

Balance Sheet

as at 31 December 2023

		Amount in BDT	
	Notes	2023	2022
PROPERTY AND ASSETS			
Cash	3	34,097,059,963	34,449,846,439
Cash in hand (Including foreign currencies)		9,130,422,101	8,902,088,820
Balance with Bangladesh Bank and its agent Bank (s) (Including foreign currencies)		24,966,637,862	25,547,757,619
Balance with Other Banks and Financial Institutions	4	6,156,645,838	9,810,258,252
In Bangladesh		4,352,466,646	5,012,859,563
Outside Bangladesh		1,804,179,192	4,797,398,689
Money at Call on Short Notice	5	37,686,667	838,986,667
Investments	6	147,495,495,296	139,403,489,608
Government		127,051,054,519	116,634,183,329
Others		20,444,440,777	22,769,306,279
Loans, Advances/Investments and Leases	7	554,495,496,036	461,884,126,081
Loans, cash credits and overdrafts etc./investments		519,238,508,092	423,923,256,079
Bills purchased and discounted		35,256,987,944	37,960,870,002
Fixed Assets including Premises, Furniture & Fixtures	8	7,529,264,170	6,495,544,725
Other Assets	9	65,054,550,749	59,873,084,818
Non-banking Assets	10	375,246	375,246
Total Assets		814,866,573,965	712,755,711,836
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings From Other Banks, Financial Institutions & Agents	11	55,316,476,156	65,017,699,496
Subordinated Bonds	12	13,200,000,000	12,200,000,000
Perpetual Bonds	12.1	5,000,000,000	5,000,000,000
Deposits and Other Accounts	13	606,296,413,262	510,836,516,875
Current accounts & other accounts		66,414,271,964	60,730,969,028
Bills payable		21,799,191,392	14,271,043,896
Savings bank deposits		135,066,105,808	118,927,122,055
Term deposits		358,816,794,309	298,876,111,933
Other deposits		24,200,049,789	18,031,269,963
Other Liabilities	14	88,209,647,317	77,215,407,287
Total Liabilities		768,022,536,735	670,269,623,658
Capital / Shareholders' Equity			
Paid up capital	15.2	10,282,942,180	10,282,942,180
Statutory reserve	16	10,283,000,000	10,283,000,000
Retained earnings	17	22,998,146,905	18,040,396,448
Other reserves	18	3,279,948,145	3,879,749,550
Total Shareholders' Equity		46,844,037,230	42,486,088,178
Total Liabilities and Shareholders' Equity		814,866,573,965	712,755,711,836

Balance Sheet

as at 31 December 2023

OFF-BALANCE SHEET ITEMS	NOTES	Amount in BDT	
		2023	2022
Contingent Liabilities	21		
Acceptances & endorsements		85,520,080,684	103,377,186,550
Letters of guarantee		47,866,914,701	37,872,061,489
Irrevocable letters of credit		69,747,888,751	53,175,862,737
Bills for collection		37,191,310,041	28,980,463,041
Other contingent liabilities		2,433,181,166	2,433,181,166
Total Contingent Liabilities		242,759,375,343	225,838,754,983
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		242,759,375,343	225,838,754,983
Net Asset Value Per Share	46(1)	45.56	41.32

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



Mohammad Ali
 Managing Director & CEO


Moniruddin Ahmed
 Director


Md. Abdur Razzak Mondol
 Director


Monzurur Rahman
 Chairman

Signed as per annexed report on even date


Md. Shahadat Hossain, FCA
 Senior Partner
 MABS & J Partners, Chartered Accountants
 ICAB Enrolment No.: 0672
 Firm Registration Number: [N/A]
 DVC: 2404180672AS734685


Ziaur Rahman Zia FCA
 Partner
 A. Qasem & Co., Chartered Accountants
 ICAB Enrolment No.: 1259
 Firm Registration No.: 2-PC7202
 DVC: 2404211259AS484867

Dated, Dhaka
 April 18, 2024