

**INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS  
OF  
EXPORT IMPORT BANK OF BANGLADESH LIMITED**

We have audited the accompanying consolidated financial statements of Export Import Bank of Bangladesh Limited and its subsidiaries as well as the separate financial statements of Export Import Bank of Bangladesh Limited (the "Bank") which comprise the consolidated and separate balance sheet as at 31 December 2013 and the related consolidated and separate profit and loss accounts, consolidated cash flow statement, consolidated statement of changes in equity and consolidated statement of liquidity for the year then ended and a summary of significant accounting policies and other explanatory notes.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these consolidated financial statements and also separate financial statements of the bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements and also separate financial statements of the bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act 1991 and the local central bank (Bangladesh Bank) regulations required the management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

**Auditors' Responsibility**

Our responsibility is to express an opinion on these consolidated financial statements and the separate financial statements of the bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing (BSA). Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance whether the consolidated financial statements and the separate financial statements of the bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements and separate financial statements of the bank. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the consolidated financial statements and the separate financial statements of the bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of consolidated financial statements and separate financial statements of the bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements and the separate financial statements of the bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

**Opinion:**

In our opinion, the consolidated financial statements and separate financial statements of the bank give a true and fair view of the consolidated financial position and the separate financial position of the bank as at 31 December 2013, and of its consolidated and separate financial performance and cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2.1

**Report on Other Legal and Regulatory Requirements:**

- (i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control :
  - (a) internal audit, internal control and risk management arrangements of the Bank as disclosed in Note 2.22 to the financial statements appeared to be materially adequate;
  - (b) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities;
- (iii) financial statements of subsidiaries of the Bank namely EXIM Islami Investment Ltd. (EIIL) has been audited by Hoda Vasi Chowdhury & Co. Chartered Accountant, EXIM (USA) Inc. has been audited by CIRILLO, FRANCIS & CIRILLO, EXIM Exchange Company (UK) Ltd. has been audited by Green & Peter LLP, EXIM Exchange Company (Canada) Ltd. has been audited by Omnibus Tax & Accounting Services Inc., EXIM Exchange (Australia) Pty. Ltd. has been audited by Ahmed Zaman & Co. and have been properly reflected in the consolidated financial statements;
- (iv) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purpose of our audit have been received from branches not visited by us;



- (v) the consolidated balance sheet and consolidated profit and loss account and the separate balance sheet and separate profit and loss account of the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (vi) the expenditures incurred was for the purpose of the Bank's business;
- (vii) the consolidated financial statements and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (viii) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery;
- (ix) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements.
- (x) the information and explanations required by us have been received and found satisfactory;
- (xi) the Bank has no overseas branches but has four exchange houses abroad and a local subsidiary namely EXIM Islami Investment Ltd. (EIIL) to carry out merchant banking activities;
- (xii) we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 4,824 person hours during the audit; and
- (xiii) Capital adequacy Ratio (CAR) as required by the Bangladesh Bank has been maintained adequately during the year.

Dhaka  
Date: 16.04.2014

*Pinaki & Co*  
**Pinaki & Company**  
Chartered Accountants

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Balance Sheet  
as at 31 December 2013

	Notes	Taka	
		2013	2012
<b>PROPERTY &amp; ASSETS</b>			
<b>Cash</b>			
IAS 1.51 (a)			
IAS 1.10 (a)			
IAS 1.51 (d)			
IAS 1.113			
IAS 1.38, 39			
IAS 1.54 (f), 7.7			
In hand (including foreign currency)	3 (a)	1,569,959,322	1,314,251,466
Balance with Bangladesh Bank and its Agent Banks (including foreign currency)	3 (b)	20,542,822,468	24,866,509,519
		<b>22,112,781,790</b>	<b>26,180,760,985</b>
IAS 1.54 (d)			
<b>Balance with other banks and financial institutions</b>	4 (a)		
In Bangladesh		8,793,193,247	6,186,227,238
Outside Bangladesh		3,153,600,277	2,768,122,145
		<b>11,946,793,524</b>	<b>8,954,349,383</b>
IAS 1.54 (i)			
<b>Placement with banks &amp; other financial institutions</b>	5	-	-
IAS 1.54 (b)			
<b>Investments in shares and securities</b>	6 (a)		
Government		4,264,051,038	3,263,708,330
Others		7,179,507,442	7,081,674,745
		<b>11,443,558,480</b>	<b>10,345,383,075</b>
IAS 39.9			
<b>Investments</b>	7(a)		
General investments etc.		138,976,619,519	115,805,715,527
Bills purchased and discounted		6,025,378,276	3,554,351,738
		<b>145,001,997,795</b>	<b>119,360,067,265</b>
IAS 1.54 (a)			
<b>Fixed assets including premises</b>	8 (a)	3,190,361,100	439,482,675
IAS 1.55, 1.57 (a)			
<b>Other assets</b>	9 (a)	1,846,754,836	1,717,886,434
IAS 1.55, 1.57 (a)			
<b>Non-banking assets</b>	10	-	-
<b>Total assets</b>		<b>195,542,247,525</b>	<b>166,997,929,817</b>
<b>LIABILITIES &amp; CAPITAL</b>			
<b>Liabilities</b>			
IAS 1.54 (k)			
<b>Placement from banks &amp; other financial institutions</b>	11	1,550,000,000	4,300,000,000
IAS 1.54 (m)			
<b>Deposits and other accounts</b>			
Mudaraba savings deposits	12.3 (a)	7,413,430,150	6,038,002,361
Mudaraba term deposits	12.4(a)	92,425,042,708	90,136,641,065
Other Mudaraba deposits	12.1 (a)	46,171,484,516	25,180,642,319
Al wadeeah current and other deposit accounts	12.2 (a)	18,476,651,522	17,073,089,857
Bills payable	12.5 (a)	904,967,759	1,597,046,903
		<b>165,391,576,655</b>	<b>140,025,422,505</b>
IAS 1.55, 1.57 (a)			
<b>Other liabilities</b>	13 (a)	8,101,527,618	6,122,305,295
<b>Total liabilities</b>		<b>175,043,104,273</b>	<b>150,447,727,800</b>
<b>Capital/ shareholders' equity</b>			
IAS 1.54 (r), 1.78 (e)			
Paid up capital	14.2	11,566,347,820	10,514,861,660
IAS 1.54 (r), 1.78 (e)			
Statutory reserve	15	5,236,931,055	4,587,465,775
IAS 1.54 (r), 1.78 (e)			
Other reserves	16	2,130,546,666	62,775,000
IAS21.32			
Foreign currency translation adjustment	17 (a)	9,224,261	17,708,229
IAS 1.54 (r), 1.78 (e)			
Retained earnings	18(a)	1,555,994,379	1,367,293,534
<b>EXIM Bank shareholders' equity</b>		<b>20,499,044,181</b>	<b>16,550,104,198</b>
IAS 1.55,1.57(a)			
Minority Interest	19	99,071	97,819
<b>Total shareholders' equity</b>		<b>20,499,143,252</b>	<b>16,550,202,017</b>
<b>Total liabilities and shareholders' equity</b>		<b>195,542,247,525</b>	<b>166,997,929,817</b>





IAS 1.51 (a)  
IAS 1.10 (a)  
IAS 1.51 (c)

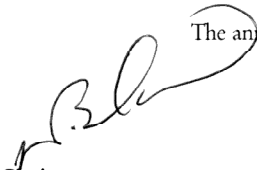
EXPORT IMPORT BANK OF BANGLADESH LIMITED  
Consolidated Balance Sheet  
as at 31 December 2013

IAS 1.113  
IAS 1.55  
IAS 37.28

**Off balance sheet items**  
Contingent liabilities:  
Acceptance and endorsements  
Letters of guarantee  
Irrevocable letters of credit  
Bills for collection  
Other contingent liabilities  
**Total contingent liabilities**  
Other commitments  
**Total off balance sheet items**

Notes	Taka	
	2013	2012
20	-	-
20.1	3,750,989,566	3,667,283,774
20.2	18,083,871,566	18,331,133,277
20.3	4,604,117,568	2,375,795,416
20.4	33,680,405,111	39,576,271,160
	<b>60,119,383,811</b>	<b>63,950,483,627</b>
	-	-
	<b>60,119,383,811</b>	<b>63,950,483,627</b>

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.



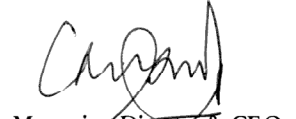
Chairman



Director



Director



Managing Director & CEO

See annexed Auditor's Report to the shareholders of date

Signed in terms of our separate report of even date

Dhaka, Dated : 16.04.2014

  
Pinaki & Company  
Chartered Accountants

EXPORT IMPORT BANK OF BANGLADESH LIMITED

Consolidated Profit and Loss Account

for the year ended 31 December 2013

IAS 1.51 (a) IAS 1.10 (b) IAS 1.51 (c) IAS 1.113 IAS 1.38, 39	Particulars	Notes	Taka	
			2013	2012
IFRS 7.20 (b)	Investment income	23(a)	20,476,318,100	17,321,833,473
IFRS 7.20 (b)	Profit paid on deposits, borrowings etc.	24(a)	(15,423,468,739)	(12,228,664,694)
IAS 1.85	<b>Net investment income</b>		<b>5,052,849,361</b>	<b>5,093,168,779</b>
IFRS 7.20 (b)	Income from investment in shares/securities	25(a)	304,836,074	138,120,503
IFRS 7.20 (c)	Commission, exchange and brokerage	26(a)	2,044,820,902	2,070,731,029
IAS 1.98(d)	Gain on sale of investment in shares		15,440,776	51,467,200
IAS 1.85	Other operating income	27(a)	866,184,833	763,577,472
IAS 1.85	<b>Total operating income (A)</b>		<b>8,284,131,946</b>	<b>8,117,064,983</b>
IAS 1.99	<b>Operating expenses</b>			
IAS 1.104	Salaries and allowances	28(a)	1,805,136,486	1,475,414,349
IAS 1.97	Rent, taxes, insurance, electricity etc.	29(a)	394,746,877	274,271,388
IFRS 7.20 (c)	Legal expenses	30(a)	27,672,991	38,277,696
IAS 1.97	Postage, stamp, telegram, telephone etc.	31(a)	75,140,767	66,565,319
IAS 1.97	Auditors' fees	32(a)	900,263	1,916,685
IAS 1.97	Stationery, printing, advertisement etc.	33(a)	149,865,536	123,360,905
IAS 1.97	Managing Director's remuneration		9,169,032	8,088,387
IAS 1.97	Managing Director's fees		-	-
IAS 1.97	Directors' fees and expenses	34(a)	2,132,394	2,291,071
IAS 1.97	Shariah Supervisory Committee's fees & expenses	35	333,345	256,736
IAS 1.98(d)	Charges on investment losses		-	-
IAS 1.104	Depreciation on and repairs to Bank's property	36(a)	175,400,143	160,452,801
IAS 1.97	Zakat expenses		130,948,114	102,409,570
IAS 1.97	Other expenses	37(a)	559,978,390	569,576,545
IAS 1.85	<b>Total operating expenses (B)</b>		<b>3,331,424,338</b>	<b>2,822,881,452</b>
IAS 1.85	<b>Profit before provision (C=A-B)</b>		<b>4,952,707,608</b>	<b>5,294,183,531</b>
IAS 1.97	Provision for investments	38(a)	1,393,805,620	937,200,819
IAS 1.97	Provision for Off balance sheet exposures	40	(38,310,998)	90,205,640
IAS 1.97	Provision for Off-Shore Banking Units (OBU)	39	12,709,972	8,088,929
IAS 1.97	Provision for other assets		544,000	-
IAS 1.97	Provision for diminution in value of shares		345,204,282	644,788,890
IAS 1.85	<b>Total Provision (D)</b>		<b>1,713,952,876</b>	<b>1,680,284,278</b>
IAS 1.85	<b>Profit before taxes (C-D)</b>		<b>3,238,754,732</b>	<b>3,613,899,253</b>
IAS 1.82 (d)	<b>Provision for taxation:</b>			
IAS 1.82 (d)	Current tax	13.3.1 (a)	1,353,146,472	1,530,817,994
IAS 1.82 (d)	Deferred tax		-	-
IAS 1.85	<b>Profit after tax</b>		<b>1,885,608,260</b>	<b>2,083,081,259</b>
IAS 1.85	Retained earnings brought forward	18(a1)	1,369,992,951	1,313,196,323
IAS 1.85	Prior year adjustment		1,345,860	-
IAS 1.85	<b>Profit available for appropriation</b>		<b>3,256,947,071</b>	<b>3,396,277,582</b>
IAS 1.85	<b>Appropriations:</b>			
IAS 1.54 (v)	Statutory reserve		649,465,280	737,689,856
IAS 1.85	Issue of bonus shares		1,051,486,160	1,291,298,800
IAS 1.85	<b>Retained earnings carried forward</b>		<b>1,700,951,440</b>	<b>2,028,988,656</b>
IAS 1.85			<b>1,555,995,631</b>	<b>1,367,288,926</b>
IAS 1.85	Export Import Bank of Bangladesh Limited		1,555,994,379	1,367,293,534
IAS 1.85	Minority Interest		1,252	(4,608)
IAS 33.66	<b>Earnings per ordinary share</b>	41(a)	<b>1.63</b>	<b>1.80</b>

The annexed notes 1 to 49 and annexures A-D form an integral part of these financial statements.

Chairman

Director

Director

Managing Director & CEO

Pinaki & Co  
Pinaki & Company  
Chartered Accountants

Dhaka, Dated : 16.04.2014

EXPORT IMPORT BANK OF BANGLADESH LIMITED  
Consolidated Cash Flow Statement  
for the year ended 31 December 2013

IAS 1.51 (a)  
IAS 1.10 (d)  
IAS 1.51 (c)

IAS 1.38, 39

Taka

Particulars	2013	2012
<b>A) Cash flows from operating activities</b>		
IAS 7.10 Investment income receipts	20,562,234,763	17,418,067,589
IAS 7.31 Profit paid on deposits, borrowings etc.	(15,589,819,968)	(11,683,495,242)
IAS 7.31 Dividend receipts	155,812,902	75,751,667
IAS 7.14 (b) Fees and commission receipts	2,044,820,902	2,070,731,029
IAS 7.14 (d) Cash payment to employees	(1,814,305,518)	(1,483,502,736)
IAS 7.14 (c) Cash payment to suppliers	(617,995)	(5,600,822)
IAS 7.35 Income tax payments	(1,672,777,848)	(1,839,370,986)
IAS 7.14 (b) Receipts from other operating activities	880,457,987	846,842,257
IAS 7.14 (c) Payments for other operating activities	(1,369,542,188)	(1,200,016,767)
<i>Cash flows before changes in operating assets and liabilities</i>	<b>3,196,263,037</b>	<b>4,199,405,989</b>
<b>Changes in operating assets and liabilities:</b>		
<b>(Increase)/decrease in operating assets</b>		
Statutory deposit	-	-
Trading security - shares	(78,298,036)	(3,101,222,317)
Investments to other banks	-	-
Investments to customers	(25,650,539,070)	(18,506,138,315)
Other assets	(618,032,929)	(354,823,937)
<b>Increase/(decrease) in operating liabilities</b>		
Deposits from other banks	(3,762,317,738)	3,699,780,389
Deposits from customers	29,294,823,116	28,265,174,067
Liabilities on account of customers	-	-
Trading liabilities (borrowing)	(2,750,000,000)	850,000,000
Other liabilities	593,509,363	475,629,447
	<b>(2,970,855,294)</b>	<b>11,328,399,334</b>
<i>Net cash from operating activities</i>	<b>225,407,743</b>	<b>15,527,805,323</b>
<b>B) Cash flows from investing activities:</b>		
IAS 7.10 Receipts from sale of securities - BGIIB	-	-
IAS 7.16 (d) Payment for purchase of securities-BGIIB	(1,000,000,000)	(500,000,000)
IAS 7.16 (c) Purchase of fixed assets	(298,624,281)	(106,890,172)
IAS 7.16 (a) Sale proceeds of fixed assets	3,466,035	6,960,377
IAS 7.16 (b) Purchase of Subsidiaries	-	-
<i>Net cash from investing activities</i>	<b>(1,295,158,246)</b>	<b>(599,929,795)</b>
<b>C) Cash flows from financing activities</b>		
IAS 7.10 Receipts from issue of Debt Instruments	-	-
IAS 7.17(c) Payment for redemption of Debt Instruments	-	-
IAS 7.17(d) Receipts from issue of ordinary share (rights share)	-	-
IAS 7.17 (a) Dividend paid in cash	-	-
IAS 7.31 Minority investment in subsidiaries	-	-
<i>Net cash from financing activities</i>	<b>-</b>	<b>-</b>
IAS 7.50 (d) <b>D) Net increase/(decrease) in cash and cash equivalents (A+B+C)</b>	<b>(1,069,750,503)</b>	<b>14,927,875,528</b>
<b>E) Effect of exchange rate changes on cash and cash equivalents</b>	<b>(5,784,551)</b>	<b>(2,362,009)</b>
<b>F) Cash and cash equivalents at beginning of the year</b>	<b>35,135,110,368</b>	<b>20,209,596,849</b>
<b>G) Cash and cash equivalents at end of the year (D+E +F)</b>	<b>34,059,575,314</b>	<b>35,135,110,368</b>
IAS 7.45 <b>H) Cash and cash equivalents</b>		
Cash	22,112,781,790	26,180,760,985
Balance with other banks and financial institutions	11,946,793,524	8,954,349,383
	<b>34,059,575,314</b>	<b>35,135,110,368</b>

Chairman

Director

Director

Managing Director & CEO



EXPORT IMPORT BANK OF BANGLADESH LIMITED  
Consolidated Statement of Changes in Equity  
for the year ended 31 December 2013

IAS 1.51 (a)  
IAS 1.10 (g)  
IAS 1.51 (g)

Particulars	Paid up capital		Statutory reserve		Revaluation reserve of Fixed Assets		General/Other reserve*		Revaluation Gain/(loss) on Investment		Foreign currency translation gain/(loss)		Retained earnings		Minority Interest		Total	
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance at 1 January 2013	10,514,861,660	4,587,465,775	-	-	-	62,775,000	17,634,647	73,582	1,367,293,334	97,819	16,550,202,017							
Charges in accounting policies/last year profit	-	-	-	-	-	-	-	-	1,345,860	-	1,345,860							
<b>Restated Balance</b>	<b>10,514,861,660</b>	<b>4,587,465,775</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>62,775,000</b>	<b>17,634,647</b>	<b>73,582</b>	<b>1,368,639,394</b>	<b>97,819</b>	<b>16,551,547,877</b>							
Surplus/(Deficit) on Account of Revaluation Properties	-	-	2,067,771,666	-	-	-	-	-	-	-	2,067,771,656							
Surplus/(Deficit) on Account of Revaluation of Investment	-	-	-	-	(10,039,416)	-	-	-	-	-	(10,039,416)							
Currency translation difference	-	-	-	-	-	-	-	1,555,448	-	-	2,699,417							
<b>Net Gain and Losses not recognized in the income statement</b>	<b>-</b>	<b>-</b>	<b>2,067,771,666</b>	<b>-</b>	<b>(10,039,416)</b>	<b>-</b>	<b>1,555,448</b>	<b>-</b>	<b>2,699,417</b>	<b>-</b>	<b>2,061,987,115</b>							
Net Profit for the year	-	-	-	-	-	-	-	-	1,885,607,008	1,252	1,885,608,260							
Stock Dividend paid during the year	1,051,486,160	-	-	-	-	-	-	-	(1,051,486,160)	-	-							
Transferred to statutory reserve	-	649,465,280	-	-	-	-	-	-	(649,465,280)	-	-							
Minority interest	-	-	-	-	-	-	-	-	-	-	-							
<b>Total Shareholders' Equity as on 31 December 2013</b>	<b>11,566,347,820</b>	<b>5,236,931,055</b>	<b>2,067,771,666</b>	<b>62,775,000</b>	<b>7,595,231</b>	<b>1,629,030</b>	<b>1,555,994,379</b>	<b>99,071</b>	<b>20,499,143,252</b>									
Add: General Provision for Unclassified (standard) Investment	-	-	-	-	-	-	-	-	-	-	1,007,032,206							
Add: Provision for Off balance sheet exposures	-	-	-	-	-	-	-	-	-	-	601,193,838							
Less: 50% of Assets Revaluation Reserve	-	-	-	-	-	-	-	-	-	-	(1,033,885,833)							
<b>Total Equity as on 31 December 2013</b>											<b>21,073,483,463</b>							

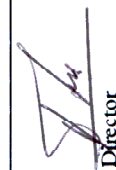
\*\*General Reserve/Other Reserve

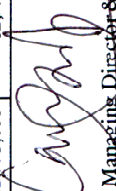
General Reserve

Dividend Equalization Account

**Total**

  
Chairman

  
Director

  
Managing Director & CEO





IAS 1.51 (a)

IAS 1.65

IAS 1.51 (c)

EXPORT IMPORT BANK OF BANGLADESH LIMITED  
**Consolidated Statement of Liquidity**  
(Maturity Analysis of Assets and Liabilities)  
as at 31 December 2013

Particulars	Within one month Taka	Above one to three months Taka	Above three to twelve months Taka	Above one to five years Taka	More than five years Taka	Total Taka
<b>Assets</b>						
Cash	13,023,077,470	-	-	-	9,089,704,320	22,112,781,790
Balance with other banks and financial institutions	8,646,793,524	1,500,000,000	1,800,000,000	-	-	11,946,793,524
Placement with other banks and financial institutions	-	-	-	-	-	-
Investments (shares and securities)	7,177,248,377	250,000,000	4,000,000,000	-	16,310,103	11,443,558,480
Investments (general etc.)	10,038,048,938	11,975,542,891	73,303,719,646	29,532,488,434	20,152,197,886	145,001,997,795
Fixed assets including Premises (Land and Building)	-	-	-	286,311,589	2,904,049,511	3,190,361,100
Other assets	306,383,397	344,952,661	1,037,455,999	-	157,962,779	1,846,754,836
Non-banking assets	-	-	-	-	-	-
<b>Total assets</b>	<b>39,191,551,706</b>	<b>14,070,495,552</b>	<b>80,141,175,645</b>	<b>29,818,800,023</b>	<b>32,320,224,599</b>	<b>195,542,247,525</b>
<b>Liabilities</b>						
Placement from other banks and other financial institutions	1,050,000,000	500,000,000	-	-	-	1,550,000,000
Deposits and other accounts	59,341,302,755	26,553,978,485	62,331,146,001	11,574,862,154	5,590,287,260	165,391,576,655
Provisions and other liabilities	231,328,852	1,002,860	1,626,383,516	4,651,338,420	1,591,473,970	8,101,527,618
<b>Total liabilities</b>	<b>60,622,631,607</b>	<b>27,054,981,345</b>	<b>63,957,529,517</b>	<b>16,226,200,574</b>	<b>7,181,761,230</b>	<b>175,043,104,273</b>
<b>Net liquidity difference</b>	<b>(21,431,079,901)</b>	<b>(12,984,485,793)</b>	<b>16,183,646,128</b>	<b>13,592,599,449</b>	<b>25,138,463,369</b>	<b>20,499,143,252</b>

