



**Balance Sheet as at 31 March 2010
(Unaudited)**

PROPERTY AND ASSETS	31.03.10 <u>Taka</u>	31.12.09 <u>Taka</u>
Cash		
In hand (including foreign currencies)	892,896,409	746,634,507
Balance with Bangladesh Bank and its agent bank (s)	3,151,306,949	4,396,026,055
(including foreign currencies)	-	-
	4,044,203,358	5,142,660,562
Balance with other banks and financial institutions		
In Bangladesh	3,544,656,326	9,641,882,575
Outside Bangladesh	46,575,457	208,901,519
	3,591,231,783	9,850,784,094
Money at call and short notice	1,224,779,167	299,779,167
Investments		
Government	9,110,592,924	8,468,751,198
Others	2,324,495,933	2,117,701,415
	11,435,088,857	10,586,452,613
Loans and advances / Investments		
Loans, cash credits, overdrafts, etc./ general investments	45,097,925,32	41,945,250,529
Bills purchased and discounted	1,546,435,556	1,541,171,274
	46,644,360,788	43,486,421,803
Fixed assets including premises, furniture and fixtures	2,818,780,854	2,788,065,869
Other assets	5,199,387,037	4,312,637,456
Non - banking assets	-	-
Total assets	<u>74,957,831,844</u>	<u>76,466,801,564</u>

LIABILITIES AND CAPITAL

Liabilities

Borrowings from other banks, financial institutions and agents	3,577,454,961	992,651,503
Deposits and other accounts		
Current deposits and other accounts	10,029,261,622	7,810,690,728
Bills payable	1,115,579,763	696,878,540
Savings bank deposits	11,681,520,939	11,377,098,331
Fixed deposits	34,615,502,593	42,499,612,403
Bearer certificate of deposit	-	-
	57,441,864,917	62,384,280,002
Other liabilities	7,745,341,545	7,225,635,781
Total liabilities	68,764,661,423	70,602,567,286
Capital / Shareholders' equity		
Paid up capital	1,571,130,000	1,571,130,000
Statutory reserve	1,461,875,608	1,377,386,294
Other reserve	2,426,566,661	2,340,537,297
Surplus in profit and loss account / Retained earnings	733,598,152	575,180,687
Total Shareholders' equity	6,193,170,421	5,864,234,278
Total liabilities and Shareholders' equity	74,957,831,844	76,466,801,564

31.03.10

Taka

31.12.09

Taka

OFF- BALANCE SHEET ITEMS

Contingent liabilities		
Acceptances and endorsements	1,668,906,376	1,047,815,467
Letters of guarantee	4,100,747,492	4,389,515,801
Irrevocable letters of credit	3,891,233,246	2,981,336,047
Bills for collection	2,095,633,742	2,027,888,899
Other contingent liabilities	-	-
Total	11,756,520,855	10,446,556,214

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
Other commitments

-	-
-	-
-	-
-	-
-	-

Total

**Total Off-Balance Sheet items including
contingent liabilities**

-	-
<u>11,756,520,855</u>	<u>10,446,556,214</u>

Chief Financial Officer

Managing Director & CEO