

Balance Sheet as at 31 December 2015

	Note	2015 Taka	2014 Taka
PROPERTY AND ASSETS			
Cash	3	21,376,981,153	19,953,501,902
Cash in hand (Including foreign currencies)		2,834,884,562	3,607,695,337
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currencies)		18,542,096,591	16,345,806,565
Balance with Other Banks and Financial Institutions	4	2,222,692,959	2,329,429,846
In Bangladesh		1,536,876,025	941,288,972
Outside Bangladesh		685,816,934	1,388,140,874
Money at Call on Short Notice	5	935,286,667	988,286,667
Investments	6	57,881,682,992	48,970,725,727
Government		47,153,505,257	39,184,326,576
Others		10,728,177,735	9,786,399,151
Loans, Advances and Leases	7	173,125,419,314	149,974,530,667
Loans, cash credits, overdrafts, etc.		169,768,977,727	149,171,144,182
Bills purchased and discounted		3,356,441,587	803,386,485
Fixed Assets Including Premises, Furniture & Fixtures	8	3,917,767,831	4,024,576,168
Other Assets	9	26,002,046,119	22,145,071,507
Non-Banking Assets	10	375,246	375,246
Total Assets		285,462,252,281	248,386,497,730
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from Other Banks, Financial Institutions & Agents	11	2,543,554,248	3,376,775,986
Deposits and Other Accounts	12	224,808,590,528	193,090,243,397
Current accounts & other accounts		26,080,165,638	21,156,902,329
Bills payable		4,512,456,257	3,824,137,445
Savings bank deposits		51,969,483,909	45,159,141,790
Term deposits		137,592,543,248	118,199,073,163
Other deposits		4,653,941,476	4,750,988,670
Other Liabilities	13	33,234,994,053	29,060,101,012
Total Liabilities		260,587,138,829	225,527,120,395
Capital / Shareholders' Equity			
Paid up capital	14.2	8,803,738,120	8,803,738,120
Statutory reserve	15	9,300,249,482	8,400,249,482
Retained earnings (general reserve)	16	3,815,549,087	2,690,619,157
Proposed issue of bonus shares		-	-
Other reserves	17	2,955,576,763	2,964,770,576
Profit and Loss account surplus	18	-	-
Total Shareholders' Equity		24,875,113,452	22,859,377,335
Total Liabilities and Shareholders' Equity		285,462,252,281	248,386,497,730

Balance Sheet as at 31 December 2015

OFF-BALANCE SHEET ITEMS**Contingent Liabilities****Acceptances & Endorsements**

Note	2015 Taka	2014 Taka
20	7,648,739,240	7,036,861,649
	44,054,462,906	38,989,408,824
	1,614,641,134	563,495,313
	1,184,343,398	948,646,848
Total Contingent Liabilities	54,502,186,678	47,538,412,634

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	54,502,186,678	47,538,412,634

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



Md. Abdul Halim Chowdhury
Managing Director



Habibur Rahman
Director

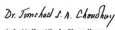


Fahim Ahmed Faruk Chowdhury
Director



Hafiz Ahmed Mazumder
Chairman

Signed as per annexed report on even date



Aziz Halim Khair Chowdhury
Chartered Accountants



ACNABIN
Chartered Accountants

Dated, Dhaka
March 10, 2016