

## Consolidated Balance Sheet

As at 31 December 2014

PROPERTY & ASSETS	Notes	(Amount in Taka)	
		2014	2013 (Restated)
<b>Cash:</b>	<b>3(a)</b>	<b>30,339,113,563</b>	<b>26,335,751,240</b>
Cash in hand (including foreign currencies)		4,376,925,151	4,845,395,138
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		25,962,188,412	21,490,356,102
<b>Balance with Other Banks and Financial Institutions:</b>	<b>4(a)</b>	<b>15,564,355,863</b>	<b>12,278,433,779</b>
In Bangladesh		13,117,158,402	11,292,868,658
Outside Bangladesh		2,447,197,461	985,565,121
<b>Money at Call and Short Notice:</b>	<b>5</b>	<b>5,030,000,000</b>	<b>2,450,000,000</b>
<b>Investments:</b>	<b>6(a)</b>	<b>158,586,411,548</b>	<b>155,974,378,981</b>
Government		129,583,903,447	128,252,368,524
Others		29,002,508,101	27,722,010,457
<b>Loans and Advances:</b>	<b>7(a)</b>	<b>233,854,867,888</b>	<b>199,624,298,938</b>
Loans, cash credit & overdraft etc.		228,398,455,547	194,306,757,611
Bills discounted and purchased		5,456,412,341	5,317,541,327
<b>Fixed Assets</b>	<b>8(a)</b>	<b>15,485,755,944</b>	<b>15,272,402,834</b>
including land, building, furniture and fixtures:			
<b>Other Assets:</b>	<b>9(a)</b>	<b>36,893,712,940</b>	<b>32,562,668,965</b>
<b>Non-banking Assets:</b>		-	-
<b>Total Assets</b>		<b>495,754,217,746</b>	<b>444,497,934,737</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities:</b>			
<b>Borrowings from Other Banks, Financial Institutions and Agents</b>	<b>10(a)</b>	<b>8,899,305,153</b>	<b>3,409,116,546</b>
<b>Deposit and Other Accounts:</b>	<b>11(a)</b>	<b>383,178,034,856</b>	<b>347,808,550,309</b>
Current deposits & other accounts		38,211,367,848	33,642,154,191
Bills payable		5,053,940,551	4,857,198,087
Savings bank deposits		105,079,112,225	95,237,160,403
Fixed deposits		234,833,614,232	214,072,037,628
<b>Other Liabilities:</b>	<b>12(a)</b>	<b>64,209,011,162</b>	<b>57,809,026,681</b>
<b>Total Liabilities</b>		<b>456,286,351,171</b>	<b>409,026,693,536</b>
<b>Capital/Shareholders' Equity:</b>			
Paid-up capital	<b>13.2</b>	<b>20,722,940,400</b>	<b>20,722,940,400</b>
<b>Reserve:</b>		<b>17,014,822,195</b>	<b>16,661,806,920</b>
Statutory reserve	<b>14(a)</b>	5,884,775,514	5,531,760,174
General reserve	<b>15(a)</b>	59,731,198	59,731,263
Asset revaluation reserve	<b>16(a)</b>	11,070,315,483	11,070,315,483
Revaluation & amortization reserve	<b>17(a)</b>	<b>2,026,328,697</b>	<b>573,572,162</b>
Retained surplus/(deficit)	<b>18(a)</b>	<b>(327,583,967)</b>	<b>(2,526,134,204)</b>
Foreign currency translation reserve	<b>19</b>	<b>31,356,243</b>	<b>39,054,011</b>
Minority interest	<b>20</b>	<b>3,007</b>	<b>1,912</b>
<b>Total Shareholders' Equity</b>		<b>39,467,866,575</b>	<b>35,471,241,201</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>495,754,217,746</b>	<b>444,497,934,737</b>

## Consolidated Off Balance Sheet Items

As at 31 December 2014

### Contingent Liabilities:

#### Acceptances and endorsements

- Letters of guarantee
- Letters of credit
- Bills for collection
- Other contingent liabilities
- Claims against the Bank not acknowledged as debt

#### Other commitments:

- Documentary credit and short term trade-related transactions
- Liability on account of outstanding forward exchange contract
- Forward assets purchased and forward deposits placed
- Undrawn note issuance and revolving underwriting facilities
- Undrawn formal standby facilities, credit lines and other commitments

#### Total Off-Balance Sheet Items

Notes	(Amount in Taka)	
	2014	2013 (Restated)
	<b>83,982,665,205</b>	<b>113,817,629,561</b>
21.1	10,554,398,823	7,940,625,312
	38,751,002,780	71,925,073,113
21.2	22,643,450,000	22,132,178,037
21.3	4,434,512,602	4,026,083,099
	7,599,301,000	7,793,670,000
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-
	<b>83,982,665,205</b>	<b>113,817,629,561</b>

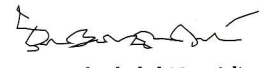
These financial statements should be read in conjunction with the annexed notes 1 to 53.



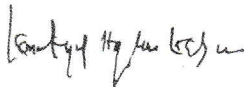
(Md. Nazrul Islam Farazi)  
CFO (General Manager)



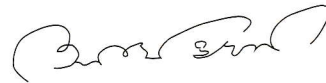
(Mizanur Rahman Khan)  
Deputy Managing Director



(Syed Abdul Hamid)  
Managing Director & CEO



(K.M.N. Manjurul Hoque Lablu)  
Director



(Arastoo Khan)  
Director



(Dr. Zaid Bakht)  
Chairman



Hoda Vasichowdhury & Co.  
Chartered Accountants



A. Qasem & Co.  
Chartered Accountants

Dated, Dhaka  
April 27, 2015

## Consolidated Profit and Loss Account

For the year ended 31 December 2014

	Notes	(Amount in Taka)	
		2014	2013 (Restated)
<b>Operating income</b>			
Interest and Revenue income	23(a)	23,351,879,959	23,814,181,469
Interest paid on deposits, borrowings etc.	24(a)	22,006,811,296	22,397,814,571
<b>Net interest income</b>		<b>1,345,068,663</b>	<b>1,416,366,898</b>
Investment income	25(a)	13,412,680,064	11,480,854,906
Commission, exchange earnings and brokerage	26(a)	4,474,738,019	5,148,104,878
Other operating income	27(a)	971,132,646	1,039,563,938
		<b>18,858,550,729</b>	<b>17,668,523,722</b>
<b>Total operating income</b>		<b>20,203,619,392</b>	<b>19,084,890,620</b>
<b>Operating expenses</b>			
Salary and allowance	28(a)	6,281,807,392	5,414,189,910
Rent, taxes, insurance, electricity etc.	29(a)	801,108,793	684,385,068
Legal expenses	30(a)	24,916,393	27,527,252
Postage, stamp, telecommunication etc.	31(a)	159,916,990	175,818,213
Stationery, printing, advertisement etc.	32(a)	253,049,184	223,008,559
Chief Executive's salary and allowances	33(a)	6,660,000	9,539,143
Directors' fees	34(a)	4,289,781	4,311,102
Auditors' fees	35(a)	6,055,623	3,743,837
Depreciation and repair of bank's assets	36(a)	726,970,229	597,816,973
Other expenses	37(a)	837,103,534	1,072,809,604
<b>Total operating expenses</b>		<b>9,101,877,919</b>	<b>8,213,149,661</b>
<b>Profit/(Loss) before amortization, provision &amp; tax</b>		<b>11,101,741,473</b>	<b>10,871,740,959</b>
Amortization of valuation adjustment		1,329,500,000	1,329,500,000
<b>Profit/(Loss) before provision &amp; tax</b>		<b>9,772,241,473</b>	<b>9,542,240,959</b>
Provision for loans and advances	38(a)	4,090,211,487	-
Other provision	39(a)	3,814,952,314	2,416,857,258
<b>Total provision</b>		<b>7,905,163,801</b>	<b>2,416,857,258</b>
<b>Net profit/(loss) before Tax</b>		<b>1,867,077,672</b>	<b>7,125,383,701</b>
<b>Provision for Tax</b>			
Current Tax	40	209,522,954	73,439,722
Deferred Tax	41	(407,314,782)	(2,155,875,888)
		<b>(197,791,828)</b>	<b>(2,082,436,166)</b>
<b>Net profit/(loss) after Tax</b>		<b>2,064,869,500</b>	<b>9,207,819,867</b>
Add: Retained surplus (Opening Balance)		(2,526,134,204)	(14,971,828,955)
Add: Prior year adjustment for Agrani Bank Limited		109,694,416	(6,136,834)
Add: Prior year adjustment for Agrani SME Financing Company Limited		(76,997)	334,840
Add: Transfer from provision		377,081,599	4,629,909,934
Add: Foreign currency translation gain/(loss)	19	(7,697,768)	12,699,181
		<b>(2,047,132,954)</b>	<b>(10,335,021,832)</b>
		<b>17,736,546</b>	<b>(1,127,201,965)</b>
<b>Appropriation:</b>			
Statutory reserve		353,015,370	1,386,323,948
Minority interest	18(a)	2,910	110
Foreign currency translation reserve		(7,697,768)	12,699,181
		<b>345,320,512</b>	<b>1,398,932,239</b>
<b>Retained surplus/(deficit)</b>	18(a)	<b>(327,583,967)</b>	<b>(2,526,134,204)</b>
<b>Earnings Per Share (EPS)</b>	13.3(a)	<b>9.96</b>	<b>92.89</b>

These financial statements should be read in conjunction with the annexed notes 1 to 53.

  
**(Md. Nazrul Islam Farazi)**  
CFO (General Manager)

  
**(Mizanur Rahman Khan)**  
Deputy Managing Director

  
**(Syed Abdul Hamid)**  
Managing Director & CEO

  
**(K.M.N. Manjurul Hoque Lablu)**  
Director

  
**(Arastoo Khan)**  
Director

  
**(Dr. Zaid Bakht)**  
Chairman

Dated, Dhaka  
April 27, 2015

  
**Hoda Vasi Chowdhury & Co.**  
Chartered Accountants

  
**A. Qasem & Co.**  
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