

# Rupali Bank Limited

## Consolidated Balance Sheet

### as at 31 December 2014

Particulars	Notes	Amount in Taka	
		2014	2013
<b>Cash</b>	3(a)		
Cash in hand (including foreign currencies)		1,920,451,477	2,691,858,851
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)		14,265,694,872	9,362,469,754
		<b>16,186,146,349</b>	<b>12,054,328,605</b>
<b>Balance with other banks and financial institutions</b>	4(a)		
In Bangladesh		21,901,628,266	21,422,033,435
Outside Bangladesh		484,897,237	501,606,577
		<b>22,386,525,503</b>	<b>21,923,640,012</b>
<b>Money at call and short notice</b>	5(a)	<b>5,030,000,000</b>	<b>8,650,000,000</b>
<b>Investments</b>	6(a)		
Government		56,741,965,545	29,090,820,395
Others		12,077,721,477	10,461,777,471
		<b>68,819,687,022</b>	<b>39,552,597,866</b>
<b>Loans and advances</b>	7(a)		
Loans, cash credit, overdrafts etc.		122,894,580,653	104,742,869,652
Bills purchased and discounted		2,359,887,950	2,790,385,038
		<b>125,254,468,603</b>	<b>107,533,254,690</b>
<b>Fixed assets including land, building, furniture and fixtures</b>	8(a)	<b>13,976,332,957</b>	<b>9,567,767,915</b>
<b>Other assets</b>	9(a)	<b>16,727,326,135</b>	<b>17,184,720,579</b>
<b>Non-banking assets</b>	10(a)	-	-
<b>Total assets</b>		<b>268,380,486,570</b>	<b>216,466,309,667</b>
<b>Liabilities and capital</b>			
<b>Liabilities</b>			
Borrowing from other banks, financial institutions and agents	11(a)	1,305,241,895	746,413,887
<b>Deposits and other accounts</b>	12(a)		
Current and other accounts, etc.		14,791,022,346	14,829,889,904
Bills payable		1,474,851,288	1,742,516,496
Savings deposits		41,060,394,652	37,031,032,603
Fixed deposits		164,330,550,226	124,352,384,839
Other deposits		-	-
		<b>221,656,818,512</b>	<b>177,955,823,842</b>
<b>Other liabilities</b>	13(a)	<b>30,516,096,917</b>	<b>25,887,033,452</b>
<b>Total liabilities</b>		<b>253,478,157,323</b>	<b>204,589,271,181</b>
<b>Capital and shareholders' equity</b>			
Paid up capital	14	2,087,250,000	1,815,000,000
Share money deposit	15	2,799,953,800	2,799,953,800
Statutory reserve	16	2,659,842,336	2,502,033,346
General reserve	17	1,513,298,170	1,513,298,170
Assets revaluation reserve	18	3,252,796,931	1,400,864,153
Revaluation reserve for securities	19	782,962,827	111,108,269
Retained earnings	20(a)	1,806,225,183	1,734,780,748
<b>Total shareholders' equity</b>		<b>14,902,329,246</b>	<b>11,877,038,486</b>
<b>Total liabilities and shareholders' equity</b>		<b>268,380,486,570</b>	<b>216,466,309,667</b>



# Rupali Bank Limited

## Consolidated Balance Sheet

### as at 31 December 2014

Particulars	Notes	Amount in Taka	
		2014	2013
Off - balance sheet exposure	21(a)		
<b>Contingent liabilities</b>			
Acceptance and endorsements		2,525,851,308	2,644,340,603
Letter of guarantee		32,818,316,123	44,153,061,097
Irrevocable letters of credit		3,986,183,448	3,887,604,266
Bills for collection		1,263,561	1,263,561
Other contingent liability (DC Notes)		1,263,561	1,263,561
<b>Total contingent liabilities</b>		<b>39,331,614,440</b>	<b>50,686,269,527</b>
<b>Other commitments</b>			
Documentary credits and short term trade-related transaction		-	-
Forward assets purchased and forward deposit placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Liabilities against forward purchase and sale		-	-
<b>Total off balance sheet exposure including contingent liabilities</b>		<b>39,331,614,440</b>	<b>50,686,269,527</b>
<b>Net Asset Value Per Share (NAVPS)</b>		<b>71.40</b>	<b>65.44</b>

The annexed accounting policies and other notes form an integral part of these financial statements.



Managing Director



Director



Director




Chairman

As per our separate report of even date annexed.



M.J. ABEDIN & CO.  
Chartered Accountants



HUSSAIN FARHAD & CO.  
Chartered Accountants

Dated, Dhaka  
05 May 2015



## Rupali Bank Limited

### Consolidated Profit and Loss account for the year ended 31 December 2014

Particulars	Notes	Amount in Taka	
		2014	2013
Interest income	23(a)	14,541,287,187	12,869,952,206
Less: Interest paid on deposits and borrowings etc.	24(a)	15,711,388,219	11,908,177,466
<b>Net interest income</b>		<b>(1,170,101,032)</b>	<b>961,774,740</b>
Investment income	25(a)	5,527,961,478	2,688,822,969
Commission, exchange, brokerage etc.	26(a)	1,433,180,429	1,386,751,110
Other operating income	27(a)	680,838,499	509,016,444
<b>Total operating income</b>		<b>6,471,879,374</b>	<b>5,546,365,263</b>
Salary and allowances	28(a)	1,991,801,249	1,710,410,983
Rent, taxes, insurance, electricity etc.	29(a)	347,956,906	285,055,230
Legal and professional expenses		10,223,833	5,433,280
Postage, stamp, telecommunication etc.	30(a)	23,793,184	19,588,239
Stationery, printing, advertisement etc.	31(a)	107,687,541	100,460,826
Managing Director's salary and fees	28.01(a)	825,960	693,360
Directors' fees and expenses	28.02(a)	2,065,750	1,185,750
Auditors' fees	32(a)	1,553,250	1,746,500
Charges on loan losses		-	-
Depreciation and repairs of bank's assets	33(a)	411,405,063	384,548,668
Other expenses	34(a)	914,284,357	903,703,422
<b>Total operating expenses</b>		<b>3,811,597,093</b>	<b>3,412,826,258</b>
<b>Profit/(loss) before provision</b>		<b>2,660,282,281</b>	<b>2,133,539,005</b>
Provision for loans and advances	35(a)	1,401,989,731	531,730,547
Provision for off-balance sheet exposures	36(a)	-	81,770,821
Provision for diminution in value of investments	37(a)	31,345,912	17,518,313
Other provisions	38(a)	340,937,640	378,361,848
<b>Total provisions</b>		<b>1,774,273,283</b>	<b>1,009,381,529</b>
<b>Total profit / (loss) before tax</b>		<b>886,008,998</b>	<b>1,124,157,476</b>
Provision for taxation	39(a)	395,101,531	672,184,205
Current tax		432,168,293	938,933,344
Deferred tax		(37,066,762)	(266,749,139)
<b>Net profit after tax for the year</b>		<b>490,907,467</b>	<b>451,973,271</b>
Other comprehensive income		-	-
<b>Total comprehensive income</b>		<b>490,907,467</b>	<b>451,973,271</b>
Retained earnings brought forward from previous year (restated)	20(a)	1,473,126,705	1,494,952,125
		<b>1,964,034,172</b>	<b>1,946,925,396</b>
<b>Appropriations</b>			
Statutory reserve		157,808,989	212,144,648
General reserve		-	-
Other reserve		-	-
		<b>157,808,989</b>	<b>212,144,648</b>
Retained earnings surplus		<b>1,806,225,183</b>	<b>1,734,780,748</b>
Basic earning per share (EPS) restated	40(a)	2.35	2.17

The annexed accounting policies and other notes form an integral part of these financial statements.

  
Managing Director

  
Director

  
Director

  
Chairman

As per our separate report of even date annexed.

  
M.J. ABEDIN & CO.  
Chartered Accountants

  
HUSSAIN FARHAD & CO.  
Chartered Accountants

Dated, Dhaka  
05 May 2015