


Liquidity statement (analysis of maturity of assets and liabilities)

as on December 31, 2013

Particulars	Amount in Taka					
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets:						
Cash in hand	503,833	-	-	-	-	503,833
Balance with Bangladesh Bank and its agent bank(s)	66,013,567	-	-	-	-	66,013,567
Balance with banks and other financial institutions	761,951,080	50,000,000	50,000,000	-	-	861,951,080
Money at call and short notice	-	-	-	-	-	-
Investments	232,905,923	-	11,559,867	17,012,068	117,500,000	378,977,858
Loans, advances and leases	256,166,587	974,313,378	2,720,608,773	3,542,194,747	65,453,943	7,558,737,428
Fixed assets including land, building, furniture & equipments	-	-	-	9,281,535	444,229,142	453,510,677
Other assets	1,647,214	-	141,098,356	141,408,718	5,092,570	289,246,858
Non financial institutional assets	-	-	-	-	-	-
Total assets (A):	1,319,188,204	1,024,313,378	2,923,266,996	3,709,897,068	632,275,655	9,608,941,301
Liabilities:						
Borrowings from banks, other financial institutions and agents	228,117,495	190,080,576	712,118,750	1,304,927,042	2,092,122	2,437,335,985
Term deposits	707,595,823	648,896,249	1,979,546,286	1,293,135,903	289,180	4,629,463,441
Other deposits	10,767,751	1,791,996	1,512,941	10,303,173	2,837,459	27,213,320
Other liabilities	320,742,094	134,027,776	136,205,172	690,853,374	-	1,281,828,416
Total liabilities (B):	1,267,223,163	974,796,597	2,829,383,149	3,299,219,492	5,218,761	8,375,841,162
Net liquidity gap (A - B):	51,965,041	49,516,781	93,883,847	410,677,576	627,056,894	1,233,100,139

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 Kulsu Mannan
 Chairman

Subject to our separate report of even date