

The Farmers Bank Limited

Un Audited Financial Statements

for the Half Yearly ended


on 30 June 2015.



THE FARMERS BANK LIMITED
UN AUDITED BALANCE SHEET
As at June 30, 2015

	Notes	Amount in BDT	
		30.06.2015	31.12.2014
PROPERTY AND ASSETS			
Cash	3	1,596,342,420	830,254,461
Cash in hand (Including Foreign Currencies)	3.1	303,154,313	185,135,494
Balance with Bangladesh Bank & Sonali Bank (Including Foreign Currencies)	3.2	1,293,188,107	645,118,967
Balance with other Banks and Financial Institutions	4	2,971,663,197	2,966,990,381
In Bangladesh	4.1	2,959,942,758	2,945,374,684
Outside Bangladesh	4.2	11,720,439	21,615,697
Money at Call and Short Notice	5	340,000,000	300,000,000
Investments	6	3,299,712,017	1,850,980,593
Government	6.4	2,284,886,037	1,600,980,593
Others	6.5	1,014,825,980	250,000,000
Loans and Advances	7	17,569,295,738	10,066,883,769
Loans, Cash Credit, Overdraft etc.	7.A	17,514,600,345	10,035,851,388
Bills Purchased and Discounted	7.B	54,695,393	31,032,381
Fixed Assets Including Premises, Furniture and Fixtures	8	485,852,842	402,889,328
Other Assets	9	542,346,511	343,598,818
Non Banking Assets		-	-
Total Assets		26,805,212,725	16,761,597,350
LIABILITIES AND CAPITAL			
Liabilities :			
Borrowings from other Banks, Financial Institutions and Agents	10	801,000,000	551,000,000
Deposits and Other Accounts	11	21,090,930,354	11,789,825,544
Current Accounts and Other Accounts	11.1	1,406,209,236	1,293,805,712
Bills Payable	11.2	237,415,250	411,891,630
Savings Bank Deposits	11.3	385,345,952	202,717,635
Fixed Deposits	11.4	16,220,305,403	8,333,845,683
Deposit Under Schemes	11.5	2,841,654,513	1,547,564,884
Other Liabilities	12	723,941,168	341,085,059
Total Liabilities		22,615,871,522	12,681,910,603
Capital/Shareholders' Equity			
Paid-up Capital	13.1	4,016,100,000	4,016,100,000
Statutory Reserve	14	51,280,665	22,935,782
Other Reserve	15	42,702,113	14,539,194
Surplus in Profit & Loss Account	16	79,258,425	26,111,771
Total Shareholders' Equity		4,189,341,203	4,079,686,747
Total Liabilities & Shareholders' Equity		26,805,212,725	16,761,597,350
OFF-BALANCE SHEET ITEMS:			
Contingent Liabilities	17	3,446,133,214	1,099,474,962
Acceptances and Endorsements	17.1	-	-
Letters of Guarantee	17.2	804,424,403	428,093,475
Irrevocable Letters of Credit	17.3	2,615,664,811	649,968,487
Bills for Collection	17.4	26,044,000	21,413,000
Other Contingent Liabilities	17.5	-	-
Other Commitments		-	-
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		-	-
Total Off-Balance Sheet Items		3,446,133,214	1,099,474,962

These Financial Statements should be read in conjunction with the annexed notes (1 to 36)

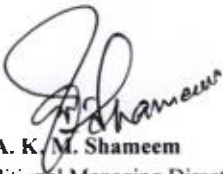

A. N. M. Shameem
Additional Managing Director


Choudhury Moshtaq Ahmed
Managing Director & CEO

THE FARMERS BANK LIMITED
UN AUDITED PROFIT AND LOSS ACCOUNT
For the year ended June 30, 2015

	Notes	Amount in BDT	
		30.06.2015	31.12.2014
Interest Income	19	1,202,144,550	1,101,295,491
Less: Interest Paid on Deposits, Borrowings etc.	21	791,267,776	669,085,750
Net Interest Income		410,876,774	432,209,741
Investment Income	20	105,656,761	107,055,835
Commission, Exchange and Brokerage	22	38,795,163	18,922,070
Other Operating Income	23	55,244,804	71,983,800
		<u>199,696,728</u>	<u>197,961,705</u>
Total Operating Income		610,573,502	630,171,446
Salaries and Allowances	24	178,071,467	249,831,326
Chief Executive's Salary and Fees	25	4,395,000	9,067,712
Directors' Fees	26	385,250	1,150,000
Rent, Taxes, Insurances, Electricity etc.	27	70,050,610	96,836,520
Legal Expenses	28	744,650	1,329,445
Postage, Stamps, Telecommunication etc.		7,135,310	9,183,404
Stationery, Printings, Advertisements etc.	29	12,200,424	17,472,804
Auditors' Fees		-	447,500
Depreciation and Repair of Fixed Assets	30	42,411,294	32,747,812
Other Expenses	31	46,262,770	77,505,706
Total Operating Expenses		361,656,775	495,572,229
Operating Profit before Provision		248,916,727	134,599,217
Total Provision		107,192,314	73,514,533
Provision against Classified Loans	12.3	(1,117,776)	4,134,007
Provision against Un Classified Loans	12.3	84,843,508	58,448,333
Other Provision	12.1	23,466,582	10,932,193
Net Profit before Taxes		141,724,413	61,084,684
Income Tax Expenses	32	60,232,876	30,140,433
Current Income Tax		60,232,876	24,731,751
Deferred Income Tax		-	5,408,682
Net Profit after Taxation		81,491,537	30,944,251
Retained Surplus brought forward from previous year		26,111,771	7,384,457
		<u>107,603,308</u>	<u>38,328,708</u>
Appropriations			
Statutory Reserve		28,344,883	12,216,937
General Reserve		-	-
Retained Surplus		79,258,425	26,111,771
		<u>107,603,308</u>	<u>38,328,708</u>
Earning Per Share (EPS)	33	0.20	0.08

These Financial Statements should be read in conjunction with the annexed notes (1 to 36)


A. K. M. Shameem
Additional Managing Director


Choudhury Moshtaq Ahmed
Managing Director & CEO

THE FARMERS BANK LIMITED
UN AUDITED STATEMENT OF CHANGES IN EQUITY
For the year ended June 30, 2015

Amount in BDT

2015

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance as at 01 January 2014	4,016,100,000	22,935,782	14,539,194	26,111,771	4,079,686,747
Changes in Accounting Policy	-	-	-	-	-
Restated Balance	4,016,100,000	22,935,782	14,539,194	26,111,771	4,079,686,747
Statutory Reserve	-	28,344,883	-	-	28,344,883
Market Adjustment of Approved Securities (HTM)	-	-	-	-	-
Surplus/Deficit on account of revaluation of properties	-	-	-	-	-
Surplus/Deficit on account of revaluation of investments	-	-	28,162,919	-	28,162,919
Currency transaction difference	-	-	-	-	-
Net gains and losses not recognized in the Income Statement	-	51,280,665	42,702,113	26,111,771	4,136,194,549
Net profit for the year after taxation	-	-	-	81,491,537	81,491,537
Cash Dividend	-	-	-	-	-
Appropriation made during the year	-	-	-	(28,344,883)	(28,344,883)
Balance as at 31 December 2014	4,016,100,000	51,280,665	42,702,113	79,258,425	4,189,341,203

2014

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance as at 03 June 2013	4,016,100,000	10,718,845	642,860	27,464,957	4,054,926,662
Changes in Accounting Policy	-	-	-	-	-
Restated Balance	4,016,100,000	10,718,845	642,860	27,464,957	4,054,926,662
Statutory Reserve	-	12,216,937	-	-	12,216,937
Market Adjustment of Approved Securities (HTM)	-	-	-	-	-
Surplus/Deficit on account of revaluation of properties	-	-	-	-	-
Surplus/Deficit on account of revaluation of investments	-	-	13,896,334	-	13,896,334
Currency transaction difference	-	-	-	-	-
Net gains and losses not recognized in the Income Statement	-	22,935,782	14,539,194	27,464,957	4,081,039,933
Net profit for the year after taxation	-	-	-	30,944,251	30,944,251
Cash Dividend	-	-	-	(20,080,500)	(20,080,500)
Appropriation made during the year	-	-	-	(12,216,937)	(12,216,937)
Balance as at 31 December 2013	4,016,100,000	22,935,782	14,539,194	26,111,771	4,079,686,747

2013

Particulars	Paid-up Capital	Statutory Reserve	Other Reserve	Retained Earnings	Total
Balance as at 03 June 2013	4,016,100,000	-	-	-	4,016,100,000
Changes in Accounting Policy	-	-	-	-	-
Restated Balance	4,016,100,000	-	-	-	4,016,100,000
Statutory Reserve	-	10,718,845	-	-	10,718,845
Market Adjustment of Approved Securities (HTM)	-	-	-	-	-
Surplus/Deficit on account of revaluation of properties	-	-	-	-	-
Surplus/Deficit on account of revaluation of investments	-	-	642,860	-	642,860
Currency transaction difference	-	-	-	-	-
Net gains and losses not recognized in the Income Statement	-	10,718,845	642,860	-	4,027,461,705
Net profit for the year after taxation	-	-	-	38,183,802	38,183,802
Cash Dividend	-	-	-	-	-
Appropriation made during the year	-	-	-	(10,718,845)	(10,718,845)
Balance as at 31 December 2013	4,016,100,000	10,718,845	642,860	27,464,957	4,054,926,662

These Financial Statements should be read in conjunction with the annexed notes (1 to 36)

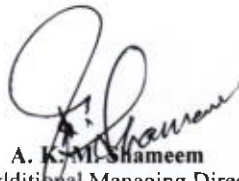

A. K. M. Shameem
Additional Managing Director


Choudhury Moshtaq Ahmed
Managing Director & CEO

THE FARMERS BANK LIMITED
UN AUDITED CASH FLOW STATEMENT
For the year ended June 30, 2015

	<u>Amount in BDT</u>	
	30.06.2015	31.12.2014
A. Cash Flow from Operating Activities :		
Interest receipts in cash	1,127,612,540	1,093,317,314
Interest payment	(562,988,125)	(487,180,175)
Fees and commission receipts in cash	38,795,163	18,922,070
Cash payments to employees	(182,851,717)	(262,349,038)
Cash payments to suppliers	(103,570,590)	(201,795,244)
Income taxes paid	(8,592,300)	(63,230,116)
Receipts from other operating activities	55,244,804	71,983,800
Payments for other operating activities	(127,916,157)	(135,421,837)
Operating cash flow before changes in operating assets and liabilities (i)	235,733,618	34,246,774
Changes in operating Assets and Liabilities		
Loans & advances	(7,502,411,969)	(9,959,807,452)
Other Assets	(33,705,740)	129,835,561
Deposits from other banks	(60,005,000)	1,511,005,000
Deposits from customers	9,611,109,810	8,961,880,485
Cash flow from operating assets and liabilities (ii)	2,014,987,101	642,913,594
Net cash inflow/(outflow) from operating activities (A+ii)	2,250,720,719	677,160,368
B. Cash Flow from Investing Activities :		
Investment in Govt. & Other securities	(1,420,516,805)	(1,668,848,180)
Purchase of fixed assets	(121,636,145)	(356,304,552)
Receipts from Investment Income	103,185,775	91,045,231
Net cash inflow/(outflow) from Investing activities (B)	(1,438,967,175)	(1,934,107,501)
C. Cash flows from financing activities :		
Payment of dividend	-	(20,080,500)
Payment against lease obligation	(941,070)	(1,882,140)
Receipts from issue of share capital	-	-
Net cash inflow/(outflow) from Financing Activities (C)	(941,070)	(21,962,640)
D. Net Increase / (decrease) In cash & cash equivalent (A+B+C)	810,812,474	(1,278,909,773)
E. Cash and cash equivalents at the beginning of the year	4,097,415,143	5,376,324,916
F. Cash and cash equivalents at the end of the year (D+E)	4,908,227,617	4,097,415,143
Cash and cash equivalents at end of the year represents		
Cash in hand (including foreign currencies)	303,154,313	185,135,495
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	1,293,188,107	645,118,967
Balance with other banks and financial institutions	2,971,663,197	2,966,990,381
Money at call and on short notice	340,000,000	300,000,000
Prize bond	222,000	170,300
	4,908,227,617	4,097,415,143

These Financial Statements should be read in conjunction with the annexed notes (1 to 36)


A. K. M. Shameem
Additional Managing Director


Choudhury Moshtaq Ahmed
Managing Director & CEO

The Farmers Bank Limited
Un Audited Liquidity Statement
Assets and Liability Maturity Analysis
As at June 30, 2015

	Particulars	Amount in BDT					
		Up to 01 Month	01-03 Month	03-12 Months	01-05 Years	More than 05 years	Total
Assets	Cash in Hand	303,154,313	-	-	-	-	303,154,313
	Balance with Bangladesh Bank & Sonali Bank	1,293,188,107	-	-	-	-	1,293,188,107
	Balance with other Banks and Financial Institutions	791,703,197	-	2,179,960,000	-	-	2,971,663,197
	Money at Call and Short Notice	340,000,000	-	-	-	-	340,000,000
	Investments in Government Securities	222,000	49,635,926	901,050,333	244,467,891	1,089,509,887	2,284,886,037
	Other Investments	-	-	-	1,014,825,980	-	1,014,825,980
	Loans and Advances	1,311,905,377	1,458,357,664	9,762,179,681	2,475,710,200	2,561,142,816	17,569,295,738
	Fixed Assets including Premises, Furniture and Fixtures	-	-	-	-	485,852,842	485,852,842
	Other Assets	-	-	542,346,511	-	-	542,346,511
		Total Assets	4,040,172,994	1,507,993,590	13,385,536,525	3,735,004,071	4,136,505,545
Liabilities	Borrowing from Bangladesh Bank, other Banks, Financial	801,000,000	-	-	-	-	801,000,000
	Deposits from Banks	-	100,000,000	1,300,000,000	-	-	1,400,000,000
	Deposits from Customers	6,772,261,900	4,080,944,074	6,161,649,279	988,240,533	1,687,834,568	19,690,930,354
	Provision and Other Liabilities	-	-	723,941,168	-	-	723,941,168
	Total Liabilities	7,573,261,900	4,180,944,074	8,185,590,447	988,240,533	1,687,834,568	22,615,871,522
	Net Liquidity Gap	(3,533,088,906)	(2,672,950,484)	5,199,946,078	2,746,763,538	2,448,670,977	4,189,341,203

The Net Liquidity Gap represents the Shareholders' Equity of the company.


A. K. M. Shameem
 Additional Managing Director

These Financial Statements should be read in conjunction with the annexed notes (1 to 36)


Choudhury Moshfaq Ahmed
 Managing Director & CEO

THE FARMERS BANK LIMITED

Notes to the Financial Statements

For the year ended 30 June 2015

1. Accounting Policies:

Accounting policies have been followed in preparing these financial statements are same as applied in financial statements of the Bank of preceding financial year 2014.

2. Provision and Others:

a. Loans and Advances:

Provision for Loans and Advances has been made as per directives of Bangladesh Bank issued from time to time.

b. Others:

Figures relating to previous year/period included in this report have been rearranged, whenever considered necessary.

	Amount in BDT 30.06.2015	Amount in BDT 31.12.2014
3 CASH		
3.1 Cash in Hand		
In Local Currency	301,977,268	181,919,419
In Foreign Currency	1,177,045	3,216,075
	<u>303,154,313</u>	<u>185,135,494</u>
3.2 Balance with Bangladesh Bank and Sonali Bank Limited (Including Foreign Currencies)		
Bangladesh Bank		
In Local Currency	1,221,748,198	643,625,006
In Foreign Currency	71,439,909	1,493,961
	1,293,188,107	645,118,967
Sonali Bank Limited		
Sonali Bank Limited, (As an agent of Bangladesh Bank) - Local Currency	-	-
	1,293,188,107	645,118,967
	<u>1,596,342,420</u>	<u>830,254,461</u>
3.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Requirement (SLR)		
Cash Reserve Requirement and Statutory Liquidity Requirement have been calculated and maintained in accordance with the Section 33 of the Bank Companies Act, 1991, MPD Circular # 05 dated December 01, 2010 and Circular # MPD-116/2014-853 dated June 23, 2014.		
The Cash Reserve Requirement on the Bank's Time and Demand liabilities has been calculated at the rate of 6.50% from the year 2014 and maintained with Bangladesh Bank in current Account. Statutory Liquidity Requirement has been calculated at the rate of 13% for conventional banking on the same liabilities and maintained in the form of Treasury Bills, and Bonds with Bangladesh Bank. Both the reserves are maintained by the Bank in excess of the statutory requirements, as shown below:		
a) Cash Reserve Requirement (CRR): 6.50% of Average Demand and Time Liabilities		
Required Reserve	981,614,940	41,630,540
Actual Reserve held with Bangladesh Bank (note-3.2)	1,219,871,840	645,118,967
Surplus	<u>238,256,900</u>	<u>603,488,427</u>
b) Statutory Liquidity Requirement (SLR): 13% of Average Demand and Time Liabilities:		
Required Reserve	2,126,832,370	977,450,710
Actual Reserve held (note-3.5)	2,924,897,000	1,940,963,688
Surplus	<u>798,064,630</u>	<u>963,512,978</u>
3.4 Maturity-wise Groupings (Inside and Outside Bangladesh)		
Payable on Demand	1,596,342,420	830,254,461
Up to 1(one) Month	-	-
Over 1(one) Month but not more than 3 (three) Months	-	-
Over 3 (three) Months but not more than 1 (one) Year	-	-
Over 1 (one) Year but not more than 5 (five) Years	-	-
Over 5 (five) Years	-	-
	<u>1,596,342,420</u>	<u>830,254,461</u>
3.5 Held for Statutory Liquidity Ratio		
Cash in Hand (note-3.1)	303,154,313	185,135,495
Balance with Bangladesh Bank and its agent bank(s) (note-3.2)	4,366	-
Surplus over CRR	154,455,650	154,847,600
Government Securities (note-6.2)	950,686,259	338,499,505
Government Bonds (note-6.2)	1,516,605,144	1,262,481,088
	<u>2,924,905,732</u>	<u>1,940,963,688</u>

	<u>Amount in BDT</u> 30.06.2015	<u>Amount in BDT</u> 31.12.2014
4. BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS		
4.1 In Bangladesh		
Current Accounts		
Mercantile Bank Limited-Gulshan Branch	54,318	54,317
The Premiere Bank Limited-Banani Branch	453,509	453,509
Sonali Bank Limited-Sherpur Branch	1,494,849	27,219,658
Sonali Bank Limited-New Town (Patuakhali) Branch	23,085,875	6,749,309
Sonali Bank Limited-Lohagora Branch	2,295	99,295
Sonali Bank Limited-Jamalpur Branch	9,149,276	238,162
Sonali Bank Limited-Chandpur Branch	2,340,297	19,479
Sonali Bank Limited-Mymensingh Branch	16,332,980	-
Sonali Bank Limited-Netrokona Branch	1,553,147	-
Jamuna Bank Limited-Gulshan Branch	10,000	10,000
Janata Bank Limited-Haluaghat Branch	5,460	4,425
	54,482,006	34,848,154
Short Notice Deposit Accounts		
Mercantile Bank Limited-Gulshan Branch	62,641,525	5,080,325
The Premiere Bank Limited-Banani Branch	3,703,743	3,759,593
The City Bank Limited-Kachua Branch	3,151,394	1,718,726
Shahjalal Islami Bank Limited-Haluaghat Branch	-	2,646
Mercantile Bank Limited-Khatunganj Branch	6,004,090	5,240
	75,500,752	10,566,530
Fixed Deposits in Banks		
The Premier Bank Limited	2,178,960,000	2,179,960,000
Sonali Bank Limited	-	-
	2,178,960,000	2,179,960,000
Financial Institutions		
Premiere Leasing Company Limited	50,000,000	50,000,000
BD Finance & Investment Company Limited	-	200,000,000
First Leasing Finance and Investment Limited	50,000,000	50,000,000
Reliance Finance Limited	-	20,000,000
Reliance Finance Limited	50,000,000	50,000,000
GPS Finance Limited	50,000,000	50,000,000
People's Leasing and Financial Services Ltd	50,000,000	50,000,000
People's Leasing and Financial Services Ltd	150,000,000	150,000,000
People's Leasing and Financial Services Ltd	100,000,000	-
Premiere Leasing Company Limited	50,000,000	-
Prime Finance and Investment Limited	-	50,000,000
Bangladesh Industrial Finance Company Limited	50,000,000	50,000,000
Bangladesh Industrial Finance Company Limited	50,000,000	-
	650,000,000	720,000,000
	2,958,942,758	2,945,374,684
4.2 Outside Bangladesh (Nostro Accounts)	11,720,439	21,615,697
Current Accounts		
AB Bank Limited, Mumbai, India (ACU Dollar)	58,569	710,416
United Bank of India, Kolkata, India (ACU Dollar)	-	78,104
Mashreq Bank PSC, New York, USA (USD)	6,278,287	20,511,259
National Bank of Pakistan, Tokyo, Japan (JPY)	10,724	36,456
Mashreq Bank PSC, London, UK (GBP)	303,441	6,088
United Bank of India, Kolkata, India (ACU EURO)	48,934	-
Kookmin Bank, Seoul, Korea (USD)	1,965,004	-
Mashreq Bank PSC, London, UK (EURO)	2,902,935	-
Habib Metropolitan Bank, Pakistan	19,355	-
National Australia Bank, Melbourne, Australia (AUD)	133,190	273,374
	11,720,439	21,615,697
	2,970,663,197	2,966,990,381

	Amount in BDT 30.06.2015	Amount in BDT 31.12.2014
4.3 Maturity-wise Groupings (Inside and Outside Bangladesh)		
Payable on Demand	716,202,445	58,866,944
Up to 1(one) Month	75,500,752	58,163,437
Over 1(one) Month but not more than 3 (three) Months	-	250,000,000
Over 3 (three) Months but not more than 1 (one) Year	2,178,960,000	2,599,960,000
Over 1 (one) Year but not more than 5 (five) Years	-	-
Over 5 (five) Years	-	-
	<u>2,970,663,197</u>	<u>2,966,990,381</u>
5. MONEY AT CALL AND SHORT NOTICE		
Banks		
National Bank Limited	-	-
The City Bank Limited	-	-
Non Banking Financial Institutions		
Bangladesh Industrial Finance Corporation Limited	-	40,000,000
Premiere Leasing Company Limited	-	50,000,000
Delta Brac Housing Limited	-	50,000,000
Reliance Finance and Investment Limited	40,000,000	40,000,000
Union Capital Investment Company Limited	150,000,000	50,000,000
Fareast Finance and Investments Limited	-	50,000,000
GSP Finance Limited	150,000,000	-
Lank Bangla Finance & Investment Limited	-	20,000,000
	<u>340,000,000</u>	<u>300,000,000</u>
6. INVESTMENTS		
Government Securities (Note- 6.2)	2,284,886,037	1,600,980,593
Other Investments (Note- 6.5)	1,014,825,980	250,000,000
	<u>3,299,712,017</u>	<u>1,850,980,593</u>
6.1 Investment classified as per Bangladesh Bank Circular:		
Held for Trading (HFT)	1,654,120,872	1,096,108,999
Held to Maturity (HTM)	630,543,165	504,701,294
Other Securities	222,000	170,300
	<u>2,284,886,037</u>	<u>1,600,980,593</u>
6.2 Investment classified as per nature:		
a) Government Securities:		
91 days Treasury Bills	49,635,926	78,364,216
182 days Treasury Bills	264,991,099	153,032,078
364 days Treasury Bills	636,059,234	107,103,211
	<u>950,686,259</u>	<u>338,499,505</u>
b) Government Bonds:		
02 Years Treasury Bond	108,611,330	50,050,820
05 Years Treasury Bond	135,856,561	132,959,426
10 Years Treasury Bond	691,399,342	683,445,159
15 Years Treasury Bond	165,011,846	163,872,562
20 Years Treasury Bond	233,098,699	231,982,821
Treasury Bond HFT	-	-
Prize Bonds	222,000	170,300
	<u>1,334,199,778</u>	<u>1,262,481,088</u>
Total (a+b)	<u>2,284,886,037</u>	<u>1,600,980,593</u>
6.3 Maturity Grouping of Government Securities		
Payable on Demand	222,000	170,300
Up to 1(one) Month	-	-
Over 1(one) Month but not more than 3 (three) Months	49,635,926	78,364,216
Over 3 (three) Months but not more than 1 (one) Year	901,050,333	260,135,289
Over 1 (one) Year but not more than 5 (five) Years	244,467,891	183,010,246
Over 5 (five) Years	1,089,509,887	1,079,300,542
	<u>2,284,886,037</u>	<u>1,600,980,593</u>

	Amount in BDT 30.06.2015	Amount in BDT 31.12.2014
6.4 Types of Government Securities		
A. Bangladesh Treasury Bond (BGTB)	1,333,977,778	1,262,310,788
A-1 Held to Maturity (HTM)		
02 Years Treasury Bond	30,000,000	30,000,000
05 Years Treasury Bond	92,842,046	92,842,046
10 Years Treasury Bond	133,262,579	133,262,579
15 Years Treasury Bond	79,997,806	79,997,806
20 Years Treasury Bond	<u>122,448,922</u>	<u>122,448,921</u>
	458,551,353	458,551,352
A-1 Held for Trading (HFT)		
02 Years Treasury Bond	78,611,330	20,050,820
05 Years Treasury Bond	43,014,515	40,117,380
10 Years Treasury Bond	558,136,763	550,182,580
15 Years Treasury Bond	85,014,040	83,874,756
20 Years Treasury Bond	<u>110,649,777</u>	<u>109,533,900</u>
	875,426,425	803,759,436
B. Treasury Bills		
	950,686,259	338,499,505
B-1 Held to Maturity (HTM)		
91 days Treasury Bills	-	-
182 days Treasury Bills	-	-
364 days Treasury Bills	<u>171,991,812</u>	<u>46,149,942</u>
	171,991,812	46,149,942
B-2 Held for Trading (HFT)		
91 days Treasury Bills	49,635,926	78,364,216
182 days Treasury Bills	264,991,099	153,032,078
364 days Treasury Bills	<u>464,067,422</u>	<u>60,953,269</u>
	778,694,447	292,349,563
C. Other investment		
Encumbered Treasury Bond (lien with Bangladesh Bank)	-	-
Prize Bonds	<u>222,000</u>	<u>170,300</u>
	222,000	170,300
Total (A+B+C)	2,284,886,037	1,600,980,593
6.5 Other Investments		
A. Investment in shares		
Unquoted Shares	<u>30,000,000</u>	-
BSRM	30,000,000	-
B. Bonds		
BSRM Security Bonds	220,000,000	250,000,000
STM	100,000,000	-
Regent	<u>100,000,000</u>	-
	420,000,000	250,000,000
C. Reverse REPO		
Lankabangla Finance and Investments Limited	<u>182,183,366</u>	-
	182,183,366	-
D. Investment in Security Houses		
EBL Securities Limited	150,000,000	-
International Leasing Securities Limited	50,000,000	-
Prime Islami Securities Limited	50,000,000	-
Kazi Equities Limited	6,964,528	-
BD Securities	50,002,672	-
Union Capital Limited	<u>75,675,414</u>	-
	382,642,614	-
Total	1,014,825,980	250,000,000

	<u>Amount in BDT</u> 30.06.2015	<u>Amount in BDT</u> 31.12.2014
7. LOANS AND ADVANCES		
Loans, Cash Credit and Overdraft etc. (Note A)	17,514,600,345	10,035,851,388
Bills Purchased and Discounted (Note B)	54,695,393	31,032,381
	<u>17,569,295,738</u>	<u>10,066,883,769</u>
A. Loans, Cash Credit and Overdraft, etc.		
Cash Credit (Hypo) (A-1)	7,040,660,856	3,090,550,456
Secured Overdraft (A-2)	2,862,111,239	1,979,337,117
Overdraft	788,102,419	692,771,134
Import Finance	1,350,652	-
Loan Against Trust Receipt (LTR)	1,520,049,734	495,106,867
Export Packing Credit	10,758,076	-
Export EDF Loan	54,998,896	308,493,257
Time Loan	713,476,333	583,374,937
Lease Finance	98,509,851	91,446,793
Term Loan Others	3,159,822,564	2,021,628,423
Hire Purchase Finance	15,546,910	9,322,605
House Building Loan	441,292,599	234,419,738
SME Loan	221,903,657	125,942,596
Consumer Credit Scheme (A-3)	3,827,826	1,981,432
Agricultural Credit	225,806,593	186,980,182
Staff Loan (A-4)	178,506,213	110,291,340
Any Purpose Loan	177,875,927	104,204,511
	<u>17,514,600,345</u>	<u>10,035,851,388</u>
A-1 Cash Credit		
Cash Credit Hypo	6,138,462,032	2,761,934,036
SME Cash Credit Hypo	902,198,824	328,616,420
	<u>7,040,660,856</u>	<u>3,090,550,456</u>
A-2 Secured Overdraft		
SOD General	1,982,695,563	1,231,872,955
SOD FO	60,903,631	76,437,870
SOD FDR	257,472,169	207,221,653
SOD Scheme	65,211,076	55,365,566
SOD Other Bank FO	296,494	241,340
SOD Work Order Finance	439,508,592	276,243,551
SOD against Earnest Money	56,023,714	131,954,182
	<u>2,862,111,239</u>	<u>1,979,337,117</u>
A-3 Consumer Credit Scheme		
CCS Auto Loan	2,602,009	1,195,473
CCS Any Purpose Loan	1,225,817	785,960
	<u>3,827,826</u>	<u>1,981,433</u>
A-4 Staff Loan		
Any Purpose Loan (Staff)	-	-
Car Loan Staff	40,311,460	36,446,524
House Building Loan Staff	138,194,753	73,844,816
	<u>178,506,213</u>	<u>110,291,340</u>
B. Bills Purchased and Discounted		
Payable in Bangladesh	29,893,099	22,403,560
Payable outside Bangladesh	24,802,294	8,628,821
	<u>54,695,393</u>	<u>31,032,381</u>
7.1 Net Loans, Advances and Leases/ Investment		
Gross performing Loans, Advances and Leases/ Investment (note-7)	17,569,295,738	10,066,883,769
Less:		
Non-performing Loans, Advances and Leases/ Investment	13,033,717	-
Provision for Loans, Advances and Leases/ Investments (note-12.3)	147,277,835	63,552,103
	<u>160,311,552</u>	<u>63,552,103</u>
	<u>17,408,984,186</u>	<u>10,003,331,666</u>

	Amount in BDT 30.06.2015	Amount in BDT 31.12.2014
7.2 Residual maturity grouping of Loans, Advances and Leases/ Investments including bills purchased and discounted		
Up to 1(one) Month	1,311,905,377	751,697,686
Over 1(one) Month but not more than 3 (three) Months	1,458,357,664	835,612,156
Over 3 (three) Months but not more than 1 (one) Year	9,762,179,681	5,593,549,658
Over 1 (one) Year but not more than 5 (five) Years	2,475,710,200	1,418,536,474
Over 5 (five) Years	2,561,142,816	1,467,487,794
	17,569,295,738	10,066,883,768
7.3 Loans and Advances (Broad Categories)		
In Bangladesh	17,514,600,345	10,035,851,388
Loans and Advances	6,823,725,831	4,273,192,681
Cash Credit	7,040,660,856	3,090,550,456
Overdraft	3,650,213,658	2,672,108,251
Outside Bangladesh	-	-
	17,514,600,345	10,035,851,388
7.4 Sector wise Loans, Advances and Leases/ Investments - including Bills purchased and discounted		
Public Sector	-	-
Co-operative Sector	-	-
Private Sector	17,569,295,738	10,066,883,769
	17,569,295,738	10,066,883,769

7.5 Particulars of required Provision for Loans, Advances and Leases/ Investments

Status	Base for Provision	Rate (%)		
General Provision				
Loans and Advances	17,534,106,948	Various *	144,261,604	59,418,096
Interest Receivable on Loans and	-		-	-
Special Mention Account (SMA)	-		-	-
			144,261,604	59,418,096

* General Provision is kept @1% on General Loans and Advances, @0.25% on Small and Medium Enterprise Financing, @2% on Certain Types of Lending, @2.5% on Short Term Agricultural Credit and @5% on Consumer Financing.

Status	Base for Provision	Rate (%)		
Specific Provision				
Sub Standard	4,498,350	20%	899,670	4,134,007
Doubtful	323,007.00	50%	161,503	-
Bad / Loss	1,955,058.00	100%	1,955,058	-
			3,016,231	4,134,007
Required Provision for Loan and Advances			147,277,835	59,418,096
Total Provision maintained			147,277,835	59,418,096
Excess / (Short) Provision at June 30, 2015			-	-

7.6 Particulars of required Provision on Off Balance Sheet Exposures

Status	Base for Provision	Rate (%)		
Acceptances & Endorsements				
Letter of Guarantee	804,424,403	1%	8,044,244.03	4,280,935
Letter of Credit	2,615,664,811	1%	26,156,648.11	6,499,685
Bills For Collection	26,044,000	1%	260,440.00	214,130
	3,446,133,214		34,461,332.14	10,994,750
Required Provision on Off Balance Sheet Exposures			34,461,332.14	10,994,750
Total Provision maintained			34,461,332.14	10,994,750
Excess / (Short) Provision at June 30, 2015			-	-