

Balance Sheet

As at 30 September 2010 (Provisional and Un-audited)

PROPERTY AND ASSETS	30-Sep-10 Taka	31-Dec-09 Taka (Audited)	30-Sep-09 Taka
Cash			
In hand (including foreign currencies)	3,445,843,802	1,938,163,866	2,170,963,662
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	4,896,841,862	4,715,736,654	4,449,340,059
	8,342,685,664	6,653,900,520	6,620,303,721
Balance with other banks and financial institutions			
In Bangladesh	2,806,513,153	9,941,747,284	8,432,831,445
Outside Bangladesh	(319,030,920)	272,069,775	(413,839,014)
	2,487,482,233	10,213,817,059	8,018,992,431
Money at call and short notice	1,760,000,000	820,000,000	2,990,000,000
Investments			
Government	9,653,471,988	9,669,879,937	10,968,869,456
Others	1,063,005,664	16,000,000	254,583,763
	10,716,477,652	9,685,879,937	11,223,453,219
Loans and advances			
Loans, cash credits, overdrafts, etc.	57,376,940,885	44,048,957,314	39,452,176,968
Bills purchased and discounted	5,754,480,575	4,311,738,981	3,564,855,230
Lease receivables	4,312,539	50,293,324	83,163,679
	63,135,733,999	48,410,989,619	43,100,195,877
Fixed assets including land, building, furniture and fixtures	2,160,228,843	1,773,599,221	1,775,348,155
Other assets	4,918,380,869	3,922,343,126	3,290,836,941
Non-banking assets	-	-	-
TOTAL ASSETS	93,520,989,260	81,480,529,482	77,019,130,344
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	2,597,090,895	2,511,486,589	554,566,694
Deposits and other accounts			
Current deposits and other accounts	14,044,682,832	11,448,356,019	11,739,380,434
Bills payable	996,769,529	994,834,821	629,500,889
Savings bank deposits	28,374,487,493	22,344,361,766	20,132,794,772
Term deposits	33,205,252,610	33,000,980,429	34,234,185,564
	76,621,192,464	67,788,533,035	66,735,861,659
Other liabilities	7,077,144,123	5,313,981,373	4,213,827,254
Subordinated debt	1,447,892,333	1,514,731,226	1,391,374,643
TOTAL LIABILITIES	87,743,319,815	77,128,732,223	72,895,630,249

Shareholders' equity			
Paid up share capital	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	2,524,729,593	2,000,000,000	1,370,699,068
Other reserves	21,267,933	5,414,905	470,341,483
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.1share for 3.33 shares of Taka 100 each)	-	500,000,000	-
Retained earnings	897,842,277	12,552,712	501,224,281
TOTAL SHAREHOLDERS' EQUITY	5,777,669,445	4,351,797,259	4,123,500,096
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	93,520,989,260	81,480,529,482	77,019,130,344

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements	-	-	-
Letters of guarantee	3,773,048,266	3,025,087,168	2,822,574,314
Irrevocable letters of credit	18,014,585,433	15,816,449,777	11,386,711,270
Bills for collection	16,602,189,401	7,104,855,546	13,141,298,992
Other contingent liabilities	892,648,559	316,387,571	316,385,752
Total contingent liabilities	39,282,471,659	26,262,780,062	27,666,970,328

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 other commitments	-	-	-
Total off-balance sheet items including contingent liabilities	39,282,471,659	26,262,780,062	27,666,970,328



Chief Financial Officer



Managing Director