

## Balance sheet

as on December 31, 2013

Amount in Taka

	Notes	31-12-2013	31-12-2012
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	4	<b>66,517,400</b>	<b>43,941,383</b>
Cash in hand (including foreign currency)	4.1	503,833	5,325,141
Balance with Bangladesh Bank & its agent bank(s) (including foreign currency)	4.2	66,013,567	38,616,242
<b>Balance with banks and other financial institutions</b>	5	<b>861,951,080</b>	<b>689,536,407</b>
Inside Bangladesh		861,951,080	689,536,407
Outside Bangladesh		-	-
Money at call & short notice	6	-	-
<b>Investments</b>	7	<b>378,977,858</b>	<b>400,381,068</b>
Government		-	-
Others		378,977,858	400,381,068
<b>Loans, advances and leases</b>	8	<b>7,558,737,428</b>	<b>6,901,878,895</b>
Loans, cash credits, overdrafts, etc.	8.a	7,558,737,428	6,901,878,895
Bills purchased and discounted	8.b	-	-
Fixed assets including land, building, furniture & equipments	9	453,510,677	455,901,883
Other assets	10	289,246,858	240,588,206
Non financial institutional assets		-	-
<b>Total assets</b>		<b>9,608,941,301</b>	<b>8,732,227,842</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from banks, other financial institutions and agents	11	2,437,335,985	2,768,914,919
<b>Deposits and other accounts</b>	12	<b>4,656,676,761</b>	<b>3,671,126,516</b>
Current deposits and other accounts, etc.		-	-
Bills payable		-	-
Savings bank deposits		-	-
Term deposits	12.1	4,629,463,441	3,644,449,235
Bearer certificates of deposits		-	-
Other deposits	12.2	27,213,320	26,677,281
Other liabilities	13	1,281,828,416	1,104,595,434
<b>Total liabilities</b>		<b>8,375,841,162</b>	<b>7,544,636,869</b>
<b>Capital/shareholders' equity</b>			
<b>Total shareholders' equity</b>		<b>1,233,100,139</b>	<b>1,187,590,973</b>
Paid-up capital	14.2	639,237,750	608,797,860
Statutory reserve	15	143,664,346	134,562,513
General reserve	16	10,364,681	32,980,594
Asset revaluation reserve	17	403,425,667	403,425,667
Share money deposit		362	362
Stock dividend		-	-
Retained earnings	18	36,407,333	7,823,977
<b>Total liabilities &amp; shareholders' equity</b>		<b>9,608,941,301</b>	<b>8,732,227,842</b>

## Balance sheet - continued

as on December 31, 2013

Amount in Taka

	Notes	31-12-2013	31-12-2012
<b>Off- Balance sheet items</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
<b>Other commitments</b>			
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		-	-
<b>Total off-balance sheet items including contingent liabilities</b>		<b>-</b>	<b>-</b>
<b>Net Assets Value Per Share (NAV) (Restated)</b>	<b>19</b>	<b>19.29</b>	<b>18.58</b>

The annexed notes 1 to 58 form an integral part of these financial statements.

  
**Ahamed Karim Chowdhury**  
 Company Secretary

  
**Inamur Rahman**  
 Managing Director

  
**ANM Jahangir Alam**  
 Director

  
**Umme Kulsum Mannan**  
 Chairman

Subject to our separate report of even date

Dated: Dhaka, March 23, 2014

  
**(A. WAHAB & CO.)**  
 CHARTERED ACCOUNTANTS