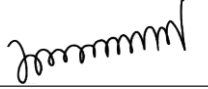




## BALANCE SHEET as of 30 June 2010 (Provisional & Un-audited)

PROPERTY AND ASSETS	Notes	30-Jun-10 Taka	31-Dec-09 Taka (Audited)	30-Jun-09 Taka
<b>Cash</b>				
In hand (including foreign currencies)		3,753,894,279	1,938,163,866	1,746,625,605
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)		5,853,420,554	4,715,736,654	4,525,890,185
		9,607,314,833	6,653,900,520	6,272,515,790
<b>Balance with other banks and financial institutions</b>				
In Bangladesh		3,054,455,088	9,941,747,284	8,164,044,477
Outside Bangladesh		444,792,708	272,069,775	133,519,051
		3,499,247,796	10,213,817,059	8,297,563,528
<b>Money at call and short notice</b>		540,000,000	820,000,000	1,240,000,000
<b>Investments</b>				
Government		9,667,423,117	9,669,879,937	8,727,599,796
Others		1,048,872,691	16,000,000	142,698,810
		10,716,295,808	9,685,879,937	8,870,298,606
<b>Loans and advances</b>				
Loans, cash credits, overdrafts, etc.		50,332,442,671	44,048,957,314	37,096,243,741
Bills purchased and discounted		5,704,573,925	4,311,738,981	3,311,948,602
Lease receivables		5,548,625	50,293,324	88,638,009
		56,042,565,221	48,410,989,619	40,496,830,352
<b>Fixed assets including land, building, furniture and fixtures</b>		2,014,676,833	1,773,599,221	1,682,148,766
<b>Other assets</b>		5,548,278,993	3,922,343,126	2,894,915,119
<b>Non-banking assets</b>		-	-	-
<b>TOTAL ASSETS</b>		<b>87,968,379,484</b>	<b>81,480,529,482</b>	<b>69,754,272,161</b>
<b>LIABILITIES AND CAPITAL</b>				
<b>Liabilities</b>				
<b>Borrowings from other banks, financial institutions and agents</b>		2,062,133,436	2,511,486,589	574,859,117
<b>Deposits and other accounts</b>				
Current deposits and other accounts		13,511,218,469	11,448,356,019	9,983,239,044
Bills payable		1,103,031,044	994,834,821	862,011,324
Savings bank deposits		25,738,268,325	22,344,361,766	16,283,008,369
Term deposits		32,380,908,775	33,000,980,429	33,056,122,387
		<b>72,733,426,613</b>	<b>67,788,533,035</b>	<b>60,184,381,124</b>
<b>Other liabilities</b>		6,291,997,379	5,313,981,373	3,798,655,352
<b>Subordinated debt</b>		1,447,892,333	1,514,731,226	1,391,374,643
<b>TOTAL LIABILITIES</b>		<b>82,535,449,761</b>	<b>77,128,732,223</b>	<b>65,949,270,236</b>
<b>Shareholders' equity</b>				
Paid up share capital	4	2,000,000,000	1,500,000,000	1,500,000,000
Share premium		11,067,500	11,067,500	11,067,500
Statutory reserve		2,385,642,668	2,000,000,000	1,365,130,298
Other reserves		16,495,011	5,414,905	140,600,266
Dividend equalization account		25,266,875	25,266,875	25,266,875
Assets revaluation reserve		244,900,889	244,900,889	244,900,889
Revaluation reserve of HTM securities		52,594,378	52,594,378	-
Proposed bonus share (@ 33.33% i.e 0.33 shares for 1 share of Taka 100 each)		-	500,000,000	-
Retained earnings		696,962,403	12,552,712	518,036,098
<b>TOTAL SHAREHOLDERS' EQUITY</b>		<b>5,432,929,724</b>	<b>4,351,797,259</b>	<b>3,805,001,926</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>87,968,379,484</b>	<b>81,480,529,482</b>	<b>69,754,272,161</b>
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>Contingent liabilities</b>				
Acceptances and endorsements		-	-	-
Letters of guarantee		3,190,487,718	3,025,087,168	2,504,961,157
Irrevocable letters of credit		15,729,572,314	15,816,449,777	8,479,212,096
Bills for collection		15,522,312,078	7,104,855,546	13,770,365,752
<b>Other contingent liabilities</b>				
Travellers' cheques		1,966,524	4,844,548	4,842,273
Bangladesh Shanchaya Patra		204,775,000	169,000,000	169,000,000
Export development fund		320,178,033	142,543,023	142,543,054
<b>Total contingent liabilities</b>		<b>34,969,291,667</b>	<b>26,262,780,062</b>	<b>25,070,924,332</b>

  
Chief Financial Officer

  
Managing Director