


FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2013

Bangladesh Branches

Balance Sheet as at 31 December 2013

PROPERTY AND ASSETS	Notes	2013	2012	Notes	2013	2012
		BDT	BDT		BDT	BDT
Cash	5					
In hand (including foreign currencies)		1,782,308,548	1,521,110,791			
With Bangladesh Bank and its agent bank(s) (including foreign currencies)		14,526,580,927	8,936,568,670			
		16,308,889,475	10,457,679,461			
Balance with other banks and financial institutions	6					
In Bangladesh		233,676,791	108,566,092			
Outside Bangladesh		1,444,574,663	7,101,009,735			
		1,678,251,454	7,209,575,827			
Money at call and short notice	7	1,350,000,000	490,000,000			
Investments	8					
Government securities		29,582,516,414	16,862,478,798			
Others		6,000,000	6,000,000			
		29,588,516,414	16,868,478,798			
Loans and advances	9					
Loans, cash credits, overdrafts etc.		63,153,196,904	66,874,530,239			
Bills purchased and discounted		891,534,835	1,690,451,106			
		64,044,731,739	68,564,981,345			
Fixed assets including premises, furniture and fixtures	10	428,180,239	439,700,332			
Other assets	11	12,171,763,914	12,969,372,436			
Non - banking assets		-	-			
Total assets		125,570,333,235	116,999,788,199			
LIABILITIES AND CAPITAL						
Liabilities						
Borrowings from other banks, financial institutions and agents	12	4,636,837,210	3,444,467,572			
Deposits and other accounts	13					
Current account and other accounts including Al-wadeeah current deposits		28,206,657,795	30,074,419,349			
Bills payable		1,572,294,958	2,239,242,415			
Saving deposits including Mudaraba deposits		11,905,792,865	12,149,116,527			
Term deposits including Mudaraba term investment		50,303,471,711	42,172,860,121			
		91,988,217,329	86,635,638,412			
Other liabilities	14	8,583,969,419	7,590,218,614			
Total liabilities		105,209,023,958	97,670,324,598			
Capital/shareholders' equity						
Fund deposited with Bangladesh Bank	15	2,890,631,697	2,976,054,214			
Other reserves	16	146,282,433	61,833,190			
Profit and loss account	17	17,324,395,147	16,291,576,197			
Total shareholders' equity		20,361,309,277	19,329,463,601			
Total liabilities and shareholders' equity		125,570,333,235	116,999,788,199			
Off balance sheet items						
Contingent liabilities	18					
Claim against the Bank not acknowledged as debts		-	-			
Acceptances and endorsements		50,610,621,277	42,693,466,174			
Letters of guarantee		19,518,515,651	18,618,990,011			
Irrevocable letters of credit		55,120,491,989	37,724,342,128			
Foreign exchange contracts - Spot and Forward		13,010,233,076	4,824,689,666			
Total		138,259,861,993	103,861,487,979			
Other Commitments						
Documentary credits and short term trade-related transactions		-	-			
Forward assets purchased and forward deposits placed		-	-			
Un-drawn note issuance and revolving undertaking facilities		-	-			
Un-drawn formal standby facilities, credit lines and other commitments		-	-			
Total		-	-			
Total off balance sheet items		138,259,861,993	103,861,487,979			

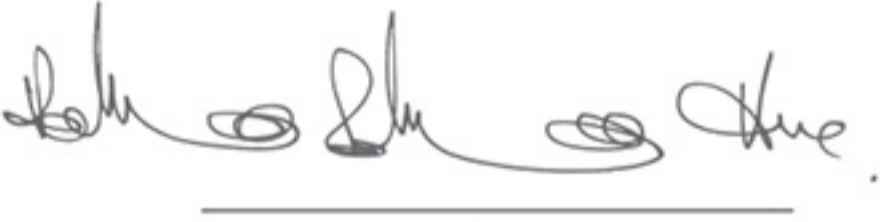
The annexed notes 1 to 35 form an integral part of these financial statements.


Andrew Tilke
Chief Executive Officer, Bangladesh


Steve Ball
Chief Financial Officer, Bangladesh

As per our report of same date.

Dhaka, 9 February 2014


Auditor
Rahman Rahman Huq
Chartered Accountants