

Balance Sheet (Un-audited)

As at June 30, 2010

		As at 30 June 2010	As at 31 December 2009
	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
PROPERTY AND ASSETS			
Cash			
Cash in hand (including foreign currencies)	2	1,291,657,814	1,290,177,054
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	3	4,770,701,537	5,553,512,827
		6,062,359,351	6,843,689,881
Balance with other Banks and Financial Institutions			
In Bangladesh	4	944,993,766	1,896,088,439
Outside Bangladesh		786,698,380	597,190,817
		1,731,692,146	2,493,279,256
Money at call and short notice			
		749,600,000	1,359,800,000
Investments			
Government	5	11,212,598,047	8,589,545,870
Others		6,612,296,472	3,725,658,407
		17,824,894,519	12,315,204,277
Loans and advances			
Loans, cash credits, overdrafts etc.	6	75,293,454,988	61,597,795,428
Bills purchased & discounted		6,088,072,756	3,531,490,425
		81,381,527,744	65,129,285,853
Fixed assets including land, buildings, furniture and fixtures			
		2,114,875,278	1,816,066,456
Other assets			
	7	2,424,599,833	1,741,067,955
Non-banking assets			
		384,718,241	384,788,241
TOTAL ASSETS		112,674,267,112	92,083,181,919
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other Banks, Financial Institutions and Agents		4,534,215,313	1,539,566,185
Deposits and other accounts			
Current deposits and other accounts	8	12,439,950,144	10,396,455,060
Bills payable		3,282,918,566	1,285,541,183
Savings bank deposits		17,350,849,320	16,509,865,813
Fixed deposits		37,554,108,904	31,605,724,061
Term deposits		21,188,114,444	17,023,623,597
Bearer certificates of deposits		15,825,000	15,825,000
		91,831,766,378	76,837,034,714
Other liabilities			
	9	5,251,273,623	4,789,817,486
TOTAL LIABILITIES		101,617,255,314	83,166,418,385
Shareholders' equity			
Paid up capital		4,412,131,300	2,846,536,300
Statutory reserve		2,999,643,912	2,418,373,220
General reserve		497,723,327	497,723,327
Other reserve		1,570,736,948	1,586,842,142
Retained earnings		1,576,776,311	1,567,288,545
TOTAL SHAREHOLDERS' EQUITY		11,057,011,798	8,916,763,534
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		112,674,267,112	92,083,181,919

Continued....

	As at 30 June 2010	As at 31 December 2009
	<u>Taka</u>	<u>Taka</u>
OFF BALANCE SHEET ITEMS		
Contingent Liabilities		
Acceptances and endorsements	5,544,193,000	4,890,016,000
Letters of guarantee	5,552,484,870	5,590,072,772
Irrevocable letters of credit	23,275,843,073	15,484,573,056
Bills for collection	4,365,683,786	3,315,026,128
Other liabilities (Bad & Loss)	-	-
	38,738,204,729	29,279,687,956
Other Contingent Liabilities		
Value of Bangladesh sanchaya patra on hand	843,509,100	803,342,000
Value of travelers' cheques on hand	-	-
	843,509,100	803,342,000
Total Contingent Liabilities	39,581,713,829	30,083,029,956
Other commitments		
Lease rental commitments	-	-
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Spot and forward foreign exchange rate contracts	-	-
Other exchange contracts	-	-
Claims against the Bank not acknowledged as debt	-	-
	-	-
Total off B/S items (Including contingent liabilities)	39,581,713,829	30,083,029,956

Munshi Abu Zakaria
Vice President

Md. Abdur Rahman Sarker
Managing Director