

Liquidity statement (Analysis of maturity of assets and liabilities)

as on December 31, 2014


Amount in Taka

Particulars	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
Assets:						
Cash in hand	239,205	-	-	-	-	239,205
Balance with Bangladesh Bank and its agent	7,071,608	-	56,382,294	-	-	63,453,902
Balance with banks and other financial institutions	1,197,274,481	50,000,000	100,000,000	-	-	1,347,274,481
Money at call and short notice	-	-	-	-	-	-
Investments	201,661,592	-	11,559,869	5,452,200	117,500,000	336,173,661
Loans advances and leases,	572,708,142	1,722,415,471	4,115,654,877	2,511,674,016	37,926,223	8,960,378,729
Fixed assets including premises, furniture and fixtures	-	-	-	-	462,069,745	462,069,745
Other assets	208,082	-	168,676,741	190,258,729	9,582,570	368,726,122
Non banking assets	-	-	-	-	-	-
Total assets (A):	1,979,163,110	1,772,415,471	4,452,273,781	2,707,384,945	627,078,538	11,538,315,845
Liabilities:						
Borrowings from banks, other financial institutions and agents	380,931,345	187,800,276	689,800,050	1,904,445,391	1,703,852	3,164,680,914
Term Deposits	476,905,823	1,247,000,076	3,134,967,967	262,135,903	3,989,492	5,124,999,261
Other deposits	10,207,751	-	4,586,061	8,703,173	-	23,496,985
Other liabilities	151,973,570	212,045,136	451,684,145	785,399,550	-	1,601,102,401
Total liabilities (B):	1,020,018,489	1,646,845,488	4,281,038,223	2,960,684,017	5,693,344	9,914,279,561
Net liquidity gap (A - B):	959,144,621	125,569,983	171,235,558	(253,299,072)	621,385,194	1,624,036,284

The annexed notes 1 to 57 form an integral part of these financial statements.



Mohiuddin Ahmed
Company Secretary



Inamur Rahman
Managing Director



ANM Jahangir Alam
Director



Umme Kulsum Mannan
Chairman

Subject to our separate report of even date



(A. WAHAB & CO.)
CHARTERED ACCOUNTANTS

Dated: Dhaka, June 28, 2015