

**Prime Finance & Investment Limited**  
**Consolidated Balance Sheet**  
**As at 31 December 2018**

PARTICULARS	Notes	Amount in Taka	
		2018	2017
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
In hand (including foreign currencies)		85,943	67,219
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		131,825,491	165,517,864
<b>Total Cash</b>	<b>4.a</b>	<b>131,911,434</b>	<b>165,585,083</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		398,469,772	972,746,274
Outside Bangladesh		-	-
<b>Total balance with other banks and financial institutions</b>	<b>5.a</b>	<b>398,469,772</b>	<b>972,746,274</b>
<b>Money at call and on short notice</b>			
		-	-
<b>Investments</b>			
Government		-	-
Others		1,029,702,639	1,196,532,642
<b>Total Investments</b>	<b>6.a</b>	<b>1,029,702,639</b>	<b>1,196,532,642</b>
<b>Loans, advances and leases</b>			
Loans, advances and leases etc.		9,935,365,022	12,213,504,923
Bills purchased and discounted		-	-
<b>Total loans, advances and leases</b>	<b>7.a</b>	<b>9,935,365,022</b>	<b>12,213,504,923</b>
Fixed assets including premises, furniture and fixtures	<b>8.a</b>	338,595,949	350,419,373
Other assets	<b>9.a</b>	2,001,281,442	2,098,206,115
Non - banking assets	<b>10.0</b>	176,097,907	176,097,907
<b>Total assets</b>		<b>14,011,424,165</b>	<b>17,173,092,317</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions and agents	<b>11.a</b>	1,735,730,678	2,142,490,132
<b>Deposits and other accounts</b>			
Current and other accounts		-	-
Bills payable		-	-
Savings accounts		-	-
Term deposits	<b>12.a</b>	6,634,959,037	8,938,854,327
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Total deposits and other accounts</b>		<b>6,634,959,037</b>	<b>8,938,854,327</b>
<b>Other liabilities</b>	<b>13.a</b>	<b>2,447,117,955</b>	<b>2,956,984,196</b>
<b>Total liabilities</b>		<b>10,817,807,670</b>	<b>14,038,328,655</b>
<b>Capital/ shareholders' equity</b>			
Paid up capital	<b>14.0</b>	2,729,164,830	2,729,164,830
Statutory reserve		939,728,546	927,108,510
Share money deposit		-	-
Other reserves		-	-
Retained earnings		(1,503,911,533)	(1,551,843,270)
Revaluation reserve		221,943,750	221,943,750
<b>Equity attributable to shareholders' of the company</b>		<b>2,386,925,593</b>	<b>2,326,373,820</b>
Non-controlling interest	<b>15.0</b>	806,690,902	808,389,842
<b>Total shareholders' equity</b>		<b>3,193,616,495</b>	<b>3,134,763,662</b>
<b>Total liabilities and shareholders' equity</b>		<b>14,011,424,165</b>	<b>17,173,092,317</b>



PARTICULARS	Notes	Amount in Taka	
		2018	2017
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
<b>Total contingent liabilities</b>		-	-
<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		-	-
Un-disbursed contracted loans, advances and leases	42.0	25,000,000	10,000,000
<b>Total other commitments</b>		<b>25,000,000</b>	<b>10,000,000</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>25,000,000</b>	<b>10,000,000</b>
<b>Net Asset Value per share (NAV)</b>		<b>8.75</b>	<b>8.52</b>


**Notes:**

1. Auditors' Report-Page 1 to 7
2. Previous year's figures have been rearranged whenever necessary to conform to the current year's presentation.
3. The annexed notes 01 to 57 form an integral part of these financial statements.
4. These financial statements were approved by the Board of Directors on 21 March 2019 and were signed on its behalf by:

  
Company Secretary

  
Managing Director

  
Director

  
Chairman

Dated: Dhaka  
21 March 2019

  
A. Qasem & Co.  
Chartered Accountants



**Prime Finance & Investment Limited**  
**Consolidated Profit and Loss Account**  
**For the year ended 31 December 2018**

PARTICULARS	Notes	Amount In Taka	
		2018	2017
Interest income	19.a	915,289,022	709,658,457
Interest paid on deposits, borrowings etc.	20.a	(868,179,112)	(1,002,004,740)
<b>Net interest income</b>		<b>47,109,910</b>	<b>(292,346,283)</b>
Investment income	21.a	84,941,635	198,191,727
Fees, commission, exchange and brokerage	22.a	28,487,011	32,335,706
Other operating income	23.a	(15,515,301)	(44,886,123)
		97,913,345	185,641,310
<b>Total operating income (A)</b>		<b>145,023,255</b>	<b>(106,704,973)</b>
Salaries and other employee benefits	24.a	155,153,440	163,800,670
Rent, taxes, insurance, electricity etc.	25.a	32,820,460	40,865,185
Legal expenses	26.a	1,837,277	10,198,584
Postage, stamp, telecommunication etc.	27.a	3,467,714	3,700,504
Stationery, printing, advertisements etc.	28.a	3,949,820	4,390,042
Managing director's salary and fees	29.0	8,141,000	15,500,000
Directors' fees	30.a	902,781	1,294,228
Auditors' fees	31.a	419,750	1,443,250
Charges on loan losses		-	-
Depreciation and repair of assets	32.a	19,053,405	17,992,517
Other expenses	33.a	16,214,331	31,066,667
<b>Total operating expenses (B)</b>		<b>241,959,978</b>	<b>290,251,647</b>
<b>Profit before provision (C=A-B)</b>		<b>(96,936,723)</b>	<b>(396,956,620)</b>
<b>Provision for loans, advances and leases</b>			
General provision	13.1	(31,400,787)	(89,670,138)
Specific provision	13.1	(146,137,100)	117,540,571
Provision for diminution in value of investment	13.2.a	8,399,906	18,080,021
Other provision		3,147,000	5,988,000
<b>Total provision (D)</b>		<b>(165,990,981)</b>	<b>51,938,454</b>
<b>Total profit before tax (C-D)</b>		<b>69,054,258</b>	<b>(448,895,074)</b>
<b>Provision for taxation</b>			
Current	13.4.1.a	12,832,788	11,725,300
Deferred	13.4.2.a	(2,631,363)	(3,496,291)
		10,201,425	8,229,009
<b>Net profit after tax</b>		<b>58,852,833</b>	<b>(457,124,083)</b>
<b>Attributable to</b>			
Shareholders of the company		60,551,773	(459,076,968)
Non-controlling interest		(1,698,940)	1,952,885
<b>Appropriations</b>			
Statutory reserve		12,620,036	-
General reserve		-	-
Proposed cash dividend		-	-
Proposed stock dividend		-	-
<b>Weighted average no. of outstanding shares</b>		<b>272,916,483</b>	<b>272,916,483</b>
<b>Earnings per share (EPS)</b>	36.a	<b>0.22</b>	<b>-1.68</b>

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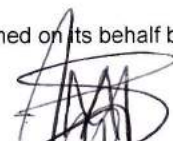
Company Secretary



Managing Director



Director



Chairman

Dated: Dhaka  
21 March 2019




  
**A. Qasem & Co.**  
Chartered Accountants


Prime Finance & Investment Limited  
Consolidated Cash Flow Statement  
For the year ended 31 December 2018

PARTICULARS	Amount in Taka	
	2018	2017
<b>A) Operating Activities</b>		
Interest receipts	742,911,864	575,587,819
Interest payments	(937,282,593)	(897,550,786)
Fees and commission receipts	5,477,070	6,434,027
Dividend & Gain receipts	72,308,287	17,269,321
Cash payments to employees	(143,696,242)	(159,342,723)
Cash payments to suppliers and management expenses	(70,199,762)	(70,216,986)
Income taxes paid	(16,908,665)	(8,869,362)
Receipts from other operating activities	10,918,545	46,799,830
Payments for other operating activities	2,632,300	9,846,959
<b>Cash generated before changes in operating assets and liabilities</b>	<b>(333,839,196)</b>	<b>(480,041,901)</b>
<b>Increase/ (decrease) in operating assets and liabilities</b>		
Net loans and advances to customers	2,389,047,106	2,446,762,575
Loans and deposits from banks and other customers	(2,795,741,933)	(1,075,217,541)
<b>Cash generated from operating assets and liabilities</b>	<b>(406,694,827)</b>	<b>1,371,545,034</b>
<b>Net cash generated from operating activities</b>	<b>(740,534,023)</b>	<b>891,503,133</b>
<b>B) Investing Activities</b>		
Acquisition of fixed assets	(8,124,024)	(8,653,263)
Disposal of fixed assets	-	-
Sale of securities	186,107,886	909,028,336
Investment in securities	(53,114,176)	(1,008,905,452)
<b>Net cash used in investing activities</b>	<b>124,869,686</b>	<b>(108,530,379)</b>
<b>C) Financing Activities</b>		
Dividend paid	-	-
Short term loan	7,714,186	(146,571,982)
<b>Net cash used in financing activities</b>	<b>7,714,186</b>	<b>(146,571,982)</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>(607,950,151)</b>	<b>636,400,772</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>	-	-
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>1,138,331,357</b>	<b>501,930,585</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>530,381,206</b>	<b>1,138,331,357</b>
<b>Cash and cash equivalents at end of the year represents</b>		
Cash in hand (including foreign currencies)	85,943	67,219
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	131,825,491	165,517,864
Balance with other banks and financial institutions	398,469,772	972,746,274
	<b>530,381,206</b>	<b>1,138,331,357</b>

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Company Secretary


  
Managing Director

  
Director

  
Chairman

Dated: Dhaka  
21 March 2019



  
A. Qasem & Co.  
Chartered Accountants

Prime Finance & Investment Limited  
Consolidated Statement of Changes in Equity  
For the year ended 31 December 2018

Amount in Taka

PARTICULARS	Attributable to Equity Holder of Prime Finance & Investment Ltd.				Non-controlling Interest	Total
	Paid up capital	Statutory reserve	Revaluation reserves	Retained earnings		
Balance as at 1 January 2018	2,729,164,830	927,108,510	221,943,750	(1,551,843,270)	808,389,842	3,134,763,662
Net profit for the year 2018	-	-	-	60,551,773	(1,698,940)	58,852,833
Transfer to statutory reserve	-	12,620,036	-	(12,620,036)	-	-
Issue of right share	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-	-
<b>Balance as at 31 December 2018</b>	<b>2,729,164,830</b>	<b>939,728,546</b>	<b>221,943,750</b>	<b>(1,503,911,533)</b>	<b>806,690,902</b>	<b>3,193,616,495</b>
Balance as at 1 January 2017	2,729,164,830	927,108,510	221,943,750	(1,092,766,302)	806,436,957	3,591,887,745
Net profit for the year 2017	-	-	-	(459,076,968)	1,952,885	(457,124,083)
Transfer to statutory reserve	-	-	-	-	-	-
Issue of right share	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-	-
<b>Balance as at 31 December 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,551,843,270)</b>	<b>808,389,842</b>	<b>3,134,763,662</b>



Company Secretary



Managing Director



Director



Chairman

Dated: Dhaka  
21 March 2019



Prime Finance & Investment Limited  
Balance Sheet  
As at 31 December 2018

PARTICULARS	Notes	Amount in Taka	
		2018	2017
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
In hand (including foreign currencies)		60,000	60,000
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		131,825,491	165,517,864
<b>Total cash</b>	<b>4.0</b>	<b>131,885,491</b>	<b>165,577,864</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		379,168,664	936,184,346
Outside Bangladesh		-	-
<b>Total balance with other banks and financial institutions</b>	<b>5.0</b>	<b>379,168,664</b>	<b>936,184,346</b>
Money at call and on short notice		-	-
<b>Investments</b>			
Government		-	-
Others		318,521,585	419,456,320
<b>Total investments</b>	<b>6.0</b>	<b>318,521,585</b>	<b>419,456,320</b>
<b>Loans, advances and leases</b>			
Loans, advances and Leases etc.		8,470,485,952	10,744,017,271
Bills purchased and discounted		-	-
<b>Total loans, advances and leases</b>	<b>7.0</b>	<b>8,470,485,952</b>	<b>10,744,017,271</b>
Fixed assets including premises, furniture and fixtures	<b>8.0</b>	324,526,757	334,410,421
Other assets	<b>9.0</b>	2,313,456,145	2,347,275,372
Non - banking assets	<b>10.0</b>	176,097,907	176,097,907
<b>Total assets</b>		<b>12,114,142,501</b>	<b>15,123,019,501</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions and agents	<b>11.0</b>	1,183,005,068	1,644,162,863
<b>Deposits and other accounts</b>			
Current and other accounts		-	-
Bills payable		-	-
Savings accounts		-	-
Term deposits	<b>12.0</b>	6,634,959,037	8,938,854,327
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Total deposits and other accounts</b>		<b>6,634,959,037</b>	<b>8,938,854,327</b>
<b>Other liabilities</b>	<b>13.0</b>	<b>2,159,289,158</b>	<b>2,466,213,255</b>
<b>Total liabilities</b>		<b>9,977,253,263</b>	<b>13,049,230,445</b>
<b>Capital/ shareholders' equity</b>			
Paid up capital	<b>14.0</b>	2,729,164,830	2,729,164,830
Statutory reserve	<b>16.0</b>	939,728,546	927,108,510
Other reserves		-	-
Retained earnings	<b>17.0</b>	(1,753,947,888)	(1,804,428,034)
Revaluation reserve		221,943,750	221,943,750
<b>Total shareholders' equity</b>		<b>2,136,889,238</b>	<b>2,073,789,056</b>
<b>Total liabilities and shareholders' equity</b>		<b>12,114,142,501</b>	<b>15,123,019,501</b>

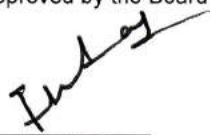


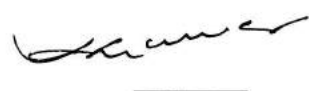
PARTICULARS	Notes	Amount in Taka	
		2018	2017
<b>OFF-BALANCE SHEET ITEMS</b>			
<b>Contingent liabilities</b>			
Acceptances and endorsements		-	-
Letters of guarantee		-	-
Irrevocable letters of credit		-	-
Bills for collection		-	-
Other contingent liabilities		-	-
<b>Total contingent liabilities</b>		-	-
<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		-	-
Un-disbursed contracted loans, advances and leases	42.0	25,000,000	10,000,000
<b>Total other commitments</b>		<b>25,000,000</b>	<b>10,000,000</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>25,000,000</b>	<b>10,000,000</b>
<b>Net Asset Value per share (NAV)</b>		<b>7.83</b>	<b>7.60</b>


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Chairman

  
A. Qasem & Co.  
Chartered Accountants

Dated: Dhaka  
21 March 2019



Prime Finance & Investment Limited  
Profit and Loss Account  
For the year ended 31 December 2018

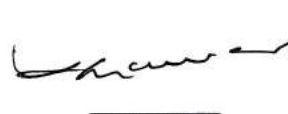
PARTICULARS	Notes	Amount in Taka	
		2018	2017
Interest income	19.0	893,048,567	673,706,400
Interest paid on deposits, borrowings etc.	20.0	(849,085,971)	(978,608,902)
<b>Net interest income</b>		<b>43,962,596</b>	<b>(304,902,502)</b>
Investment income	21.0	56,529,287	134,034,688
Fees, commission, exchange and brokerage	22.0	1,458,346	5,278,471
Other operating income	23.0	(15,604,476)	(49,797,260)
		42,383,157	89,515,899
<b>Total operating income (A)</b>		<b>86,345,753</b>	<b>(215,386,603)</b>
Salaries and other employee benefits	24.0	128,502,322	123,830,046
Rent, taxes, insurance, electricity etc.	25.0	25,077,201	30,896,234
Legal expenses	26.0	434,525	10,172,684
Postage, stamp, telecommunication etc.	27.0	3,274,093	3,481,468
Stationery, printing, advertisements etc.	28.0	3,619,398	4,051,601
Managing Director's salary and fees	29.0	6,191,000	7,700,000
Directors' fees	30.0	680,000	832,000
Auditors' fees	31.0	345,000	345,000
Charges on loan losses		-	-
Depreciation and repair of assets	32.0	11,634,383	11,788,100
Other expenses	33.0	11,193,329	12,447,464
<b>Total operating expenses (B)</b>		<b>190,951,251</b>	<b>205,544,597</b>
<b>Profit before provision (C=A-B)</b>		<b>(104,605,498)</b>	<b>(420,931,200)</b>
<b>Provision for loans, advances and leases</b>			
General provision	13.1	(31,400,787)	(89,670,138)
Specific provision	13.1	(146,137,100)	117,540,571
Provision for diminution in value of investment	13.2	(357,333)	5,501,000
Other provision		3,147,000	5,988,000
<b>Total provision (D)</b>		<b>(174,748,220)</b>	<b>39,359,433</b>
<b>Total profit before tax (C-D)</b>		<b>70,142,722</b>	<b>(460,290,633)</b>
<b>Provision for taxation</b>			
Current	13.4.1	8,465,779	4,346,919
Deferred	13.4.2	(1,423,239)	(2,631,255)
		7,042,540	1,715,664
<b>Net profit after tax</b>		<b>63,100,182</b>	<b>(462,006,297)</b>
<b>Appropriations</b>			
Statutory reserve	16.0	12,620,036	-
General reserve		-	-
Proposed cash dividend		-	-
Proposed stock dividend		-	-
<b>Weighted average no. of outstanding share</b>		<b>272,916,483</b>	<b>272,916,483</b>
<b>Earnings per share (EPS)</b>	36.0	<b>0.23</b>	<b>-1.69</b>

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Chairman

Dated: Dhaka  
21 March 2019



  
A. Qasem & Co.  
Chartered Accountants



**Prime Finance & Investment Limited**  
**Cash Flow Statement**  
**For the year ended 31 December 2018**

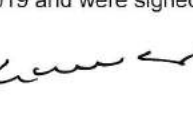
PARTICULARS	Notes	Amount in Taka	
		2018	2017
<b>A) Operating Activities</b>			
Interest receipts		856,232,635	575,508,071
Interest payments		(914,344,602)	(897,550,786)
Fees and commission receipts		1,458,346	5,278,471
Dividend & Gain receipts		56,529,287	12,455,937
Cash payments to employees		(117,015,498)	(130,742,142)
Cash payments to suppliers and management expenses		(50,461,013)	(53,338,929)
Income taxes paid		(13,431,974)	(6,704,467)
Receipts from other operating activities	34.0	10,918,545	46,799,830
Payments for other operating activities	35.0	2,432,815	9,967,124
<b>Cash generated before changes in operating assets and liabilities</b>		<b>(167,681,459)</b>	<b>(438,326,891)</b>
<b>Increase/ (decrease) in operating assets and liabilities:</b>			
Net loans and advances to customers		2,273,531,320	2,025,472,827
Loans and deposits from banks and other customers		(2,795,741,932)	(1,075,217,541)
<b>Cash generated from operating assets and liabilities</b>		<b>(522,210,612)</b>	<b>950,255,286</b>
<b>Net cash generated from operating activities</b>		<b>(689,892,071)</b>	<b>511,928,395</b>
<b>B) Investing Activities</b>			
Acquisition of fixed assets		(1,750,719)	(3,943,473)
Disposal of fixed assets		-	-
Sale of securities		186,107,886	909,028,336
Investment in securities		(85,173,151)	(792,103,535)
<b>Net cash used in investing activities</b>		<b>99,184,016</b>	<b>112,981,328</b>
<b>C) Financing Activities</b>			
Cash dividend paid		-	-
Issuance of shares		-	-
<b>Net cash used in financing activities</b>		<b>-</b>	<b>-</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>		<b>(590,708,055)</b>	<b>624,909,723</b>
<b>E) Effects of exchange rate changes on cash and cash equivalents</b>		<b>-</b>	<b>-</b>
<b>F) Cash and cash equivalents at beginning of the year</b>		<b>1,101,762,210</b>	<b>476,852,487</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>511,054,155</b>	<b>1,101,762,210</b>
<b>Cash and cash equivalents at end of the year represents</b>			
Cash in hand (including foreign currencies)		60,000	60,000
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		131,825,491	165,517,864
Balance with other banks and financial institutions		379,168,664	936,184,346
		<b>511,054,155</b>	<b>1,101,762,210</b>

**Notes:**

1. Auditors' Report-Page 1 to 7
2. Previous year's figures have been rearranged whenever necessary to conform to the current year's presentation.
3. The annexed notes 01 to 57 form an integral part of these financial statements.
4. These financial statements were approved by the Board of Directors on 21 March 2019 and were signed on its behalf by:

  
 Company Secretary

  
 Managing Director

  
 Director

  
 Chairman

Dated: Dhaka  
 21 March 2019



  
 A. Qasem & Co.  
 Chartered Accountants

Prime Finance & Investment Limited  
Statement of Changes in Equity  
For the year ended 31 December 2018

Amount in Taka

PARTICULARS	Paid up capital	Statutory reserve	Revaluation reserves	Retained earnings	Total
<b>Balance as at 1 January 2018</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,804,428,034)</b>	<b>2,073,789,056</b>
Net profit for the year 2018	-	-	-	63,100,182	63,100,182
Transfer to statutory reserve	-	12,620,036	-	(12,620,036)	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-
<b>Balance as at 31 December 2018</b>	<b>2,729,164,830</b>	<b>939,728,546</b>	<b>221,943,750</b>	<b>(1,753,947,888)</b>	<b>2,136,889,238</b>
<b>Balance as at 1 January 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,342,421,737)</b>	<b>2,535,795,353</b>
Net profit for the year 2017	-	-	-	(462,006,297)	(462,006,297)
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-
<b>Balance as at 31 December 2017</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,804,428,034)</b>	<b>2,073,789,056</b>



Company Secretary



Managing Director



Director



Chairman

Dated: Dhaka  
21 March 2019



**Prime Finance & Investment Limited**  
**Liquidity Statement (Assets and Liabilities maturity analysis)**  
**As at 31 December 2018**

Particulars	Amount in Taka					
	Up to 1 month	1-3 months	3-12 months	1-5 years	Above 5 years	Total
<b>Assets</b>						
Cash in hand and Balance with Bangladesh Bank and its agent bank	60,000	131,825,491	-	-	-	131,885,491
Balance with other banks and financial institutions	69,123,563	10,045,101	300,000,000	-	-	379,168,664
Money at call and on short notice	-	-	-	-	-	-
Investments	25,641,954	38,462,931	-	-	254,416,700	318,521,585
Loans, advances and leases	147,613,719	640,575,827	1,630,827,829	2,925,707,515	3,125,761,062	8,470,485,952
Fixed assets including premises, furniture and fixtures	877,439	1,649,735	6,109,101	10,739,460	305,151,022	324,526,757
Other assets	40,428,582	116,485	1,030,000	-	2,271,881,078	2,313,456,145
Non banking assets	-	-	-	-	176,097,907	176,097,907
<b>Total assets (A)</b>	<b>283,745,257</b>	<b>822,675,570</b>	<b>1,937,966,930</b>	<b>2,936,446,975</b>	<b>6,133,307,769</b>	<b>12,114,142,501</b>
<b>Liabilities</b>						
Borrowings from other banks, financial institutions and agents	28,992,166	54,778,086	149,247,406	949,987,410	-	1,183,005,068
Deposits	167,471,243	255,937,666	1,966,089,453	4,224,174,175	21,286,500	6,634,959,037
Provision and other liabilities	58,969,378	67,192,274	243,160,660	657,416,373	1,132,550,473	2,159,289,158
<b>Total liabilities (B)</b>	<b>255,432,787</b>	<b>377,908,026</b>	<b>2,358,497,519</b>	<b>5,831,577,958</b>	<b>1,153,836,973</b>	<b>9,977,253,263</b>
<b>Net liquidity gap (A - B)</b>	<b>28,312,470</b>	<b>444,767,544</b>	<b>(420,530,589)</b>	<b>(2,895,130,983)</b>	<b>4,979,470,797</b>	<b>2,136,889,238</b>

