

AUDITORS' REPORT AND FINANCIAL STATEMENTS

For the year ended December 31, 2011





AUDITORS' REPORT TO THE SHAREHOLDERS OF NATIONAL BANK LIMITED

Introduction

We have audited the accompanying consolidated financial statements of National Bank Limited ("the bank") which comprise consolidated balance sheet as at 31 December 2011 and the consolidated profit and loss account, for the year ended, and also financial statements of National Bank Limited ("the bank"), which comprise the balance sheet as at 31 December 2011 and the profit and loss account, statement of changes in equity and cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

The financial statements of the Bank for the year ended 31 December 2010 were audited by Aziz Halim Khair Choudhury, Chartered Accountants who issued an unqualified opinion on 15 February 2011.

Management's Responsibility for the financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements in accordance with Bangladesh Financial Reporting Standards (BFRSs), Bank Companies Act, 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, the Securities and Exchanges Rules 1987 and other applicable laws and regulations. This responsibility includes: designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an opinion on these consolidated financial statements based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSAs). Those standards require that we comply with relevant ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risk of material misstatement of the consolidated financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the consolidated financial statements referred prepared in accordance with Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRSs) give a true and fair view of the consolidated financial position of National Bank Limited as of 31 December 2011 and of the results of its financial performance and its cash flows for the year then ended and comply with the Bank Company Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

We also report that:

- i. we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- ii. in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- iii. the Bank's balance sheet and profit and loss account dealt with by the report are in agreement with the books of account and returns;
- iv. the expenditure incurred was for the purposes of the Bank's operations;
- v. the financial position of the Bank as of 31 December, 2011 and the profit for the year then ended have been properly reflected in the financial statements; the financial statements have been prepared in accordance with the generally accepted accounting principles;



- vi. the financial statements have been drawn up in conformity with the Bank Companies Act. 1991 and in accordance with the accounting rules and regulations issued by the Bangladesh Bank;
- vii. adequate provisions have been made for advances which in our opinion, doubtful of recovery;
- viii. the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- ix. the financial statements conform to the prescribed standards set in the accounting regulations issued by the Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- x. guideline of Core Risk Management issued by the Bangladesh Bank vide BRPD Circular # 17 dated 07 October 2003 were complied;
- xi. the information and explanations required by us have been received and found satisfactory;
- xii. capital adequacy ratio (CAR) as required by law has been maintained adequately during the year;
- xiii. during the course of our audit we did not come across any matter which was to be brought to the notice of the shareholders of the Bank; and
- xiv. we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 5,000 person hours for the audit of the books and accounts of the Bank.

Howladar Yunus & Co

Chartered Accountants

Dated: Dhaka
February 20, 2012



CONSOLIDATED BALANCE SHEET

As at December 31, 2011

	Notes	2011 Taka	2010 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including foreign currencies)	3	1,957,967,299	1,481,148,777
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	4	8,395,501,460	7,221,005,129
		10,353,468,759	8,702,153,906
Balance with other Banks and Financial Institutions	5		
In Bangladesh		2,271,857,439	2,177,601,786
Outside Banglades		2,683,499,958	1,214,537,182
		4,955,357,397	3,392,138,968
Money at call on short notice	6	719,400,000	99,500,000
Investments	7		
Government		21,148,381,812	15,016,883,609
Others		8,845,653,247	9,937,089,018
		29,994,035,059	24,953,972,627
Loans and advances	8		
Loans, cash credits, overdrafts etc.		110,719,163,991	86,020,867,436
Bills purchased & discounted		5,343,861,166	5,982,696,666
		116,063,025,157	92,003,564,102
Fixed assets including land, buildings, furniture and fixtures	9	1,977,183,522	2,238,847,261
Other assets	10	4,137,362,893	2,973,141,798
Non-banking assets	2.6.5	355,649,241	384,718,241
TOTAL ASSETS		168,555,482,028	134,748,036,903
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	11	5,838,848,106	4,101,795,198
Deposits and other accounts	12		
Current deposits and other accounts	12.2	16,034,778,860	14,123,862,646
Bills payable	12.3	2,017,615,472	2,133,029,898
Savings bank deposits		21,930,644,902	19,289,901,104
Fixed deposits		58,519,629,848	43,807,659,277
Term deposits	12.4	28,972,485,661	23,101,555,044
Bearer certificates of deposits		-	15,825,000
		127,475,154,743	102,471,832,969
Subordinated bond	2.18	2,500,000,000	2,500,000,000
Other liabilities	13	11,178,828,616	6,556,110,383
TOTAL LIABILITIES		146,992,831,465	115,629,738,550
Shareholders' equity			
Paid up capital	14.2	8,603,656,030	4,412,131,300
Statutory reserve	15	6,058,641,682	4,180,253,183
General reserve	16	497,723,327	497,723,327
Other reserve	17	1,246,600,628	4,915,334,354
Retained earnings	18	5,155,930,470	5,112,856,189
		21,562,552,137	19,118,298,353
TOTAL SHAREHOLDERS' EQUITY		98,426	-
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		168,555,482,028	134,748,036,903



Consolidated Balance Sheet

As at December 31, 2011

	Notes	2011 Taka	2010 Taka
OFF BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and endorsements	19	19,053,469,290	11,465,238,010
Letters of guarantee		6,312,606,539	5,342,456,175
Irrevocable letters of credit		11,866,436,493	21,716,443,226
Bills for collection		6,030,505,477	5,529,713,417
Other liabilities (Bad & Loss)		43,263,017,799	44,053,850,828
Other contingent liabilities			
Value of Bangladesh sanchaya patra on hand		1,129,650,000	991,250,000
Value of travelers' cheques on hand		1,129,650,000	991,250,000
Total contingent liabilities		44,392,667,799	45,045,100,828
Other commitments			
Lease rental commitments		-	-
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Spot and forward foreign exchange rate contracts		-	-
Other exchange contracts		-	-
Claims against the Bank not acknowledged as debt			
Total off Balance Sheet items (Including contingent liabilities)		44,392,667,799	45,045,100,828

These Financial Statements should be read in conjunction with the annexed notes

Managing Director

Director

Director

Chairman

Auditors' Report to the shareholders signed in terms of our separate report of even date

Dhaka, February 20, 2012

Howladar Yunus & Co
Chartered Accountants



Consolidated Profit and Loss Account

For the year ended December 31, 2011

	Notes	2011 Taka	2010 Taka
Interest income	20	14,471,970,595	9,616,136,337
Less: Interest paid on deposits and borrowings	21	9,185,679,452	5,476,145,071
Net interest income		5,286,291,143	4,139,991,266
Investment income	22	3,331,047,012	6,115,413,947
Commission, exchange and brokerage	23	2,097,725,524	1,602,009,759
Other operating income	24	2,354,455,603	1,235,078,157
Total operating income		13,069,519,282	13,092,493,129
Salary and allowances	25	2,077,714,202	2,018,763,227
Rent, taxes, insurance, electricity etc.	27	317,349,391	251,953,679
Legal expenses	28	14,095,793	42,097,475
Postage, stamp, telecommunication etc.	30	59,972,187	46,757,915
Stationery, printing, advertisement, etc.	31	112,718,616	121,815,280
Managing director's salary and allowances	32	11,040,000	8,902,876
Directors' fees and other benefits	26	7,993,463	7,543,275
Audit fees	29	848,635	412,134
Charges on loan losses		-	1,050,000,000
Repairs, maintenance and depreciation	33	305,177,624	222,356,356
Other expenses	34	381,916,710	368,315,145
Total operating expenses		3,288,826,621	4,138,917,362
Effect of changes of exchange rates		9,780,692,661	8,953,575,767
Profit before provision		965,967	(514,231)
Provision for loans and advances		9,781,658,628	8,953,061,536
Specific provision	13.2 (a)	-	-
General provision (Including Off B/S items)	13.2 (b & c)	200,000,000	120,000,000
		200,000,000	120,000,000
		132,784,892	11,200,000
Total provision		332,784,892	131,200,000
Profit before taxes		9,448,873,736	8,821,861,536
Provision for taxation	13.1	3,329,963,845	1,921,070,852
Deferred taxes (Income)/expenses		5,923,955	29,230,894
Net profit after taxation		3,335,887,800	1,950,301,746
Non-controlling interests		6,112,985,936	6,871,559,790
Net profit after taxation without non-controlling interests		(1,574)	-
Retained earnings brought forward from previous year		6,112,987,510	6,871,559,790
Appropriations		5,112,856,189	1,568,771,362
Statutory reserve		11,225,843,699	8,440,331,152
Transfer from general reserve (for appropriation)		(1,878,388,499)	(1,761,879,963)
Dividend (Bonus Share)		-	-
Retained earnings carried forward		(4,191,524,730)	(1,565,595,000)
Earnings per share		(6,069,913,229)	(3,327,474,963)
		5,155,930,470	5,112,856,189
		7.11	7.99

These Financial Statements should be read in conjunction with the annexed notes

Managing Director

Director

Director

Chairman

Auditors' Report to the shareholders signed in terms of our separate report of even date

Dhaka, February 20, 2012

Howladar Yunus & Co
Chartered Accountants

Consolidated Statement of changes in Equity

For the year ended December 31, 2011

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2011	4,412,131,300	4,180,253,183	497,723,327	4,915,334,354	5,112,856,189	19,118,298,353
Net profit for the year	-	-	-	-	6,112,987,510	6,112,987,510
Bonus shares for 2010 issued during the year	4,191,524,730	-	-	-	(4,191,524,730)	-
Addition during the year	-	1,878,388,499	-	-	(1,878,388,499)	-
Revaluation of Govt. Treasury Bill, Bond and other Investment	-	-	-	(3,668,733,726)	-	(3,668,733,726)
Issued during the year	-	-	-	-	-	-
Transfer from general reserve	-	-	-	-	-	-
Balance at December 31, 2011	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,155,930,470	21,562,552,137
Balance at December 31, 2010	4,412,131,300	4,180,253,183	497,723,327	4,915,334,354	5,112,856,189	19,118,298,353



National Bank Limited

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Chairman

Director

Managing Director



Balance Sheet

As at December 31, 2011

	Notes	2011 Taka	2010 Taka
PROPERTY AND ASSETS			
Cash			
Cash in hand (Including foreign currencies)	3	1,931,124,736	1,474,308,630
Balance with Bangladesh Bank and its agent bank(s)	4	8,395,501,460	7,221,005,129
(Including foreign currencies)		10,326,626,196	8,695,313,759
Balance with other Banks and Financial Institutions	5		
In Bangladesh		2,147,277,187	2,146,014,749
Outside Bangladesh		2,683,499,958	1,214,297,261
		4,830,777,145	3,360,312,010
Money at call on short notice	6		
Investments	7		
Government		21,148,381,812	15,016,883,609
Others		9,186,252,920	9,976,444,138
		30,334,634,732	24,993,327,747
Loans and advances	8		
Loans, cash credits, overdrafts etc.		110,045,029,304	86,020,867,436
Bills purchased & discounted		5,343,861,166	5,982,696,666
		115,388,890,470	92,003,564,102
Fixed assets including land, buildings, furniture and fixtures	9		
Other assets	10		
Non-banking assets	2.6.5		
		1,955,293,404	2,224,747,697
		5,126,111,060	2,970,828,673
		355,649,241	384,718,241
TOTAL ASSETS		169,037,382,248	134,732,312,229
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents	11	5,838,848,106	4,101,795,198
Deposits and other accounts	12		
Current deposits and other accounts	12.2	16,034,778,860	14,123,862,646
Bills payable	12.3	2,017,615,472	2,133,029,898
Savings bank deposits		21,930,644,902	19,289,901,104
Fixed deposits		58,519,629,848	43,807,659,277
Term deposits	12.4	29,713,300,258	23,101,555,044
Bearer certificates of deposits		-	15,825,000
		128,215,969,340	102,471,832,969
Subordinated bond	2.18	2,500,000,000	2,500,000,000
Other liabilities	13	10,959,998,337	6,553,084,739
TOTAL LIABILITIES		147,514,815,783	115,626,712,906
Shareholders' equity			
Paid up capital	14.2	8,603,656,030	4,412,131,300
Statutory reserve	15	6,058,641,682	4,180,253,183
General reserve	16	497,723,327	497,723,327
Other reserve	17	1,246,600,628	4,915,334,354
Retained earnings	18	5,115,944,798	5,100,157,159
TOTAL SHAREHOLDERS' EQUITY		21,522,566,465	19,105,599,323
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		169,037,382,248	134,732,312,229



Balance Sheet

As at December 31, 2011

	Notes	2011 Taka	2010 Taka
OFF BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements		19,053,469,290	11,465,238,010
Letters of guarantee		6,312,606,539	5,342,456,175
Irrevocable letters of credit		11,866,436,493	21,716,443,226
Bills for collection		6,030,505,477	5,529,713,417
Other liabilities (Bad & Loss)		-	-
		43,263,017,799	44,053,850,828
Other contingent liabilities			
Value of Bangladesh sanchaya patra on hand		1,129,650,000	991,250,000
Value of travelers' cheques on hand		-	-
		1,129,650,000	991,250,000
Total contingent liabilities		44,392,667,799	45,045,100,828
Other commitments			
Lease rental commitments		-	-
Documentary credits and short term trade -related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Spot and forward foreign exchange rate contracts		-	-
Other exchange contracts		-	-
Claims against the Bank not acknowledged as debt		-	-
Total off Balance Sheet items (Including contingent liabilities)		44,392,667,799	45,045,100,828

These Financial Statements should be read in conjunction with the annexed notes

Managing Director

Director

Director

Chairman

Auditors' Report to the shareholders signed in terms of our separate report of even date

Dhaka, February 20, 2012

Howladar Yunus & Co
Chartered Accountants



Profit and Loss Account

For the year ended December 31, 2011

	Notes	2011 Taka	2010 Taka
Interest income	20	14,434,746,767	9,616,136,337
Less: Interest paid on deposits and borrowings	21	9,188,824,654	5,476,145,071
Net interest income		5,245,922,113	4,139,991,266
Investment income	22	3,320,219,575	6,115,413,947
Commission, exchange and brokerage	23	1,847,237,492	1,545,533,299
Other operating income	24	2,330,267,799	1,234,080,125
Total operating income		12,743,646,979	13,035,018,637
Salary and allowances	25	2,034,071,442	1,998,734,624
Rent, taxes, insurance, electricity etc.	27	294,086,475	246,034,322
Legal expenses	28	14,080,793	42,097,475
Postage, stamp, telecommunication etc.	30	57,619,679	46,298,856
Stationery, printing, advertisement, etc.	31	109,639,254	121,452,940
Managing director's salary and allowances	32	11,040,000	8,902,876
Directors' fees and other benefits	26	7,993,463	7,543,275
Audit fees	29	325,000	325,000
Charges on loan losses		-	1,050,000,000
Repairs, maintenance and depreciation	33	296,527,460	218,897,879
Other expenses	34	325,318,795	353,418,757
Total operating expenses		3,150,702,361	4,093,706,004
Effect of changes in exchange rate		9,592,944,618	8,941,312,633
Profit before provision		(1,002,121)	(712,819)
Profit before taxes		9,591,942,497	8,940,599,814
Provision for loans and advances			
Specific provision	13.2 (a)	-	-
General provision (Including Off B/S items)	13.2 (b & c)	200,000,000	120,000,000
		200,000,000	120,000,000
		-	11,200,000
Provision for other classified assets	13.4		
Total provision		200,000,000	131,200,000
Profit before taxes		9,391,942,497	8,809,399,814
Provision for taxation	13.1	3,300,000,000	1,920,000,000
Deferred taxes (Income)/expenses		6,241,629	29,056,237
Net profit after taxation		3,306,241,629	1,949,056,237
Retained earnings brought forward from previous year		6,085,700,868	6,860,343,577
Appropriations		5,100,157,159	1,567,288,545
Statutory reserve			
Transfer from general reserve (for appropriation)		(1,878,388,499)	(1,761,879,963)
Dividend (Bonus Share)		-	-
Retained earnings carried forward		(4,191,524,730)	(1,565,595,000)
Earnings per share	37	(6,069,913,229)	(3,327,474,963)
		5,115,944,798	5,100,157,159
		7.07	7.97

These Financial Statements should be read in conjunction with the annexed notes

Managing Director

Director

Director

Chairman

Auditors' Report to the shareholders signed in terms of our separate report of even date

Dhaka, February 20, 2012

Howladar Yunus & Co
Chartered Accountants



Cash Flow Statement

for the year ended December 31, 2011

	Notes	2011 Taka	2010 Taka
A) Cash flows from operating activities			
Interest received		13,593,040,447	9,997,794,156
Interest paid		(8,280,639,110)	(5,276,212,996)
Income from Investment		1,929,280,010	1,446,595,796
Fees, commission, exchange & brokerage		1,847,237,492	1,545,533,299
Cash paid to employees		(2,053,104,905)	(2,015,180,775)
Cash paid to suppliers		(537,109,815)	(501,270,077)
Income taxes paid		(1,723,941,770)	(1,375,039,771)
Received from other operating activities		886,657,420	1,213,137,447
Paid for other operating activities		(325,232,223)	(352,001,473)
Operating profit before changes in operating assets and liabilities		5,336,187,546	4,683,355,606
Increase/(decrease) in operating assets & liabilities			
Sale of trading securities - Quoted Shares		1,660,678,811	5,129,578,214
Purchase of trading securities - Quoted Shares		(3,894,673,794)	(2,414,256,082)
Loans and advances to other banks		-	-
Loans and advances to customers		(23,385,326,368)	(28,529,836,604)
Other assets		599,575,494	(1,502,413,229)
Deposits from other Banks		757,068,131	(2,203,835,160)
Deposits from customers		24,987,068,240	27,841,540,977
Other liabilities		1,576,178,256	481,154,340
Net cash received from operating activities		2,300,568,770	(1,198,067,544)
B) Cash flows from investing activities		7,636,756,316	3,485,288,062
Proceeds from sale of Govt. securities		5,031,218,673	1,508,728,874
Investment made during the year (Govt. securities)		(10,923,494,838)	(8,214,966,450)
Purchase of property, plant and equipment		(558,312,753)	(622,154,636)
Sale proceeds of fixed assets		389,132,007	59,173,135
Net cash used in investing activities		(6,061,456,911)	(7,269,219,077)
C) Cash flows from financing activities			
Borrowings from Other Banks, Financial Institutions and agents		1,737,052,908	2,710,875,351
Issue of subordinated bond		-	2,500,000,000
Net cash received from financing activities		1,737,052,908	5,210,875,351
D) Net increase / (decrease) in cash and cash-equivalents (A+B+C)		3,312,352,313	1,426,944,336
E) Effects of exchange rate changes on cash and cash-equivalents		409,353,259	29,866,123
F) Cash and cash-equivalents at beginning of the year		12,161,329,469	10,704,519,010
G) Cash and cash-equivalents at end of the year (D+E+F)		15,883,035,041	12,161,329,469
Cash and cash-equivalents at end of the year			
Cash in hand (including foreign currencies)		1,931,124,736	1,474,308,630
Balances with Bangladesh Bank and its agent bank (s)		8,395,501,460	7,221,005,129
Balances with other Banks and Financial Institutions		4,830,777,145	3,360,312,010
Money at call and short notice		719,400,000	99,500,000
Reverse repo		-	-
Prize bonds		6,231,700	6,203,700
		15,883,035,041	12,161,329,469

Managing Director

Director

Director

Chairman



Statement of changes in Equity

For the year ended December 31, 2011

(Figure in BDT)

Particulars	Paid up Capital	Statutory Reserve	General Reserve	Other Reserve	Retained Earnings	Total
Balance on 01 January 2011	4,412,131,300	4,180,253,183	497,723,327	4,915,334,354	5,100,157,159	19,105,599,323
Net profit for the year	-	-	-	-	6,085,700,868	6,085,700,868
Bonus shares for 2010 issued during the year	4,191,524,730	-	-	-	(4,191,524,730)	-
Addition during the year	-	1,878,388,499	-	-	(1,878,388,499)	-
Revaluation of Govt. Treasury Bill, Bond and other Investment	-	-	-	(3,668,733,726)	-	(3,668,733,726)
Issued during the year	-	-	-	-	-	-
Transfer from general reserve	-	-	-	-	-	-
Balance at December 31, 2011	8,603,656,030	6,058,641,682	497,723,327	1,246,600,628	5,115,944,798	21,522,566,465
Balance at December 31, 2010	4,412,131,300	4,180,253,183	497,723,327	4,915,334,354	5,100,157,159	19,105,599,323

Chairman

Director

Director

Managing Director

Liquidity Statement

(Assets and Liability Maturity Analysis)
As at December 31, 2011

(Figure in BDT)

Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
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Assets

Cash in hand	1,931,124,736	-	-	-	-	1,931,124,736
Balance with Bangladesh Bank and its agent Bank	8,395,501,460	-	-	-	-	8,395,501,460
Balances with other banks and financial institutions	2,906,461,756	1,349,930,269	500,000,000	74,385,120	-	4,830,777,145
Money at call & short notice	719,400,000	-	-	-	-	719,400,000
Investments	611,171,808	1,219,880,216	5,449,444,918	7,072,571,460	15,981,566,330	30,334,634,732
Loans & Advances	13,846,666,857	9,231,111,238	34,616,667,141	39,232,222,760	18,462,222,474	115,388,890,470
Fixed assets including land, building, furniture & fixtures	11,822,614	23,645,227	106,403,523	484,905,082	1,328,516,958	1,955,293,404
Other assets	933,004,708	1,850,705,604	2,121,938,138	220,462,610	-	5,126,111,060
Non-banking assets	-	-	-	355,649,241	-	355,649,241
Total Assets	29,355,153,939	13,675,272,554	42,794,453,720	47,440,196,273	35,772,305,762	169,037,382,248

Liabilities

Borrowings from other Banks, Financial Institutions & Agents	2,556,094,885	1,212,189,770	2,070,563,451	-	-	5,838,848,106
Deposits and other accounts	31,763,766,791	16,392,257,063	57,372,899,726	12,603,914,311	10,083,131,449	128,215,969,340
Subordinated Debt	-	-	-	500,000,000	2,000,000,000	2,500,000,000
Other liabilities	1,226,674,782	2,315,235,477	3,601,588,112	3,816,499,966	-	10,959,998,337
Total Liabilities	35,546,536,458	19,919,682,311	63,045,051,289	16,920,414,277	12,083,131,449	147,514,815,783

Net Liquidity Gap	(6,191,382,519)	(6,244,409,756)	(20,250,597,569)	30,519,781,996	23,689,174,313	21,522,566,465
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* Structured liquidity profile as per Bangladesh Bank DOS Circular No. 02 dated March 29, 2011 has been shown in separate annexure.




Chairman



Director



Director



Managing Director