


Balance Sheet as at 31 December 2014

Property and Assets	Note	2014 Taka	2013 Taka
Cash	3	19,953,501,902	19,499,459,115
In hand (Including foreign currencies)		3,607,695,337	4,186,600,391
Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currencies)		16,345,806,565	15,312,858,724
Balance with Other Banks and Financial Institutions	4	2,329,429,846	1,566,369,216
Inside Bangladesh		941,288,972	740,835,024
Outside Bangladesh		1,388,140,874	825,534,192
Money at Call on Short Notice	5	988,286,667	568,886,667
Investments	6	48,970,725,727	48,678,919,869
Government		39,184,326,576	40,482,479,528
Others		9,786,399,151	8,196,440,341
Loans, Advances and Leases	7	149,974,530,667	136,940,462,369
Loans, cash credits, overdrafts, etc.		149,171,144,182	135,706,213,417
Bills purchased and discounted		803,386,485	1,234,248,952
Fixed Assets including Premises, Furniture & Fixtures	8	4,024,576,168	3,735,987,434
Other Assets	9	22,145,071,507	17,543,310,652
Non-banking Assets	10	375,246	375,246
Total Assets		248,386,497,730	228,533,770,568
Liabilities and Capital			
Liabilities			
Borrowings from Other Banks, Financial Institutions & Agents	11	3,376,775,986	4,149,347,699
Deposits and Other Accounts	12	193,090,243,397	177,878,172,427
Current accounts & other accounts		21,156,902,329	18,079,808,927
Bills payable		3,824,137,445	2,872,700,896
Savings bank deposits		45,159,141,790	40,232,632,888
Term deposits		118,199,073,163	112,284,091,118
Other deposits		4,750,988,670	4,408,938,598
Other Liabilities	13	29,060,101,012	26,200,752,406
Total Liabilities		225,527,120,395	208,228,272,532
Capital / Shareholders' Equity			
Paid up capital	14.2	8,803,738,120	8,384,512,500
Statutory reserve	15	8,400,249,482	7,171,549,919
Retained earnings	16	2,690,619,157	1,687,639,485
Proposed issue of bonus shares		-	-
Other reserves	17	2,964,770,576	3,061,796,132
Profit and Loss account surplus	18	-	-
Total Shareholders' Equity		22,859,377,335	20,305,498,036
Total Liabilities and Shareholders' Equity		248,386,497,730	228,533,770,568

Balance Sheet as at 31 December 2014

Off-Balance Sheet Items	Note	2014 Taka	2013 Taka
Contingent Liabilities			
Acceptances & Endorsements			
Letters of guarantee	20	7,036,861,649	5,818,362,057
Irrevocable letters of credit		38,989,408,824	38,756,296,689
Bills for collection		563,495,313	590,511,065
Other Contingent Liabilities		948,646,848	573,081,000
Total Contingent Liabilities		47,538,412,634	45,738,250,811
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		47,538,412,634	45,738,250,811

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



Md. Abdul Halim Chowdhury
Managing Director



Azizur Rahman
Director

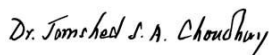


Rumana Sharif
Director



Hafiz Ahmed Mazumder
Chairman

Signed as per annexed report on even date



Dr. Jomshad J. A. Choudhury
Aziz Halim Khair Choudhury
Chartered Accountants



ACNABIN
Chartered Accountants

Dated, Dhaka
February 28, 2015