

**UTTARA BANK LIMITED**  
**QUARTERLY FINANCIAL STATEMENTS**  
**31 MARCH 2014 (UN-AUDITED)**



**Uttara Bank Limited**

আবহমান বাংলার ঐতিহ্যে লালিত

**UTTARA BANK LIMITED**  
**CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT 31 MARCH 2014**

	Amount in Taka	
	31-Mar-14	31-Dec-13
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>9,699,627,090</b>	<b>8,775,084,704</b>
Cash in Hand (including foreign currencies)	2,156,687,754	2,685,850,825
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	7,542,939,336	6,089,233,879
<b>Balance with other Banks and financial institutions</b>	<b>1,567,470,666</b>	<b>1,419,777,400</b>
In Bangladesh	213,710,661	523,349,441
Outside Bangladesh	1,353,760,005	896,427,959
<b>Money at call and short notice</b>	-	600,000,000
<b>Investments</b>	<b>43,542,195,411</b>	<b>45,749,476,371</b>
Government	43,271,345,705	44,638,631,012
Others	270,849,706	1,110,845,359
<b>Loans and Advances</b>	<b>63,616,132,285</b>	<b>64,829,765,851</b>
Loans, cash credits, over drafts etc.	60,258,526,762	61,181,473,090
Bills purchased and discounted	3,357,605,523	3,648,292,761
<b>Fixed assets including land, building furniture and fixtures</b>	<b>3,263,477,030</b>	<b>3,204,271,407</b>
<b>Other Assets</b>	<b>6,893,480,798</b>	<b>7,456,268,224</b>
<b>Non Banking Assets</b>	<b>75,399,854</b>	<b>75,399,854</b>
<b>Total Assets</b>	<b><u>128,657,783,134</u></b>	<b><u>132,110,043,811</u></b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	944,049,434	94,627,649
<b>Deposits and other accounts</b>	<b>105,229,897,170</b>	<b>110,989,817,867</b>
Current and other accounts etc.	39,888,195,704	41,986,398,330
Bills payable	1,794,776,470	1,799,303,242
Saving bank deposits	25,252,486,601	24,984,705,080
Fixed deposits	36,358,252,727	40,484,068,695
Other deposits	1,936,185,668	1,735,342,520
<b>Other liabilities</b>	<b>11,254,790,742</b>	<b>10,324,454,912</b>
<b>Total Liabilities</b>	<b><u>117,428,737,346</u></b>	<b><u>121,408,900,428</u></b>
<b>Capital/Share Holders' Equity</b>		
Paid up capital	3,637,093,980	3,637,093,980
Statutory reserve	3,680,837,039	3,680,837,039
Other reserves	2,672,557,045	2,390,506,675
Surplus in profit and loss account	1,238,520,418	992,668,383
<b>Total equity attributable to equity holders of the company</b>	<b><u>11,229,008,482</u></b>	<b><u>10,701,106,077</u></b>
<b>Non Controlling interest</b>	<b><u>37,306</u></b>	<b><u>37,306</u></b>
<b>Total Liabilities and Share Holders' Equity</b>	<b><u>128,657,783,134</u></b>	<b><u>132,110,043,811</u></b>



**UTTARA BANK LIMITED**  
**CONSOLIDATED BALANCE SHEET (UN-AUDITED)**  
**AS AT 31 MARCH 2014**

	Amount in Taka	
OFF BALANCE SHEET ITEMS	31-Mar-14	31-Dec-13
<b>Contingent Liabilities</b>	<b>21,772,729,040</b>	<b>18,775,861,815</b>
Acceptances & endorsements	-	-
Letter of guarantees	2,654,381,717	2,566,881,941
Irrevocable letter of credit	9,125,346,209	6,756,521,762
Bills for collection	5,515,223,215	4,755,492,024
Other contingent liabilities	4,477,777,899	4,696,966,088
<b>Other Commitments</b>	-	-
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Liabilities against forward purchase & sale litigation filed by the Bank	-	-
<b>Total Other Commitments</b>	-	-
<b>Total Off-Balance Sheet Items Including Contingent Liabilities</b>	<b>21,772,729,040</b>	<b>18,775,861,815</b>

  
(MD. GOLAM MUSTAFA, FCA)  
Executive General Manager & CFO

  
(SHAIKH ABDUL AZIZ)  
Managing Director & CEO

**UTTARA BANK LIMITED**  
**CONSOLIDATED PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

	Amount in Taka	
	Jan. to MARCH31, 2014	Jan. to MARCH31, 2013
<b>OPERATING INCOME</b>		
Interest Income	2,259,564,080	2,167,999,736
Interest paid on deposits, borrowings etc.	1,964,111,686	1,948,975,281
<b>Net Interest Income</b>	<b>295,452,394</b>	<b>219,024,455</b>
Income from Investment	1,138,131,907	908,591,650
Commission, Exchange and Brokerage	196,057,583	226,305,213
Other Operating Income	89,132,674	68,618,199
<b>Total operating income</b>	<b>1,718,774,558</b>	<b>1,422,539,517</b>
<b>OPERATING EXPENSES</b>		
Salary and allowances	648,125,875	576,594,830
Rent, taxes, insurance, electricity etc.	64,510,070	68,630,446
Legal expenses	3,120,443	2,255,736
Postage, stamp, telecommunication etc.	7,241,482	9,063,403
Stationery, printing, advertisements etc.	32,398,683	27,217,177
Managing Director's salary & allowances and fees	2,123,550	1,930,500
Directors' fees	264,000	205,000
Auditors' fees	-	-
Charges on Loan losses account	-	-
Repair, maintenance and depreciation of Bank's property	61,801,573	43,092,919
Other expenses	65,667,175	228,525,254
<b>Total operating expenses</b>	<b>885,252,851</b>	<b>957,515,265</b>
<b>Profit before provision</b>	<b>833,521,707</b>	<b>465,024,252</b>
<b>Provision</b>	<b>240,000,000</b>	<b>106,000,000</b>
Provision for loans & advances	210,000,000	106,000,000
Provision for off balance sheet exposures	30,000,000	-
<b>Profit before tax</b>	<b>593,521,707</b>	<b>359,024,252</b>
<b>Provision for Taxation</b>		
Current tax	347,669,672	191,294,710
Deferred tax	-	-
	<b>347,669,672</b>	<b>191,294,710</b>
<b>Profit after taxation</b>	<b>245,852,035</b>	<b>167,729,542</b>
<b>Non Controlling Interest</b>	<b>-</b>	<b>-</b>
<b>Profit after taxation -without Non Controlling Interest</b>	<b>245,852,035</b>	<b>167,729,542</b>
Retained earning brought forward	992,668,383	909,813,710
<b>Profit available for appropriation</b>	<b>1,238,520,418</b>	<b>1,077,543,252</b>
<b>Appropriation</b>		
Statutory reserve	-	-
General reserve	-	-
<b>Retained surplus</b>	<b>1,238,520,418</b>	<b>1,077,543,252</b>
<b>Earning per share (EPS)</b>	<b>0.68</b>	<b>0.46</b>



(MD. GOLAM MUSTAFA, FCA)  
 Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
 Managing Director & CEO



**UTTARA BANK LIMITED**  
**CONSOLIDATED STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

Particulars	Paid up Capital	Statutory Reserve	Other Reserves	Retained Earnings	Total
Balance as at 01 January 2014	3,637,093,980	3,680,837,039	2,390,506,675	992,668,383	10,701,106,077
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>3,637,093,980</b>	<b>3,680,837,039</b>	<b>2,390,506,675</b>	<b>992,668,383</b>	<b>10,701,106,077</b>
Transferred to Fixed Assets from asset. Rev. reserve	-	-	-	-	-
Revaluation Reserve Govt. Securities	-	-	282,050,370	-	282,050,370
Net Profit After Tax	-	-	-	245,852,035	245,852,035
<b>Appropriations during the period:</b>					
Transfer to statutory reserve	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-
<b>Balance as at 31 MARCH 2014</b>	<b>3,637,093,980</b>	<b>3,680,837,039</b>	<b>2,672,557,045</b>	<b>1,238,520,418</b>	<b>11,229,008,482</b>
<b>Balance as at 31 MARCH 2013</b>	<b>3,306,449,088</b>	<b>3,330,837,039</b>	<b>2,272,764,113</b>	<b>1,077,543,252</b>	<b>9,987,593,492</b>



(MD. GOLAM MUSTAFA, FCA)  
 Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
 Managing Director & CEO

**UTTARA BANK LIMITED**  
**CONSOLIDATED CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

Particulars	Amount in Taka	
	Jan. to March 31,2014	Jan. to March 31,2013
<b>A. Cash flows from operating activities</b>		
Interest receipts in cash	3,403,486,153	3,041,062,996
Interest payments	(1,964,111,686)	(1,948,975,281)
Dividend receipts	27,110,071	-
Fees, commission & exchange receipts in cash	196,057,583	226,305,213
Recoveries of loans previously written off	-	-
Cash payments to employees	(650,249,425)	(578,525,330)
Cash payments to suppliers	(39,312,267)	(34,036,852)
Income tax paid	(360,469,757)	(310,063,573)
Receipts from other operating activities	89,132,674	68,618,199
Payments for other operating activities	(265,918,033)	(313,016,929)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>435,725,313</b>	<b>151,368,443</b>
<b>Increase/(decrease) in operating assets and liabilities</b>	<b>(172,726,168)</b>	<b>697,131,654</b>
Statutory deposits	-	-
Purchase/sale of trading securities	1,338,838,831	3,694,171,830
Loans and advances to other banks	600,000,000	(700,000,000)
Loans and advances to customers	1,213,633,566	1,966,561,099
Other assets	997,629,686	(437,659,722)
Deposits from other Banks/borrowings	44,670,318	(114,417,711)
Deposits from customers (other than Banks)	(5,804,591,015)	6,156,040,336
Other liabilities on account of customers	8,882,407	(4,245,404)
Other liabilities	1,428,210,039	(9,863,318,774)
<b>Net Cash received / (used) from operating activities</b>	<b>262,999,145</b>	<b>848,500,097</b>
<b>B. Cash flows from investing activities</b>		
Proceeds from sale / payments for purchase of securities	868,442,129	(1,083,377,136)
Purchase of property, plants and equipments	(59,205,622)	(40,848,178)
Sale of property, plants and equipments	-	-
Purchase/sale/Adjustment of subsidiary	-	-
<b>Net Cash received / (used) in investing Activities</b>	<b>809,236,507</b>	<b>(1,124,225,314)</b>
<b>C. Cash flows from financing activities</b>		
Receipts from issue of loan capital and debt securities	-	-
Payment for redemptions of loan capital and debt securities	-	-
Receipts from issue of ordinary share	-	-
Dividend paid	-	-
<b>Net cash received / (used) from financing activities</b>	<b>-</b>	<b>-</b>
<b>D. Net (Increase) /decrease in cash &amp; cash equivalents (A+B+C)</b>	<b>1,072,235,652</b>	<b>(275,725,217)</b>
<b>E. Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F. Opening cash and cash equivalents</b>	<b>10,194,862,104</b>	<b>9,216,339,406</b>
<b>G. Closing cash and cash-equivalents (D+E+F)</b>	<b>11,267,097,756</b>	<b>8,940,614,189</b>
<b>Cash and cash equivalents at end of the year</b>		
Cash in hand (including foreign currencies )	2,156,687,754	2,111,718,763
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	7,542,939,336	6,156,680,480
Balance with other banks and financial institutions	1,567,470,666	672,214,946
	<b>11,267,097,756</b>	<b>8,940,614,189</b>



(MD. GOLAM MUSTAFA, FCA)  
Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
Managing Director & CEO



**UTTARA BANK LIMITED**  
**BALANCE SHEET (UN-AUDITED)**  
**AS AT 31 MARCH 2014**

	Amount in Taka	
	31-Mar-14	31-Dec-13
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	<b>9,699,620,274</b>	<b>8,775,084,704</b>
Cash in Hand (including foreign currencies)	2,156,680,938	2,685,850,825
Balance with Bangladesh Bank and its agent Bank(s) (including foreign currencies)	7,542,939,336	6,089,233,879
<b>Balance with other Banks and financial institutions</b>	<b>1,567,470,666</b>	<b>1,419,777,400</b>
In Bangladesh	213,710,661	523,349,441
Outside Bangladesh	1,353,760,005	896,427,959
<b>Money at call and short notice</b>	-	600,000,000
<b>Investments</b>	<b>43,542,195,411</b>	<b>45,749,476,371</b>
Government	43,271,345,705	44,638,631,012
Others	270,849,706	1,110,845,359
<b>Loans and Advances</b>	<b>63,616,132,285</b>	<b>64,829,765,851</b>
Loans, cash credits, over drafts etc.	60,258,526,762	61,181,473,090
Bills purchased and discounted	3,357,605,523	3,648,292,761
<b>Fixed assets including land, building furniture and fixtures</b>	<b>3,263,477,030</b>	<b>3,204,271,407</b>
<b>Other Assets</b>	<b>7,167,836,708</b>	<b>7,731,712,331</b>
<b>Non Banking Assets</b>	<b>75,399,854</b>	<b>75,399,854</b>
<b>TOTAL ASSETS</b>	<b>128,932,132,228</b>	<b>132,385,487,918</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
Borrowings from other Banks, Financial Institutions and Agents	944,049,434	94,627,649
<b>Deposits and other accounts</b>	<b>105,546,228,357</b>	<b>111,300,124,942</b>
Current and other accounts etc.	39,919,302,531	42,014,024,108
Bills payable	1,794,776,470	1,799,303,243
Saving bank deposits	25,252,568,788	24,984,787,267
Fixed deposits	36,643,394,900	40,766,667,804
Other deposits	1,936,185,668	1,735,342,520
<b>Other liabilities</b>	<b>11,239,048,457</b>	<b>10,311,382,299</b>
<b>TOTAL LIABILITIES</b>	<b>117,729,326,248</b>	<b>121,706,134,890</b>
<b>CAPITAL/SHARE HOLDERS' EQUITY</b>		
Paid up capital	3,637,093,980	3,637,093,980
Statutory reserve	3,680,837,039	3,680,837,039
Other reserves	2,672,557,045	2,390,506,675
Surplus in profit and loss account	1,212,317,916	970,915,334
<b>Total equity attributable to equity holders</b>	<b>11,202,805,980</b>	<b>10,679,353,028</b>
<b>TOTAL LIABILITIES AND SHARE HOLDERS' EQUITY</b>	<b>128,932,132,228</b>	<b>132,385,487,918</b>

**UTTARA BANK LIMITED**  
**BALANCE SHEET (UN-AUDITED)**  
**AS AT 31 MARCH 2014**

<b>OFF BALANCE SHEET ITEMS</b>	<b>Amount in Taka</b>	
	<b>31-Mar-14</b>	<b>31-Dec-13</b>
<b>Contingent Liabilities</b>	<b>21,772,729,040</b>	<b>18,775,861,815</b>
Acceptances & endorsements	-	-
Letter of guarantees	2,654,381,717	2,566,881,941
Irrevocable letter of credit	9,125,346,209	6,756,521,762
Bills for collection	5,515,223,215	4,755,492,024
Other contingent liabilities	4,477,777,899	4,696,966,088
<b>Other Commitments</b>	-	-
Documentary credits and short term trade related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Liabilities against forward purchase & sale litigation filed by the Bank	-	-
<b>Total Off-Balance Sheet Items Including Contingent Liabilities</b>	<b>21,772,729,040</b>	<b>18,775,861,815</b>



(MD. GOLAM MUSTAFA, FCA)  
 Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
 Managing Director & CEO





**UTTARA BANK LIMITED**  
**PROFIT AND LOSS ACCOUNT (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

	Amount in Taka	
	Jan. to March 31, 2014	Jan. to March 31, 2013
<b>OPERATING INCOME</b>		
Interest Income	2,259,564,080	2,167,999,736
Interest paid on deposits, borrowings etc.	1,971,299,196	1,952,515,340
<b>Net Interest Income</b>	<b>288,264,884</b>	<b>215,484,396</b>
Income from Investment	1,138,131,907	908,591,650
Commission, Exchange and Brokerage	196,057,583	226,305,213
Other Operating Income	89,156,659	68,618,199
<b>Total operating income</b>	<b>1,711,611,033</b>	<b>1,418,999,458</b>
<b>OPERATING EXPENSES</b>		
Salary and allowances.	648,125,875	576,594,830
Rent, taxes, insurance, electricity etc.	64,510,070	68,630,446
Legal expenses	3,120,443	2,255,736
Postage, stamp, telecommunication etc.	7,241,482	9,063,403
Stationery, printing, advertisements etc.	32,398,683	27,217,177
Managing Director's salary & allowances and fees	2,123,550	1,930,500
Directors' fees	230,000	205,000
Auditors' fees	-	-
Charges on Loan losses account	-	-
Repair, maintenance and depreciation of Bank's property	61,801,573	43,092,919
Other expenses	65,656,775	228,437,754
<b>Total operating expenses</b>	<b>885,208,451</b>	<b>957,427,765</b>
<b>Profit before provision</b>	<b>826,402,582</b>	<b>461,571,693</b>
<b>Provision</b>		
Provision for loans & advances & off balance sheet exposures	210,000,000	106,000,000
Provision for off balance sheet exposures	30,000,000	-
	<b>240,000,000</b>	<b>106,000,000</b>
<b>Profit before tax</b>	<b>586,402,582</b>	<b>355,571,693</b>
<b>Provision for Taxation</b>	<b>345,000,000</b>	190,000,000
Current tax	345,000,000	190,000,000
Deferred tax	-	-
<b>Profit after taxation</b>	<b>241,402,582</b>	<b>165,571,693</b>
Retained earning brought forward	970,915,334	897,157,310
<b>Profit available for appropriation</b>	<b>1,212,317,916</b>	<b>1,062,729,003</b>
<b>Appropriation</b>	-	-
Statutory reserve	-	-
General reserve	-	-
<b>Retained surplus</b>	<b>1,212,317,916</b>	<b>1,062,729,003</b>
<b>Earning per share (EPS) after split</b>	<b>0.66</b>	<b>0.46</b>



(MD. GOLAM MUSTAFA, FCA)  
Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
Managing Director & CEO

**UTTARA BANK LIMITED**  
**STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

Particulars	Paid up Capital	Statutory Reserves	Other Reserve	Retained Earnings	Total
Balance as at 01 January 2014	3,637,093,980	3,680,837,039	2,390,506,675	970,915,334	10,679,353,028
Changes in accounting policy	-	-	-	-	-
<b>Restated balance</b>	<b>3,637,093,980</b>	<b>3,680,837,039</b>	<b>2,390,506,675</b>	<b>970,915,334</b>	<b>10,679,353,028</b>
Transferred to Fixed Assets from asset. Rev. reserve	-	-	-	-	-
Revaluation Reserve Govt. Securities	-	-	282,050,370	-	282,050,370
Net Profit After Tax	-	-	-	241,402,582	241,402,582
<b>Appropriations during the period:</b>					
Transfer to statutory reserve	-	-	-	-	-
Transfer to general reserve	-	-	-	-	-
<b>Balance as at 31 MARCH 2014</b>	<b>3,637,093,980</b>	<b>3,680,837,039</b>	<b>2,672,557,045</b>	<b>1,212,317,916</b>	<b>11,202,805,980</b>
<b>Balance as at 31 MARCH 2013</b>	<b>3,306,449,088</b>	<b>3,330,837,039</b>	<b>2,272,764,113</b>	<b>1,062,729,003</b>	<b>9,972,779,243</b>



(MD. GOLAM MUSTAFA, FCA)  
 Executive General Manager & CFO



(SHAIKH ABDUL AZIZ)  
 Managing Director & CEO

**UTTARA BANK LIMITED**  
**CASH FLOW STATEMENT (UN-AUDITED)**  
**FOR THE PERIOD ENDED 31 MARCH 2014**

Particulars	Amount in Taka	
	January 01 to March 31, 2014	January 01 to March 31, 2013
<b>A. Cash flows from operating activities</b>		
Interest receipts in cash	3,397,836,153	3,041,589,676
Interest payments	(1,971,299,196)	(1,952,515,340)
Dividend receipts	27,110,071	-
Fees, commission & exchange receipts in cash	196,057,583	226,305,213
Recoveries of loans previously written off	-	-
Cash payments to employees	(650,249,425)	(578,525,330)
Cash payments to suppliers	(39,312,267)	(34,036,852)
Income tax paid	(360,469,757)	(309,529,911)
Receipts from other operating activities	89,156,659	68,618,199
Payments for other operating activities	(265,873,633)	(313,476,109)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>422,956,188</b>	<b>148,429,546</b>
<b>Increase/(decrease) in operating assets and liabilities</b>	<b>(159,963,858)</b>	<b>700,070,551</b>
Statutory deposits	-	-
Purchase/sale of trading securities	1,338,838,831	3,694,171,830
Loans and advances to other banks	600,000,000	(700,000,000)
Loans and advances to customers ( other than Banks)	1,213,633,566	1,966,561,099
Other assets	1,013,464,531	(441,742,686)
Deposits from other Banks/borrowings	44,670,318	(114,417,711)
Deposits from customers (other than Banks)	(5,798,566,902)	6,158,354,937
Other liabilities on account of customers	8,882,407	(4,245,404)
Other liabilities	1,419,113,390	(9,858,611,514)
<b>Net Cash received / (used) from operating activities</b>	<b>262,992,329</b>	<b>848,500,097</b>
<b>B. Cash flows from investing activities</b>		
Proceeds from sale / payments for purchase of securities	868,442,129	(1,083,377,136)
Purchase of property, plants and equipments	(59,205,622)	(40,848,178)
Sale of property, plants and equipments	-	-
Purchase/sale/Adjustment of subsidiary	-	-
<b>Net Cash received / (used) in investing Activities</b>	<b>809,236,507</b>	<b>(1,124,225,314)</b>
<b>C. Cash flows from financing activities</b>		
Receipts from issue of loan capital and debt securities	-	-
Payment for redemptions of loan capital and debt securities	-	-
Receipts from issue of ordinary share	-	-
Dividend paid	-	-
<b>Net cash received / (used) from financing activities</b>	<b>-</b>	<b>-</b>
<b>D. Net (Increase) /decrease in cash &amp; cash equivalents (A+B+C)</b>	<b>1,072,228,837</b>	<b>(275,725,217)</b>
<b>E. Effects of exchange rate changes on cash and cash-equivalents</b>	<b>-</b>	<b>-</b>
<b>F. Opening cash and cash equivalents</b>	<b>10,194,862,104</b>	<b>9,216,339,406</b>
<b>G. Closing cash and cash-equivalents (D+E+F)</b>	<b>11,267,090,940</b>	<b>8,940,614,189</b>
<b>Cash and cash equivalents at end of the year</b>		
Cash in hand (including foreign currencies )	2,156,680,938	2,111,718,763
Bal. with Bangladesh Bank & its agent Banks (including foreign currencies)	7,542,939,336	6,156,680,480
Balance with other banks and financial institutions	1,567,470,666	672,214,946
	<b>11,267,090,940</b>	<b>8,940,614,189</b>

  
(MD. GOLAM MUSTAFA, FCA)  
Executive General Manager & CFO

  
(SHAIKH ABDUL AZIZ)  
Managing Director & CEO

