




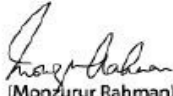
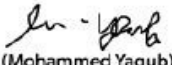

Balance Sheet as at 31 December 2009

Property and Assets	Note	2009 Taka	2008 Taka
Cash	3	8,957,392,045	7,842,374,422
In hand (including foreign currencies)		1,949,400,007	2,029,132,949
Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)		7,007,992,038	5,813,241,473
Balance with other banks and financial institutions	4	1,682,597,097	2,000,450,636
Inside Bangladesh		1,312,696,347	1,833,882,772
Outside Bangladesh		369,900,750	166,567,864
Money at call and short notice	5	1,269,686,667	1,099,886,667
Investments	6	12,168,652,910	8,375,594,255
Government		9,344,394,912	7,805,362,751
Others		2,824,257,998	570,231,504
Loans and advances	7	74,203,331,304	61,788,152,585
Loans, cash credits, overdrafts, etc		73,622,670,849	61,289,826,056
Bills purchased and discounted		580,660,455	498,326,529
Fixed assets including premises, furniture & fixtures	8	1,443,498,551	1,383,352,664
Other assets	9	7,854,067,065	7,394,501,326
Non banking assets	10	375,246	375,246
Total assets		107,579,600,885	89,884,697,801
Liabilities and Capital			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	427,450,814	393,065,945
Deposits and other accounts	12	88,466,459,786	73,016,508,560
Current accounts and other accounts		12,823,533,865	11,575,101,378
Bills payable		2,595,549,837	1,948,443,847
Savings bank deposits		30,662,311,042	26,030,281,124
Term deposits		39,321,891,678	30,889,775,302
Other deposits		3,063,173,364	2,572,906,909
Other liabilities	13	9,176,439,394	8,928,304,917
Total liabilities		98,070,349,994	82,337,879,422

**Balance Sheet as at 31 December 2009**

	Note	2009 Taka	2008 Taka
Capital/Shareholders' equity			
Paid up capital	14	3,822,000,000	2,940,000,000
Statutory reserve	15	3,152,722,217	2,418,827,866
Retained surplus (general reserve)	16	1,369,468,957	893,129,032
Proposed issue of bonus shares		-	-
Other reserves	17	1,165,059,717	1,294,861,481
Profit and loss account surplus	18	-	-
Total shareholders' equity		9,509,250,891	7,546,818,379
Total liabilities and shareholders' equity		107,579,600,885	89,884,697,801
Off-balance sheet items			
Contingent liabilities			
Acceptances and endorsements			
Letters of guarantee	19	3,274,273,362	2,763,709,791
Irrevocable letters of credit		13,187,695,745	12,616,319,942
Bills for collection		295,211,300	605,147,834
Other contingent liabilities		1,733,556,000	1,871,501,084
Total contingent liabilities		18,490,736,407	17,856,678,651
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		18,490,736,407	17,856,678,651

Accompanying notes 1 to 43 form an integral part of these financial statements.

			
(Helal Ahmed Chowdhury) Managing Director	(Monzurur Rahman) Director	(Mohammed Yaqub) Director	(Hafiz Ahmed Mazumder) Chairman

See annexed auditors' report to the shareholders of even date.

Dhaka 23 March 2010			
	Kazi Zahir Khan & Co Chartered Accountants	Aziz Halim Khair Choudhury Chartered Accountants	B Alam & Co Chartered Accountants