

Prime Finance & Investment Limited  
Consolidated Balance Sheet  
As at 31 December, 2016

PARTICULARS	Notes	Amount in Taka	
		2016	2015
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>			
In hand (including foreign currencies)		81,663	70,971
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		146,370,632	172,482,807
<b>Total Cash</b>	<b>4.a</b>	<b>146,452,295</b>	<b>172,553,778</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		355,478,290	1,313,109,080
Outside Bangladesh		-	-
<b>Total balance with other banks and financial institutions</b>	<b>5.a</b>	<b>355,478,290</b>	<b>1,313,109,080</b>
<b>Money at call and on short notice</b>			
		-	-
<b>Investments</b>			
Government		-	-
Others		893,366,521	927,765,138
<b>Total Investments</b>	<b>6.a</b>	<b>893,366,521</b>	<b>927,765,138</b>
<b>Loans, advances and leases</b>			
Loans, advances and leases etc.		14,800,363,094	14,362,636,774
Bills purchased and discounted		-	-
<b>Total loans, advances and leases</b>	<b>7.a</b>	<b>14,800,363,094</b>	<b>14,362,636,774</b>
Fixed assets including premises, furniture and fixtures	<b>8.a</b>	360,154,552	360,314,247
Other assets	<b>9.a</b>	2,358,186,133	2,637,256,558
Non - business assets		-	-
<b>Total assets</b>		<b>18,914,000,885</b>	<b>19,773,635,575</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions and agents	<b>10.a</b>	3,299,527,828	3,093,925,014
<b>Deposits and other accounts</b>			
Current and other accounts		-	-
Bills payable		-	-
Savings accounts		-	-
Term deposits	<b>11.a</b>	9,016,194,779	9,544,207,157
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Total deposits and other accounts</b>		<b>9,016,194,779</b>	<b>9,544,207,157</b>
<b>Other liabilities</b>	<b>12.a</b>	<b>3,006,390,533</b>	<b>2,593,949,865</b>
<b>Total liabilities</b>		<b>15,322,113,140</b>	<b>15,232,082,036</b>
<b>Capital/ shareholders' equity</b>			
Paid up capital	<b>13.0</b>	2,729,164,830	2,729,164,830
Statutory reserve		927,108,510	927,108,510
Share money deposit		-	-
Other reserves		-	-
Retained earnings		(1,092,766,302)	(142,161,088)
Revaluation reserve		221,943,750	221,943,750
<b>Equity attributable to shareholders' of the company</b>		<b>2,785,450,788</b>	<b>3,736,056,002</b>
Non-controlling interest	<b>14.0</b>	806,436,957	805,497,537
<b>Total shareholders' equity</b>		<b>3,591,887,745</b>	<b>4,541,553,539</b>
<b>Total liabilities and shareholders' equity</b>		<b>18,914,000,885</b>	<b>19,773,635,575</b>

PARTICULARS	Notes	Amount in Taka	
		2016	2015
<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	41.0	117,000,000	281,182,425
<b>Total other commitments</b>		<b>117,000,000</b>	<b>281,182,425</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>117,000,000</b>	<b>281,182,425</b>
<b>Net Asset Value per share (NAV)</b>		<b>10.21</b>	<b>13.69</b>

**Notes:**

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2. Previous year's figures have been rearranged whenever necessary to conform to the current year's presentation.
3. The annexed notes 01 to 56 form an integral part of these financial statements.
4. These financial statements were approved by the Board of Directors on 20 February, 2017 and were signed on its behalf by:

  
Company Secretary

  
Managing Director

  
Director

  
Chairman

Dated: Dhaka  
20 February, 2017

  
Sydul Shamsul Alam & Co.  
Chartered Accountants

**Prime Finance & Investment Limited**  
**Consolidated Profit and Loss Account**  
**For the year ended 31 December, 2016**

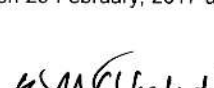
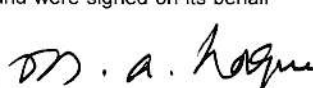
PARTICULARS	Notes	Amount In Taka	
		2016	2015
Interest income	18.a	897,385,356	1,442,666,720
Interest paid on deposits, borrowings etc.	19.a	(1,054,430,992)	(1,396,679,672)
<b>Net interest income</b>		<b>(157,045,636)</b>	<b>45,987,048</b>
Investment income	20.a	34,033,029	(386,130)
Fees, commission, exchange and brokerage	21.a	31,692,842	61,441,038
Other operating income	22.a	(293,080,742)	58,997,084
		(227,354,871)	120,051,992
<b>Total operating income (A)</b>		<b>(384,400,507)</b>	<b>166,039,040</b>
Salaries and other employee benefits	23.a	177,857,652	212,151,371
Rent, taxes, insurance, electricity etc.	24.a	43,807,592	33,006,141
Legal expenses	25.a	822,077	705,575
Postage, stamp, telecommunication etc.	26.a	3,697,252	6,076,318
Stationery, printing, advertisements etc.	27.a	5,409,410	7,191,953
Managing director's salary and fees	28.0	15,600,000	15,000,000
Directors' fees	29.a	1,120,010	996,116
Auditors' fees	30.a	402,500	402,500
Charges on loan losses		-	-
Depreciation and repair of assets	31.a	17,552,083	16,619,124
Other expenses	32.a	23,207,610	22,995,531
<b>Total operating expenses (B)</b>		<b>289,476,186</b>	<b>315,144,629</b>
<b>Profit before provision (C=A-B)</b>		<b>(673,876,693)</b>	<b>(149,105,589)</b>
<b>Provision for loans, advances and leases</b>			
General provision	12.1	(672,751)	48,657,252
Specific provision	12.1	270,789,682	192,703,013
Provision for diminution in value of investment	12.2.a	(32,040,794)	28,155,594
Other provision		28,388,000	1,035,000
<b>Total provision (D)</b>		<b>266,464,137</b>	<b>270,550,859</b>
<b>Total profit before tax (C-D)</b>		<b>(940,340,830)</b>	<b>(419,656,448)</b>
<b>Provision for taxation</b>			
Current	12.4.1.a	11,262,164	7,887,337
Deferred	12.4.2.a	(1,937,200)	(48,896)
		9,324,964	7,838,441
<b>Net profit after tax</b>		<b>(949,665,794)</b>	<b>(427,494,889)</b>
<b>Attributable to</b>			
Shareholders of the company		(950,605,214)	(417,152,781)
Non-controlling interest		939,420	(10,342,108)
<b>Appropriations</b>			
Statutory reserve		-	-
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>	35.a	<b>-3.48</b>	<b>-1.53</b>

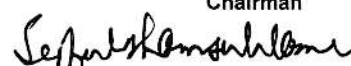
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 Company Secretary

  
 Managing Director

   
 Director Chairman

  
 Syful Shamsul Alam & Co.  
 Chartered Accountants

Dated: Dhaka  
 20 February, 2017



**Prime Finance & Investment Limited**  
**Consolidated Cash Flow Statement**  
**For the year ended 31 December, 2016**

PARTICULARS	Amount in Taka	
	2016	2015
<b>A) Operating Activities</b>		
Interest receipts	1,083,583,202	1,549,800,416
Interest payments	(878,324,345)	(1,133,031,224)
Fees and commission receipts	11,099,721	11,081,672
Dividend receipts	24,624,587	34,387,785
Capital gains from sale of listed shares	(8,944,134)	(48,978,425)
Cash payments to employees	(158,496,390)	(194,902,578)
Cash payments to suppliers and management expenses	(86,396,633)	(90,375,975)
Income taxes paid	(15,282,352)	(14,447,171)
Receipts from other operating activities	87,513,841	120,537,008
Payments for other operating activities	(2,859,866)	(18,429,799)
<b>Cash generated before changes in operating assets and liabilities</b>	<b>56,517,631</b>	<b>215,641,709</b>
<b>Increase/ (decrease) in operating assets and liabilities</b>		
Net loans and advances to customers	(626,146,631)	(619,670,329)
Loans and deposits from banks and other customers	(341,601,344)	1,390,765,595
<b>Cash generated from operating assets and liabilities</b>	<b>(967,747,975)</b>	<b>771,095,266</b>
<b>Net cash generated from operating activities</b>	<b>(911,230,344)</b>	<b>986,736,975</b>
<b>B) Investing Activities</b>		
Acquisition of fixed assets	(14,672,241)	(53,146,360)
Disposal of fixed assets	350,000	125,000
Sale of securities	671,699,826	2,212,777,811
Investment in securities	(650,239,899)	(1,867,490,969)
<b>Net cash used in investing activities</b>	<b>7,137,686</b>	<b>292,265,482</b>
<b>C) Financing Activities</b>		
Dividend paid	-	(341,145,604)
Short term loan	(79,639,615)	(151,946,412)
<b>Net cash used in financing activities</b>	<b>(79,639,615)</b>	<b>(493,092,016)</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>	<b>(983,732,273)</b>	<b>785,910,441</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>1,485,662,858</b>	<b>699,752,417</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>	<b>501,930,585</b>	<b>1,485,662,858</b>
<b>Cash and cash equivalents at end of the year represents</b>		
Cash in hand (including foreign currencies)	81,663	70,971
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	146,370,632	172,482,807
Balance with other banks and financial institutions	355,478,290	1,313,109,080
	<b>501,930,585</b>	<b>1,485,662,858</b>

  
 Company Secretary

  
 Managing Director

  
 Director

  
 Chairman


Dated: Dhaka  
 20 February, 2017

**Prime Finance & Investment Limited**  
**Consolidated Statement of Changes in Equity**  
**For the year ended 31 December, 2016**

Amount in Taka

PARTICULARS	Attributable to Equity Holder of Prime Finance & Investment Ltd.					Total
	Paid up capital	Statutory reserve	Revaluation reserves	Retained earnings	Non-controlling Interest	
<b>Balance as at 1 January 2016</b>	2,729,164,830	927,108,510	221,943,750	(142,161,088)	805,497,537	4,541,553,539
Net profit for the year 2016	-	-	-	(950,605,214)	939,420	(949,665,794)
Transfer to statutory reserve	-	-	-	-	-	-
Issue of right share	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-	-
<b>Balance as at 31 December 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(1,092,766,302)</b>	<b>806,436,957</b>	<b>3,591,887,745</b>
<b>Balance as at 1 January 2015</b>	2,729,164,830	927,108,510	221,943,750	616,137,297	815,839,645	5,310,194,032
Net profit for the year 2015	-	-	-	(417,152,781)	(10,342,108)	(427,494,889)
Transfer to statutory reserve	-	-	-	-	-	-
Issue of right share	-	-	-	-	-	-
Issue of bonus share	-	-	-	-	-	-
Payment of cash dividend (2014)	-	-	-	(341,145,604)	-	(341,145,604)
<b>Balance as at 31 December 2015</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(142,161,088)</b>	<b>805,497,537</b>	<b>4,541,553,539</b>

  
**Managing Director**

  
**Company Secretary**

  
**Director**

  
**Chairman**

Dated: Dhaka  
20 February, 2017

**Prime Finance & Investment Limited**  
**Balance Sheet**  
As at 31 December, 2016

PARTICULARS	Notes	Amount in Taka	
		2016	2015
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>			
In hand (including foreign currencies)		60,000	60,000
Balance with Bangladesh Bank and its agent bank (including foreign currencies)		146,370,632	172,482,807
<b>Total cash</b>	4.0	<b>146,430,632</b>	<b>172,542,807</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		330,421,855	1,311,767,788
Outside Bangladesh		-	-
<b>Total balance with other banks and financial institutions</b>	5.0	<b>330,421,855</b>	<b>1,311,767,788</b>
Money at call and on short notice		-	-
<b>Investments</b>			
Government		-	-
Others		416,230,396	552,630,829
<b>Total investments</b>	6.0	<b>416,230,396</b>	<b>552,630,829</b>
<b>Loans, advances and leases</b>			
Loans, advances and Leases etc.		12,945,543,003	12,343,396,372
Bills purchased and discounted		-	-
<b>Total loans, advances and leases</b>	7.0	<b>12,945,543,003</b>	<b>12,343,396,372</b>
Fixed assets including premises, furniture and fixtures	8.0	342,255,048	337,620,832
Other assets	9.0	2,543,878,546	2,864,459,569
Non - business assets		-	-
<b>Total assets</b>		<b>16,724,759,480</b>	<b>17,582,418,197</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
Borrowings from other banks, financial institutions and agents	10.0	2,669,090,183	2,482,679,149
<b>Deposits and other accounts</b>			
Current and other accounts		-	-
Bills payable		-	-
Savings accounts		-	-
Term deposits	11.0	9,016,194,779	9,544,207,157
Bearer certificates of deposit		-	-
Other deposits		-	-
<b>Total deposits and other accounts</b>		9,016,194,779	9,544,207,157
<b>Other liabilities</b>	12.0	2,503,679,165	2,067,722,194
<b>Total liabilities</b>		<b>14,188,964,127</b>	<b>14,094,608,500</b>
<b>Capital/ shareholders' equity</b>			
Paid up capital	13.0	2,729,164,830	2,729,164,830
Statutory reserve	15.0	927,108,510	927,108,510
Other reserves		-	-
Retained earnings	16.0	(1,342,421,737)	(390,407,393)
Revaluation reserve		221,943,750	221,943,750
<b>Total shareholders' equity</b>		<b>2,535,795,353</b>	<b>3,487,809,697</b>
<b>Total liabilities and shareholders' equity</b>		<b>16,724,759,480</b>	<b>17,582,418,197</b>

PARTICULARS	Notes	Amount in Taka	
		2016	2015
<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	41.0	117,000,000	281,182,425
<b>Total other commitments</b>		<b>117,000,000</b>	<b>281,182,425</b>
<b>Total off-balance sheet items including contingent liabilities</b>		<b>117,000,000</b>	<b>281,182,425</b>
<b>Net Asset Value per share (NAV)</b>		<b>9.29</b>	<b>12.78</b>

**Notes:**

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Director Chairman

  
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Chartered Accountants

Dated: Dhaka  
20 February, 2017

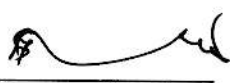


**Prime Finance & Investment Limited**  
**Profit and Loss Account**  
For the year ended 31 December, 2016

PARTICULARS	Notes	Amount in Taka	
		2016	2015
Interest income	18.0	845,400,319	1,271,899,451
Interest paid on deposits, borrowings etc.	19.0	(1,016,907,060)	(1,201,932,878)
<b>Net interest income</b>		<b>(171,506,741)</b>	<b>69,966,573</b>
Investment income	20.0	8,761,377	(19,182,869)
Fees, commission, exchange and brokerage	21.0	6,542,357	7,417,931
Other operating income	22.0	(300,066,317)	52,742,664
		(284,762,583)	40,977,726
<b>Total operating income (A)</b>		<b>(456,269,324)</b>	<b>110,944,299</b>
Salaries and other employee benefits	23.0	148,512,360	173,857,207
Rent, taxes, insurance, electricity etc.	24.0	34,162,248	23,270,116
Legal expenses	25.0	772,793	485,725
Postage, stamp, telecommunication etc.	26.0	3,455,335	5,809,746
Stationery, printing, advertisements etc.	27.0	4,857,154	6,643,054
Managing Director's salary and fees	28.0	8,400,000	8,400,000
Directors' fees	29.0	920,000	750,000
Auditors' fees	30.0	345,000	345,000
Charges on loan losses		-	-
Depreciation and repair of assets	31.0	11,954,362	9,972,546
Other expenses	32.0	12,903,655	15,238,712
<b>Total operating expenses (B)</b>		<b>226,282,907</b>	<b>244,772,106</b>
<b>Profit before provision (C=A-B)</b>		<b>(682,552,231)</b>	<b>(133,827,807)</b>
<b>Provision for loans, advances and leases</b>			
General provision	12.1	(672,751)	48,657,252
Specific provision	12.1	270,789,682	192,703,013
Provision for diminution in value of investment	12.2	(35,218,231)	19,601,633
Other provision		28,388,000	1,035,000
<b>Total provision (D)</b>		<b>263,286,701</b>	<b>261,996,898</b>
<b>Total profit before tax (C-D)</b>		<b>(945,838,932)</b>	<b>(395,824,705)</b>
<b>Provision for taxation</b>			
Current	12.4.1	7,351,183	5,089,217
Deferred	12.4.2	(1,175,771)	725,697
		6,175,412	5,814,914
<b>Net profit after tax</b>		<b>(952,014,344)</b>	<b>(401,639,619)</b>
<b>Appropriations</b>			
Statutory reserve	15.0	-	-
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>	35.0	<b>-3.49</b>	<b>-1.47</b>

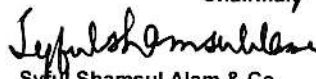
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Director      Chairman

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Chartered Accountants



**Prime Finance & Investment Limited**  
**Cash Flow Statement**  
**For the year ended 31 December, 2016**

PARTICULARS	Notes	Amount in Taka	
		2016	2015
<b>A) Operating Activities</b>			
Interest receipts		817,305,710	1,270,829,884
Interest payments		(878,324,345)	(1,065,468,957)
Fees and commission receipts		6,542,358	7,417,931
Dividend receipts		17,705,511	29,795,556
Capital gains from sale of listed shares		(8,944,134)	(48,978,425)
Cash payments to employees		(124,540,771)	(151,907,455)
Cash payments to suppliers and management expenses		(59,129,712)	(75,334,156)
Income taxes paid		(13,661,125)	(13,464,651)
Receipts from other operating activities	33.0	87,513,841	120,484,417
Payments for other operating activities	34.0	(2,795,627)	(18,332,121)
<b>Cash generated before changes in operating assets and liabilities</b>		<b>(158,328,294)</b>	<b>55,042,023</b>
<b>Increase/ (decrease) in operating assets and liabilities:</b>			
Net loans and advances to customers		(602,146,631)	(604,632,657)
Loans and deposits from banks and other customers		(341,601,344)	1,390,765,595
<b>Cash generated from operating assets and liabilities</b>		<b>(943,747,975)</b>	<b>786,132,938</b>
<b>Net cash generated from operating activities</b>		<b>(1,102,076,269)</b>	<b>841,174,961</b>
<b>B) Investing Activities</b>			
Acquisition of fixed assets		(12,132,272)	(16,602,910)
Disposal of fixed assets		350,000	125,000
Sale of securities		671,699,827	2,192,072,232
Investment in securities		(565,299,394)	(1,867,490,969)
<b>Net cash used in investing activities</b>		<b>94,618,161</b>	<b>308,103,353</b>
<b>C) Financing Activities</b>			
Cash dividend paid		-	(341,145,604)
Issuance of shares		-	-
<b>Net cash used in financing activities</b>		<b>-</b>	<b>(341,145,604)</b>
<b>D) Net increase/ (decrease) in cash and cash equivalents (A+B+C)</b>		<b>(1,007,458,108)</b>	<b>808,132,710</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>1,484,310,595</b>	<b>676,177,885</b>
<b>G) Cash and cash equivalents at end of the year (D+E+F)</b>		<b>476,852,487</b>	<b>1,484,310,595</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)		146,370,632	172,482,807
Balance with other banks and financial institutions		330,421,855	1,311,767,788
		<b>476,852,487</b>	<b>1,484,310,595</b>

  
 Company Secretary

  
 Managing Director

   
 Director Chairman


Dated: Dhaka  
 20 February, 2017

**Prime Finance & Investment Limited**  
**Statement of Changes in Equity**  
**For the year ended 31 December, 2016**

PARTICULARS	Paid up capital	Statutory reserve	Revaluation reserves	Retained earnings	Total
<b>Balance as at 1 January 2016</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(390,407,393)</b>	<b>3,487,809,697</b>
Net profit for the year 2016	-	-	-	(952,014,344)	(952,014,344)
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend	-	-	-	-	-
<b>Balance as at 31 December 2016</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>
<b>Balance as at 1 January 2015</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>352,377,830</b>	<b>4,230,594,920</b>
Net profit for the year 2015	-	-	-	(401,639,619)	(401,639,619)
Transfer to statutory reserve	-	-	-	-	-
Issue of bonus share	-	-	-	-	-
Payment of cash dividend (2014)	-	-	-	-	-
<b>Balance as at 31 December 2015</b>	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(341,145,604)</b>	<b>(341,145,604)</b>
	<b>2,729,164,830</b>	<b>927,108,510</b>	<b>221,943,750</b>	<b>(390,407,393)</b>	<b>3,487,809,697</b>

  
 Managing Director

  
 Director

  
 Chairman

Company Secretary

Dated: Dhaka  
 20 February, 2017

**Prime Finance & Investment Limited**  
**Liquidity Statement (Assets and Liabilities maturity analysis)**  
**As at 31 December 2016**

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	146,370,632	-	-	-	146,430,632
Balance with other banks and financial institutions	30,421,855	100,000,000	200,000,000	-	-	330,421,855
Money at call and on short notice	-	-	-	-	-	-
Investments	40,453,424	121,360,272	-	-	254,416,700	416,230,396
Loans, advances and leases	241,755,306	972,178,269	1,799,194,798	6,214,955,989	3,717,458,641	12,945,543,003
Fixed assets including premises, furniture and fixtures	-	-	-	-	342,255,048	342,255,048
Other assets	88,889,189	680,556	500,000	-	2,453,808,801	2,543,878,546
Non banking assets	-	-	-	-	-	-
<b>Total assets (A)</b>	<b>401,579,774</b>	<b>1,340,589,729</b>	<b>1,999,694,798</b>	<b>6,214,955,989</b>	<b>6,767,939,190</b>	<b>16,724,759,480</b>
<b>Liabilities</b>						
Borrowings from other banks, financial institutions and agents	74,466,556	187,864,276	563,849,857	1,842,527,344	382,150	2,669,090,183
Deposits	243,893,041	714,404,248	3,318,102,014	4,718,979,476	20,816,000	9,016,194,779
Provision and other liabilities	60,168,618	61,065,039	194,939,492	903,817,617	1,281,688,399	2,503,679,165
<b>Total liabilities (B)</b>	<b>378,528,215</b>	<b>963,333,563</b>	<b>4,076,891,363</b>	<b>7,467,324,437</b>	<b>1,302,886,549</b>	<b>14,188,964,127</b>
<b>Net liquidity gap (A - B)</b>	<b>23,051,559</b>	<b>377,256,166</b>	<b>(2,077,196,565)</b>	<b>(1,252,368,448)</b>	<b>5,465,052,641</b>	<b>2,535,795,353</b>

