## BRACBANK Financial Statements

As at and for the period ended 31 March 2014 (Unaudited)

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Consolidated Statement of Financial Position	n (Unaudited) as at 3	31 March 2014	Statement of Comprehensive Income (Unaudited)	for the period ended	31 March 2014
PROPERTY AND ASSETS Cash	March 2014 Taka 14,741,537,455	December 2013 Taka 17,145,674,282	Particulars Interest income	March 2014 Taka 4,147,436,458	March 2013 Taka 4,417,697,975
Cash in hand (Including foreign currency) Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)	6,436,897,115 8,304,640,340	8,526,841,263 8,618,833,020	Interest paid on deposits and borrowing etc.  Net interest income  Investment income	2,478,999,853 <b>1,668,436,605</b> 641,317,961	2,941,968,568 <b>1,475,729,407</b> 968,341,730
Balance with other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh	19,298,559,915 10,695,094,270 8,603,465,645	11,502,822,058 9,214,178,364 2,288,643,694	Commission, exchange and brokerage Other operating income Total operating income	605,013,270 209,162,317 <b>3,123,930,154</b>	630,974,520 101,044,018 <b>3,176,089,675</b>
Money at call and short notice  Investments	650,000,000 <b>29,621,445,699</b>	21,483,906,130	Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamps, telecommunication etc.	685,034,425 219,343,154 36,090,004 53,122,989	661,626,353 202,544,810 12,715,034 46,909,424
Government Others Loans and advances	27,435,488,073 2,185,957,626 <b>107,099,606,061</b>	19,365,124,617 2,118,781,513 <b>119,514,547,936</b>	Stationery, printing, advertisement etc. Chief Executive's salary & fees Directors' fees & expenses Auditors' fee	48,634,507 2,400,000 136,781 375,000	50,112,564 2,175,000 104,112 735,000
Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures	106,393,648,426 705,957,635 3,074,401,182	118,683,980,593 830,567,343 2,792,707,112	Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions	260,416,541 295,306,899 <b>1,600,860,299</b> <b>1,523,069,855</b>	274,662,783 280,743,038 <b>1,532,328,118</b> <b>1,643,761,557</b>
Other assets Non-banking assets	12,404,674,799	11,664,448,733	Provision for: Loans and advances Diminution in value of investments Off balance sheet items	663,007,479 54,695,052	698,027,089 37,500,000
Goodwill  Total Property and Assets	1,472,292,272 188,362,517,383	1,472,292,272 185,576,398,523	Others Total provision Profit/(loss) before taxes Provision for Tax:	717,702,531 805,367,323	735,527,089 908,234,468
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions & agent		15,099,564,380	Current tax expense Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes Appropriations:	480,291,584 480,291,584 325,075,739	399,960,000 399,960,000 508,274,467
Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice	2,070,946,190 3,000,000,000 1,190,000,000	1,437,826,249 3,000,000,000 2,847,513,000	Statutory reserve General reserve Dividend etc.	161,073,465 - 161,073,465	181,646,894 - - 181,646,894
Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits	132,124,394,962 53,366,117,588 1,405,499,425 20,708,192,657 56,385,711,047	126,679,221,827 45,686,654,323 991,931,891 20,738,609,556 59,077,741,206	Retained earnings Basic earnings per share	164,002,275	326,627,574
Other liabilities	258,874,245 25,494,690,649	184,284,852			hatted
Total Liabilities  Capital and Shareholders' Equity Paid up share capital	<b>173,161,675,028</b> 4,433,045,760	4,433,045,760	Chief Financial Officer  Consolidated Cash Flow Statement (Unaudited)	historia.	ing Director & CEO
Preference share capital Share premium Statutory reserve Revaluation reserve	851,510,000 2,133,446,272 3,442,667,562 901,626,205	2,133,446,272 3,281,594,097 744,701,943	Particulars	March 2014 Taka	March 2013 Taka
Share money deposit Surplus in profit and loss account/Retained Earnings Total shareholders' equity	32,355,542 2,581,396,425 <b>14,376,047,768</b>	23,715,983 2,407,550,889 <b>13,024,054,944</b>	A. Cash flows from operating activities Interest receipts	4,832,501,737	5,149,714,802
Minority Interest Total equity Total Liabilities and Shareholders' Equity	824,794,589 15,200,842,356 188,362,517,383	852,981,119 13,877,036,063 185,576,398,523	Interest payment Dividends receipts Fees & commissions receipts	(2,182,633,782) 17,000,030 2,184,821,533	(2,668,036,108) 13,391,251 1,320,597,765
Consolidated Off Balance Sheet Items (U	naudited) as at 31 N	March 2014	Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities	(1,993,353,990) (118,992,128) (455,097,521) 247,499,701	(1,865,578,631) (510,978,941) (416,796,386) 105,839,901
Contingent Liabilities	March 2014 Taka	December 2013 Taka	Payment for other operating activities  Operating profit/(loss) before changes in operating assets and liabilities (i)	(467,375,173) <b>2,064,370,408</b>	(2,012,949,317)
Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection	6,946,598,789 8,356,059,466 14,386,352,657 666,967,693	6,566,695,163 6,383,222,685 11,572,885,095 513,609,666	Increase/decrease in operating assets & liabilities Loans and advances Other assets	12,414,941,874 (37,887,996)	(1,643,175,828) 360,404,510
Tax liability Other contingent liabilities Total Contingent Liabilities	143,894,928 6,170,654,547 <b>36,670,528,080</b>	143,894,928 3,044,281,070 28,224,588,607	Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii)	6,069,466,631 (9,500,642) 18,437,019,867	(1,487,421,458) 10,755,766,435 7,985,573,659
Other Commitments  Documentary credits and short term trade related transact Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities.		28,800,000	Net cash (used)/flows from operating activities (i+ii)  B. Cash flows from investing activities  Treasury bills  Bangladesh Bank Bills	(5,326,391,595) 120,648,632	(9,803,363,942) (630,722,442)
Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets Total Other Commitments Total Off-Balance Sheet items including contingent liabilities	28,800,000 es 36,699,328,080	28,800,000 28,253,388,607	Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in zero coupon bonds	(2,012,455,708) (695,225,722) (233,669,003) 9,568,628	(1,885,285,275) 60,123,845
		hattoo	Investment in prize bond Acquisition of fixed assets Disposal of fixed Assets Net cash used in investing activities	(14,800) (337,605,957) 6,392,309 (8,468,753,216)	850,900 (89,352,709) 1,062,365 (12,346,687,258)
Chief Financial Officer	Mana	ging Director & CEO	C. Cash flows from financing activities Payment for lease finance Borrowings from other banks Proceeds from issue of Preferance share	(211,576) (5,817,921,154) 851,510,000	(94,560) 610,750,612
Statement of Financial Position (Unau	dited) as at 31 Mar	Ch 2014  December 2013	Money at call and short notice Borrowings from Bangladesh Bank Donor grant received Cash Dividend	(1,657,513,000) 633,119,941 (20,241)	4,430,000,000 246,487,172 (102,898,008) (39,922)
PROPERTY AND ASSETS Cash Cash in hand	Taka 14,740,669,187	Taka 17,144,310,884	Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period	(5,991,036,030) 6,041,601,029 28,648,496,341 34,690,097,370	5,184,205,293 (61,703,970) 24,560,070,685 24,498,366,715
(Including foreign currency) Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)	6,436,028,847 8,304,640,340	8,525,477,864 8,618,833,020	Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency)	6,436,897,115 8,304,640,340	5,199,980,668 8,909,739,679
Balance with other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh	18,796,819,014 10,413,589,487 8,383,229,527	15,838,931,243 8,916,887,987 6,922,043,256	Balance with other banks and financial institutions Money at call and short notice	19,298,559,915 650,000,000 <b>34,690,097,370</b>	9,938,646,368 450,000,000 <b>24,498,366,715</b>
Money at call and short notice	650,000,000	•			
Investments Government	29,366,024,450 27,435,488,073	<b>21,298,625,661</b> 19,365,124,617	Cash Flow Statement (Un-audited) for the	period ended 31 M	arch 2014
			Particulars	March 2014 Taka	March 2013 Taka
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures	27,435,488,073 1,930,536,377 <b>97,097,679,179</b> 96,391,721,544 705,957,635 2,478,062,780	19,365,124,617 1,933,501,044 <b>102,728,920,850</b> 101,898,353,507 830,567,343 2,443,303,555	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts	March 2014 Taka 4,599,497,577 (1,978,094,207) 17,000,030	March 2013 Taka 5,003,766,095 (2,483,360,709) 13,391,251
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted	27,435,488,073 1,930,536,377 <b>97,097,679,179</b> 96,391,721,544 705,957,635	19,365,124,617 1,933,501,044 <b>102,728,920,850</b> 101,898,353,507 830,567,343	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542)	March 2013 Taka 5,003,766,095 (2,483,360,709)
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194)
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550	19,365,124,617 1,933,501,044 <b>102,728,920,850</b> 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities	4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383) (805,711,860) 326,075,995 388,366,930 (5,285,420,057) 9,031,670,701
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 131,003,379,522 46,929,059,775 1,405,499,425	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (I+II)  B. Cash flows from investing activities	## A ##	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383) (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+ii)  B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722)	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other Ilabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 3,529,278,026 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (I+II)  B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275) 73,558,049 850,900 (70,868,137) 1,062,365
Cons and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Total Liabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 2,670,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127 23,305,480,340 164,099,084,078 4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+ii) B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities Borrowings from other banks	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275) 73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other deposits Other liabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Revaluation reserve	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127 23,305,480,340 164,099,084,078 4,433,045,760 1,406,000,000 3,442,667,562 901,626,205	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & Ilabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275) 73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)
Cons and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other deposits  Other liabilities Capital and Shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127 23,305,480,340 164,099,084,078 4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470 171,901,669,638	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+ii)  B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash in hand (including foreign currency)	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other Ilabilities Total Liabilities Total Liabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Shareholders' equity  Total Liabilities and Shareholders' Equity	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 3,000,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127 23,305,480,340 164,099,084,078 4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555  12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760  1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & Ilabilities Loans and advances Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used In investing activities  C. Cash flows from financing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash and cash equivalents at end of period	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340  18,796,819,015 650,000,000	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662  5,198,306,053 8,909,739,679  11,457,071,930 450,000,000
Cons and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other deposits  Other liabilities Total Liabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Shareholders' equity  Total Liabilities and Shareholders' Equity  Total Liabilities and Shareholders' Equity	27,435,488,073 1,930,536,377 97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550 131,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127 23,305,480,340 164,099,084,078 4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470 171,901,669,638	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Ireasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities  C. Cash flows from financing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340  18,796,819,015 650,000,000 34,187,488,202	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662  5,198,306,053 8,909,739,679  11,457,071,930 450,000,000 26,015,117,662
Contingent Liabilities  Contingent Liabilities  Contingent Liabilities  Contingent Liabilities  Contingent Liabilities  Acceptances and endorsements  Lons and advances  Loans, cash credit, overdrafts etc.  Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets  Non-banking assets  Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities  Borrowings from other banks, financial institutions & ag  Borrowings from Central Bank  Convertible Subordinate Bonds  Money at Call and Short notice  Deposits and other accounts  Current accounts & other accounts  Bills payable  Savings deposits  Fixed deposits  Other liabilities  Capital and Shareholders' Equity  Paid up share capital  Preference share capital  Share premium  Statutory reserve  Revaluation reserve  Surplus in profit and loss account/Retained Earnings  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements  Letter of guarantees  Irrevocable letter of credits  Bills for collection  Tax liability  Other contingent liabilities  Total Contingent Liabilities	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470 171,901,669,638	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Ireasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities  C. Cash flows from financing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	## Page 19	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits  Other liabilities Capital and Shareholders' Equity Paid up share capital Preference share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent liabilities  Total Contingent Liabilities  Other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  3,529,278,026 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 131,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470 171,901,669,638 014 December 2013 Taka	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bills Bangladesh Bank Bills Treasury binds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities  C. Cash flows from financing activities Borrowings from bangladesh Bank Dividend paid Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at end of the period: Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	## Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited)  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent Liabilities  Total Contingent Liabilities  Total Contingent Liabilities  Other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941  176,168,537,550  131,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	### ### ### ### ### ### ### ### ### ##	5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other Ilabilities Capital and Shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited)  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent Liabilities  Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities Other Commitments Documentary credits and short term trade related transactory for the contingent Liabilities for the commitments and the commitme	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  131,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080	19,365,124,617 1,933,501,044 102,728,920,850 101,898,353,507 830,567,343 2,443,303,555 12,447,577,446 171,901,669,638 7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000 124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852 20,803,298,461 160,314,216,168 4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470 171,901,669,638 014 December 2013 Taka	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Net cash used in investing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash and cash equivalents at end of period Cash and cash equivalents at end of period Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	## ## ## ## ## ## ## ## ## ## ## ## ##	March 2013 Taka  5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited)  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent Liabilities  Total Contingent Liabilities  Total Contingent Liabilities  Other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  13,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other ilabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at the of of period Cash and cash equivalents at end of period Cash and cash equivalents at end of period Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340  18,796,819,015 650,000,000 34,187,488,202	## March 2013   Taka
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Llabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other llabilities Total Liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent liabilities  Total Contingent Liabilities  Other Commitments Documentary credits and short term trade related transace Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities  Total Other Commitments Total Off-Balance Sheet items including contingent liabilities	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  131,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(Ioss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Borrowings from other banks Money at call and short notice Borrowings from sangladesh Bank Dividend paid Net cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency) Balance with bangladesh Bank and its agents bank(s) (including foreign currency)	## A	## March 2013   Taka
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited)  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent Liabilities  Other Commitments Documentary credits and short term trade related transace Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities  Chief Financial Officer	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  March 2014 Taka	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Net cash used in Investing activities Borrowings from dher banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash in hand (including foreign currency) Balance with Bangladesh Banks and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice  Borrowings from there banks and financial institutions Money at call and short notice  Barrowings from there banks and financial institutions Money at call and short notice  Barrowings from there banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,030 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340  18,796,819,015 650,000,000 34,187,488,202	## March 2013   Taka
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other commitments Documentary credits and short term trade related transace Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities  Other Commitments Total Other Commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilities  Consolidated Statement of Comprehensional Contingent Liabilities  Consolidated Statement of Comprehensional Contingent Liabilities  Particulars  Interest income Interest income Interest paid on deposits and borrowing etc. Net interest income	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  13,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  i) as at 31 March 2  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,693,728,717 36,670,528,080	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,668 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other lassets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities Borrowings from Ghrancing activities Borrowings from Ghrancing activities Borrowings from Ghrancing activities Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of the period: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,300 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340 18,796,819,015 650,000,000 34,187,488,202	## March 2013   Taka
Government Others  Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities and Shareholders' Equity Paid up share capital Preference share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent liabilities  Other Commitments Documentary credits and short term trade related transace Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Other Commitments Total Off-Balance Sheet Items Including contingent liabilitie  Consolidated Statement of Compref for the period ended 3:  Particulars  Interest income Interest income Interest paid on deposits and borrowing etc.	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  2,178,062,780 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,405,099,455 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,693,728,717 3,639,620,722	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other lasbilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at beginning of year Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with ther banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,300 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340 18,796,819,015 650,000,000 34,187,488,202	## March 2013
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other liabilities Capital and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other contingent liabilities  Total Other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn none issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments Lease hold assets  Total Other Commitments Total Off-Balance Sheet items including contingent liabilities  Consolidated Statement of Compret for the period ended 3:  Particulars  Interest income Interest income Investment income Commission, exchange and brokerage Other operating income	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550  2,478,062,780 13,039,282,941 176,168,537,550  2,478,062,780 2,070,946,190 3,000,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  Managing  March 2014 Taka  5,693,728,717 36,39,620,722 2,054,107,995  627,916,905 770,886,312 364,936,490	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other lasbilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at beginning of year Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with ther banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,300 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340 18,796,819,015 650,000,000 34,187,488,202	### Taka    5,003,766,095
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other deposits Other deposits Other advances Capital and Shareholders' Equity Paid up share capital Preference share capital Share premium Statutory reserve Revaluation reserve Surplus in profit and loss account/Retained Earnings Total Liabilities and Shareholders' Equity  Off Balance Sheet items (Unaudited  Contingent Liabilities Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax liability Other Commitments Total Contingent Liabilities  Other Commitments Tocal Off-Balance Sheet items including contingent liability Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Off-Balance Sheet items including contingent liabilities  Contingent Liability  Consolidated Statement of Compreterior of the period ended 3:  Consolidated Statement of Compreterior of the period ended 3:  Particulars  Interest income Interest income Commission, exchange and borkerage Other operating income  Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Sostage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Ereacting income  Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Sostage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550  2,478,062,780 13,039,282,941 176,168,537,550  2,478,062,780 13,039,282,941 176,168,537,550  2,478,062,780 2,070,946,190 3,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,490,490,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  4) as at 31 March 2  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  1ensive Income (Unational Company of the Com	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities: Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Loans and advances Other lasbilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (iii) Net cash (used)/flows from operating activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Disposal of Fixed Assets Net cash used in Investing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Net Increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at beginning of year Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with ther banks and financial institutions Money at call and short notice	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,300 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340 18,796,819,015 650,000,000 34,187,488,202	March 2013 Taka  5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860) 326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275) 73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,517,662  5,198,306,053 8,909,739,679  11,457,071,930 450,000,000 26,015,117,662
Covernment Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from Central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Capital and Shareholders' Equity Paid up share capital Preference	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,003,000,000 1,90,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,946,598,789 8,356,059,466 14,386,312 36,97,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,946,598,789 8,356,059,466 14,386,312 36,97,528,080	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607  28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Payment for other operating activities Payment for other operating activities Operating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities Cash utilised in operating assets & liabilities (ii) Net cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Net cash used in investing activities  C. Cash flows from financing activities Net cash and cash equivalents at end of the period: Cash and cash equivalents at end of period Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with the profit of the period: Cash in hand (including foreign currency) Balance with other banks and financial institutions Money at call and short notice  100 00 00 00 00 00 00 00 00 00 00 00 00	March 2014 Taka  4,599,497,577 (1,978,094,207) 17,000,300 605,013,270 (682,711,415) (71,687,512) (415,263,542) 238,523,108 (422,795,946)  1,889,481,364  5,631,241,671 (52,764,060) 6,257,035,486 529,956,571 12,365,469,668 14,254,951,032  (5,326,391,595) 120,648,632 (2,012,455,708) (695,225,722) 2,964,667 (14,800) (171,540,568) 5,679,833 (8,076,335,261)  (3,949,956,396) (1,657,513,000) 633,119,941 (20,241) (4,974,369,696) 1,204,246,075 32,983,242,127 34,187,488,202  6,436,028,847 8,304,640,340 18,796,819,015 650,000,000 34,187,488,202	### Taka  5,003,766,095 (2,483,360,709) 13,391,251 630,974,520 (1,644,441,341) (99,770,117) (408,858,194) 101,044,018 (1,918,457,383)  (805,711,860)  326,075,995 388,366,930 (5,285,420,057) 9,031,670,701 4,460,693,569 3,654,981,709  (9,803,363,942) (630,722,442) (1,885,285,275)  73,558,049 850,900 (70,868,137) 1,062,365 (12,314,768,482)  1,096,819,552 4,430,000,000 246,487,172 (39,922) 5,773,266,803 (2,886,519,970) 28,901,637,632 26,015,117,662  5,198,306,053 8,909,739,679  11,457,071,930 450,000,000 26,015,117,662
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Total Liabilities Off Balance Sheet Items (Unaudited  Off Balance Sheet Items (Unaudited  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax Ilability Other contingent Liabilities  Other Commitments Documentary credits and short term trade related transace Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities  Total Other Commitments Total Off-Balance Sheet Items including contingent liabilities  Consolidated Statement of Compret for the period ended 3:  Particulars  Interest income  Investment income  Common and allowances Ret, as es, insurance, electricity etc. Chief Executive's salary & fees Director's fees & expenses Auditors' fees Director's fees & expenses Footly foos) before provisions  Provision for:	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941 176,168,537,550  2,61,68,537,550  2,61,68,537,550  2,61,62,124,666 265,088,127 23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  2,478,636,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,693,728,717 3,639,620,722 2,054,107,995  677,986,931 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,693,728,717 3,639,620,722 2,054,107,995  677,986,931 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,693,728,717 3,639,620,722 2,054,107,995  627,986,937 636,947,613 39,949,940 38,178,47,701  839,043,700 236,574,613 39,978,403 59,958,733 22,400,300 240,781 11,288,440 302,585,665 4415,586,997 2,1858,895,545	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607  28,224,588,607  Director & CEO	A. Cash flows from operating activities Interest receipts Interest receipts Interest payment Dividends receipts Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating assets & liabilities Coperating profit/(loss) before changes in operating assets and liabilities (i) Increase/decrease in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Cash utilised in operating activities Treasury boils Bangladesh Bank Bills Treasury boils Encumbured Securities Sale/ (Investment) in shares Investment in prize bond Acquisition of fixed assets Net cash lows from financing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Ret increase/decrease in cash Net cash flows from financing activities Net more flows from financing activities Net cash and cash equivalents at end of period Cash and cash equivalents at end of period Cash and cash equivalents and financial institutions Net cash flows from financing activities Net payment flows from financing activities Net pay	## A State of the policy of th	### Taka    5,003,766,095
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures Other assets Non-banking assets Total Property and Assets  Liabilities Borrowings from other banks, financial institutions & ag Borrowings from central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Current accounts & other accounts Bills payable Savings deposits Fixed deposits Other Ilabilities Total Liabilities Total Shareholders' Equity Paid up share capital Preference share capital Preference share capital Preference share capital Preference share capital Share premium Statutory reserve Surplus in profit and loss account/Retained Earnings Total shareholders' equity  Total Liabilities and Shareholders' Equity  Off Balance Sheet Items (Unaudited  Contingent Liabilities  Acceptances and endorsements Letter of guarantees Irrevocable letter of credits Bills for collection Tax Ilability Other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments- lease hold assets  Total Other Commitments Total Off-Balance Sheet items including contingent liabilities  Chef Executive's salary & fees Directors' fees & expenses Profit (loss) before provisions  Total operating expenses Profit/(loss) before provisions	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,003,379,522 46,929,059,775 1,405,499,425 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472 176,168,537,550  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  5,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 13,894,928 3,044,281,070 28,224,588,607  28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Payment for other operating activities Payment for other operating activities Payment for other operating activities Payment for other operating assets & liabilities (i) Increase/decrease in operating assets & liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities Treasury bills Beangladesh Bank Bills Treasury bills Beangladesh Bank Bills Treasury bills Reserve Investment in prize bond Acquisition of fixed assets Net cash flows from financing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Borrowings from other banks Money at call and short notice  Ret cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash October 1988  Net cash flows from financing activities Net increase/decrease in cash October 1988  Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities Net increase/decrease in cash Net cash flows from financing activities	## A State of the policy of th	March 2013   Taka
Government Others  Loans and advances Loans, cash credit, overdrafts etc. Bills purchased & discounted  Fixed assets including premises, furniture and fixtures  Other assets Non-banking assets Total Property and Assets  LIABILITIES AND CAPITAL  Llabilities Borrowings from other banks, financial institutions & ag Borrowings from other banks, financial institutions & ag Borrowings from central Bank Convertible Subordinate Bonds Money at Call and Short notice  Deposits and other accounts Bills payable Savings deposits Fixed deposits Other deposits  Other Ilabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities Total Liabilities and Shareholders' Equity Paid up share capital Share premium Statutory reserve Revaluation reserve Interest income Interest paid on deposits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments Documentary credits and short term trade related transac Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilitie Undrawn formal standby facilities, credit lines and other Commitments Total Other Commitments Total Other Commitments Total Off-Balance Sheet items including contingent liabilitie  Commitments- lease hold assets  Total Other commitments To	27,435,488,073 1,930,536,377  97,097,679,179 96,391,721,544 705,957,635 2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 13,039,282,941  176,168,537,550  2,478,062,780 3,000,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,190,000,000 1,405,499,452 20,783,607,529 61,620,124,666 265,088,127  23,305,480,340 164,099,084,078  4,433,045,760 1,406,000,000 3,442,667,562 901,626,205 1,886,113,945 12,069,453,472  176,168,537,550  21 March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,936,933 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,967,693 143,894,928 6,170,654,547 36,670,528,080  Managing  March 2014 Taka  6,946,598,789 8,356,059,466 14,386,352,657 666,937,958,080  Managing  10 1 1 March 2014  1 1 March 2014  1 2014  2 201	19,365,124,617 1,933,501,044  102,728,920,850 101,898,353,507 830,567,343  2,443,303,555 12,447,577,446  171,901,669,638  7,479,234,422 1,437,826,249 3,000,000,000 2,847,513,000  124,746,344,037 39,125,148,916 991,931,891 20,832,605,144 63,612,373,233 184,284,852  20,803,298,461 160,314,216,168  4,433,045,760 1,406,000,000 3,281,594,097 744,701,943 1,722,111,670 11,587,453,470  171,901,669,638  014  December 2013 Taka  6,566,695,163 6,383,222,685 11,572,885,095 513,609,666 143,894,928 3,044,281,070 28,224,588,607  28,224,588,607  Director & CEO  01(1(1(d))  March 2013 Taka  4,646,578,335 3,111,989,269 1,534,589,066 143,894,928 3,044,281,070 28,224,588,607  28,224,588,607	A. Cash flows from operating activities Interest receipts Interest payment Dividends receipts Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Payment for other operating assets & liabilities (i) Increase/decrease in operating assets & liabilities Cash utilised in operating assets & liabilities (ii) Net cash utilised in operating activities Treasury bills Bangladesh Bank Bills Treasury bills Bangladesh Bank Bills Treasury bills Receipts of the description of fixed assets Polyposal of Fixed Assets Net cash flows from financing activities C. Cash flows from financing activities Borrowings from other banks Money at call and short notice  C. Cash flows from financing activities Ret cash flows from financing activities Ret cash flows from financing activities Ret cash and cash equivalents at end of period Cash and cash equivalents and end period Cash and Cash equivalents and	March 2014 Taka  4.599.497,577 (1,978.094,207) 17,000.030 6085,711,415) (71,687,512) (815,263,542) (141,670,603) (171,594,094) (171,594,094) (171,504,094) (	March 2013   Taka

Equity holders of BRAC Bank Ltd. 285,508,754 348,695,813 (39,128,805) (18,028,110)Minority interest 330,667,703 246,379,949 Basic earnings per share 1.01 Chief Financial Officer

Appropriations:

Dividend etc.

Statutory reserve General reserve

**Retained earnings** 

Attributable to:

Total provision for Tax

Total profit/(loss) after taxes

Managing Director & CEO

441,192,736

512,314,596

181,646,893

181,646,893

330,667,703

1.20

486,731,456

407,453,413

161,073,465

161,073,465

246,379,949

Consolidated Statem

4,433,045,760

Paid up share capital

Statement of C Pref 4,433,045,760 Paid up share Capital Balance at January 01, 2014

Net profit for the period
Statutory reserve
Revaluation reserve
Dividends (Bonus share)
Redemtion of preference share
Dividend on preference share
Balance as at 31 March 2014
Balance as at 31 December 2013

4,433,045,760

Balance at 01 January 2014

Net profit for the period
Net Increase/decrease in Minority Interest
Preference share of B-Kash Ltd.
Share money deposit of B-Kash Ltd.
Share money deposit in BRAC Saajan Ltd.
(Translation Difference)
Impairment of Goodwill
Statutory reserve
Revaluation reserve
Dividends (Bonus share)
Redemtion of preference share
Dividend on preference share
Balance as at 31 March 2014
Balance as at 31 December 2013