1,063,518,312
Fixed Assets including premises, furniture & fixtures	8	3,735,987,434	3,502,800,150
Other Assets	9	17,543,310,652	15,147,394,778
Non-banking Assets	10	375,246	375,246
Total Assets		228,533,770,568	192,947,925,396
Liabilities and Capital			
Liabilities			
Borrowings from Other Banks, Financial Institutions & Agents	11	4,149,347,699	3,363,550,321
Deposits and Other Accounts	12	177,878,172,427	150,418,805,799
Current accounts & other accounts		18,079,808,927	15,591,429,099
Bills payable		2,872,700,896	2,920,446,289
Savings bank deposits		40,232,632,888	37,638,322,271
Term deposits		112,284,091,118	89,799,694,576
Other deposits		4,408,938,598	4,468,913,564
Other Liabilities	13	26,200,752,406	20,360,869,256
Total Liabilities		208,228,272,532	174,143,225,376
Capital / Shareholders' Equity			
Paid up capital	14.2	8,384,512,500	8,384,512,500
Statutory reserve	15	7,171,549,919	6,094,191,648
Retained earnings	16	1,687,639,485	1,297,911,030
Proposed issue of bonus shares		-	-
Other reserves	17	3,061,796,132	3,028,084,842
Profit and Loss account surplus	18	-	-
Total Shareholders' Equity		20,305,498,036	18,804,700,020
Total Liabilities and Shareholders' Equity		228,533,770,568	192,947,925,396


Balance Sheet as at 31 December 2013

		2013	2012
		Taka	Taka
Off-Balance Sheet Items			
Contingent Liabilities			
Acceptances & Endorsements			
Letters of guarantee	20	5,818,362,057	5,262,909,058
Irrevocable letters of credit		38,756,296,689	34,469,613,860
Bills for collection		590,511,065	245,234,895
Other Contingent Liabilities		573,081,000	173,888,000
Total Contingent Liabilities		45,738,250,811	40,151,645,813
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		45,738,250,811	40,151,645,813

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


Helal Ahmed Chowdhury
Managing Director



Syed
Director


Moniruddin Ahmed
Director


Hafiz Ahmed Mazumder
Chairman

Signed as per annexed report on even date


Aziz Halim Khair Choudhury
Chartered Accountants


ACNABIN
Chartered Accountants

Dated, Dhaka
February 27, 2014