

BALANCE SHEET as of 30 June 2012 (Provisional & Un-audited)

PROPERTY AND ASSETS

Cash

In hand (including foreign currencies)
Balance with Bangladesh Bank and its agent bank (s)
(including foreign currencies)

Balance with other banks and financial institutions

In Bangladesh
Outside Bangladesh

Money at call and short notice

Investments

Government
Others

Loans and advances

Loans, cash credits, overdrafts, etc.
Bills purchased and discounted
Lease receivables

Fixed assets including land, building, furniture and fixtures

Other assets

Non-banking assets

TOTAL ASSETS

LIABILITIES AND CAPITAL

Liabilities

Borrowings from other banks, financial institutions and agents
Deposits and other accounts

Current deposits and other accounts
Bills payable
Savings bank deposits
Term deposits

Other liabilities

Subordinated debt

TOTAL LIABILITIES

Shareholders' equity

Paid up share capital
Share premium
Statutory reserve
Other reserve
Dividend equalization account
Assets revaluation reserve
Revaluation reserve of HTM securities
Proposed dividend: Cash dividend @ 40% (i.e. Taka 4 per share of Taka 10 each for General Public Shareholders and Foreign Sponsors / Shareholders. Local Sponsors did not receive any dividend)
Retained earnings

TOTAL SHAREHOLDERS' EQUITY

TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY

OFF-BALANCE SHEET ITEMS

Contingent liabilities

Acceptances and endorsements
Letters of guarantee
Irrevocable letters of credit
Bills for collection
Other contingent liabilities

Total contingent liabilities

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

	30-Jun-12 Taka (Un-audited)	31-Dec-11 Taka (Audited)	30-Jun-11 Taka (Audited)
Cash			
In hand (including foreign currencies)	4,527,376,783	3,535,950,333	4,690,114,910
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,337,874,735	7,099,309,591	7,349,682,771
	16,865,251,518	10,635,259,924	12,039,797,681
Balance with other banks and financial institutions			
In Bangladesh	7,263,552,301	4,526,460,395	2,250,212,630
Outside Bangladesh	756,717,212	340,123,644	424,528,549
	8,020,269,513	4,866,584,039	2,674,741,179
Money at call and short notice	6,900,000,000	5,700,000,000	3,290,000,000
Investments			
Government	12,765,208,500	9,730,390,385	9,725,104,849
Others	1,167,283,434	1,167,283,434	1,163,005,664
	13,932,491,934	10,897,673,819	10,888,110,513
Loans and advances			
Loans, cash credits, overdrafts, etc.	77,099,518,444	69,564,628,759	64,775,530,472
Bills purchased and discounted	7,856,392,526	10,096,060,532	6,973,496,965
Lease receivables	-	8,852	127,612
	84,955,910,970	79,660,698,143	71,749,155,049
Fixed assets including land, building, furniture and fixtures	4,182,377,405	3,981,914,724	3,649,548,742
Other assets	9,636,900,444	7,524,905,214	6,967,681,827
Non-banking assets	-	-	-
TOTAL ASSETS	144,493,201,784	123,267,035,863	111,259,034,991
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	1,432,155,024	1,829,993,038	1,484,864,720
Deposits and other accounts			
Current deposits and other accounts	25,149,740,704	18,915,376,509	16,539,528,962
Bills payable	1,159,754,392	1,109,713,973	1,680,189,180
Savings bank deposits	39,062,700,359	37,503,599,605	33,762,643,668
Term deposits	54,171,438,245	43,182,320,857	39,238,117,453
	119,543,633,700	100,711,010,944	91,220,479,263
Other liabilities	12,327,525,369	10,433,410,217	9,242,970,218
Subordinated debt	1,352,993,761	1,352,993,761	1,416,259,476
TOTAL LIABILITIES	134,656,307,855	114,327,407,960	103,364,573,677
Shareholders' equity			
Paid up share capital	2,000,000,000	2,000,000,000	2,000,000,000
Share premium	11,067,500	11,067,500	11,067,500
Statutory reserve	4,168,693,876	3,657,697,682	3,170,402,974
Other reserve	-	8,352,563	27,376,059
Dividend equalization account	257,364,155	257,364,155	102,632,635
Assets revaluation reserve	850,413,777	850,413,777	850,413,777
Revaluation reserve of HTM securities	87,438,289	106,867,283	67,072,900
Proposed dividend: Cash dividend @ 40% (i.e. Taka 4 per share of Taka 10 each for General Public Shareholders and Foreign Sponsors / Shareholders. Local Sponsors did not receive any dividend)	-	309,463,040	-
Retained earnings	2,461,916,332	1,738,401,903	1,665,495,469
TOTAL SHAREHOLDERS' EQUITY	9,836,893,929	8,939,627,903	7,894,461,314
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	144,493,201,784	123,267,035,863	111,259,034,991
OFF-BALANCE SHEET ITEMS			
Contingent liabilities			
Acceptances and endorsements	-	-	-
Letters of guarantee	3,116,382,447	2,411,351,483	3,637,765,850
Irrevocable letters of credit	15,725,409,154	10,707,929,100	11,316,936,101
Bills for collection	24,284,514,746	24,829,527,723	24,623,557,754
Other contingent liabilities	1,360,305,836	608,659,881	364,094,019
Total contingent liabilities	44,486,612,183	38,557,468,187	39,942,353,724
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	44,486,612,183	38,557,468,187	39,942,353,724

Chief Financial Officer

Managing Director