

**HEAD OFFICE, DHAKA.**

**Balance Sheet (Un-audited) at 31 March 2010**

(Figures in BDT)

<b>Property and Assets</b>	<b>Note</b>	<b>31 March 2010</b>	<b>31 December 2009</b>
<b>Cash</b>	3	<b>10,934,583,330</b>	<b>8,957,392,045</b>
In hand (including foreign currencies)		3,882,701,562	1,949,400,007
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)		7,051,881,768	7,007,992,038
<b>Balance with other banks and financial institutions</b>	4	<b>1,662,491,333</b>	<b>1,682,597,097</b>
Inside Bangladesh		1,004,523,797	1,312,696,347
Outside Bangladesh		657,967,536	369,900,750
<b>Money at call and short notice</b>	5	<b>1,549,686,667</b>	<b>1,269,686,667</b>
<b>Investments</b>	6	<b>13,189,877,435</b>	<b>12,168,652,910</b>
Government		11,232,510,853	9,344,394,912
Others		1,957,366,582	2,824,257,998
<b>Loans and advances</b>	7	<b>71,201,272,422</b>	<b>74,203,331,304</b>
Loans, cash credits, overdrafts etc		70,574,669,710	73,622,670,849
Bills purchased and discounted		626,602,712	580,660,455
<b>Fixed assets including premises, furniture &amp; fixtures</b>	8	<b>1,480,551,051</b>	<b>1,443,498,551</b>
<b>Other assets</b>	9	<b>8,080,563,300</b>	<b>7,854,067,065</b>
<b>Non banking assets</b>	10	<b>375,246</b>	<b>375,246</b>
<b>Total assets</b>		<b><u>108,099,400,784</u></b>	<b><u>107,579,600,885</u></b>
<b>Liabilities and Capital</b>			
<b>Liabilities</b>			
<b>Borrowings from other banks, financial institutions and agents</b>	11	<b>637,634,135</b>	<b>427,450,814</b>
<b>Deposits and other accounts</b>	12	<b><u>87,535,002,380</u></b>	<b><u>88,466,459,786</u></b>

HEAD OFFICE, DHAKA.

**Balance Sheet (Un-audited) at 31 March 2010**

(Figures in BDT)

	Note	31 March 2010	31 December 2009
<b>Capital/Shareholders' equity</b>			
Paid up capital	14	3,822,000,000	3,822,000,000
Statutory reserve	15	3,392,630,340	3,152,722,217
Retained surplus (general reserve)	16	1,369,468,957	1,369,468,957
Other reserves	17	1,157,692,116	1,165,059,717
Profit and loss account surplus	18	437,077,731	-
<b>Total shareholders' equity</b>		<b>10,178,869,144</b>	<b>9,509,250,891</b>
		<b>108,099,400,78</b>	
<b>Total liabilities and shareholders' equity</b>	<b>4</b>	<b>107,579,600,885</b>	<b>107,579,600,885</b>
<b>Off-balance sheet items</b>			
<b>Contingent liabilities</b>			
<b>Acceptances and endorsements</b>			
Letters of guarantee	19	3,000,920,086	3,274,273,362
Irrevocable letters of credit		16,822,964,499	13,187,695,745
Bills for collection		424,230,747	295,211,300
Other contingent liabilities		1,733,556,000	1,733,556,000
<b>Total contingent liabilities</b>		<b>21,981,671,332</b>	<b>18,490,736,407</b>
<b>Other commitments</b>			
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		-	-
<b>Total other commitments</b>		<b>-</b>	<b>-</b>
<b>Total off balance sheet items including contingent liabilities</b>		<b>21,981,671,332</b>	<b>18,490,736,407</b>