## Consolidated Balance Sheet (Un-audited) at 30 June 2011

(Figures in BDT)

### Property and Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>30 June 2011</th>
<th>31 December 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
<td>12,613,689,221</td>
<td>10,237,049,692</td>
</tr>
<tr>
<td>In hand (including foreign currencies)</td>
<td>2,214,571,659</td>
<td>2,420,920,513</td>
</tr>
<tr>
<td>Balance with Bangladesh Bank and its agent bank(s)</td>
<td>10,399,117,562</td>
<td>7,816,129,179</td>
</tr>
<tr>
<td>(including foreign currencies)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balance with other banks and financial institutions</td>
<td>961,208,676</td>
<td>884,266,695</td>
</tr>
<tr>
<td>Inside Bangladesh</td>
<td>619,944,647</td>
<td>697,769,357</td>
</tr>
<tr>
<td>Outside Bangladesh</td>
<td>341,264,029</td>
<td>186,497,338</td>
</tr>
<tr>
<td>Money at call and short notice</td>
<td>2,529,386,667</td>
<td>119,486,667</td>
</tr>
<tr>
<td>Investments</td>
<td>16,981,355,483</td>
<td>16,516,388,559</td>
</tr>
<tr>
<td>Government</td>
<td>12,974,268,431</td>
<td>10,807,104,227</td>
</tr>
<tr>
<td>Others</td>
<td>4,007,087,052</td>
<td>5,709,284,332</td>
</tr>
<tr>
<td>Loans and advances</td>
<td>92,549,157,953</td>
<td>89,106,206,559</td>
</tr>
<tr>
<td>Loans, cash credits, overdrafts etc</td>
<td>90,868,309,239</td>
<td>88,094,724,058</td>
</tr>
<tr>
<td>Bills purchased and discounted</td>
<td>1,680,848,714</td>
<td>1,011,482,501</td>
</tr>
<tr>
<td>Fixed assets including premises, furniture &amp; fixtures</td>
<td>3,411,371,940</td>
<td>3,330,313,913</td>
</tr>
<tr>
<td>Other assets</td>
<td>8,793,638,841</td>
<td>8,268,564,336</td>
</tr>
<tr>
<td>Non banking assets</td>
<td>375,246</td>
<td>375,246</td>
</tr>
<tr>
<td><strong>Total assets</strong></td>
<td><strong>137,840,184,027</strong></td>
<td><strong>128,462,651,667</strong></td>
</tr>
</tbody>
</table>

### Liabilities and Capital

### Liabilities

Borrowings from other banks, financial institutions and agents

<table>
<thead>
<tr>
<th>Description</th>
<th>30 June 2011</th>
<th>31 December 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions and agents</td>
<td>1,670,826,201</td>
<td>3,288,185,245</td>
</tr>
<tr>
<td>Deposits and other accounts</td>
<td>107,684,791,382</td>
<td>98,850,499,250</td>
</tr>
<tr>
<td>Current accounts and other accounts</td>
<td>13,316,001,230</td>
<td>16,594,357,070</td>
</tr>
<tr>
<td>Bills payable</td>
<td>2,098,955,510</td>
<td>2,492,007,347</td>
</tr>
<tr>
<td>Savings bank deposits</td>
<td>33,968,444,881</td>
<td>33,709,387,745</td>
</tr>
<tr>
<td>Term deposits</td>
<td>54,318,038,785</td>
<td>42,560,730,705</td>
</tr>
<tr>
<td>Other deposits</td>
<td>4,043,350,976</td>
<td>3,494,016,383</td>
</tr>
<tr>
<td><strong>Other liabilities</strong></td>
<td><strong>13,160,023,210</strong></td>
<td><strong>11,944,099,627</strong></td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td><strong>122,515,640,793</strong></td>
<td><strong>114,082,784,122</strong></td>
</tr>
</tbody>
</table>
# Consolidated Balance Sheet (Un-audited) at 30 June 2011

(Figures in BDT)

<table>
<thead>
<tr>
<th>Capital/Shareholders' equity</th>
<th>30 June 2011</th>
<th>31 December 2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid up capital</td>
<td>6,707,610,000</td>
<td>4,968,600,000</td>
</tr>
<tr>
<td>Statutory reserve</td>
<td>4,665,882,216</td>
<td>4,148,732,309</td>
</tr>
<tr>
<td>Retained surplus (general reserve)</td>
<td>353,021,315</td>
<td>2,340,691,675</td>
</tr>
<tr>
<td>Other reserves</td>
<td>2,921,029,167</td>
<td>2,921,643,561</td>
</tr>
<tr>
<td>Profit and loss account surplus</td>
<td>676,542,605</td>
<td>-</td>
</tr>
<tr>
<td>Foreign Currency translation Reserve</td>
<td>456,847</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Capital/Shareholders' equity</strong></td>
<td><strong>15,324,542,150</strong></td>
<td><strong>14,379,867,545</strong></td>
</tr>
<tr>
<td>Non-controlling Interest</td>
<td>1,084</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Equity</strong></td>
<td><strong>15,324,643,234</strong></td>
<td><strong>11,379,947,616</strong></td>
</tr>
<tr>
<td><strong>Total liabilities and shareholders' equity</strong></td>
<td><strong>137,840,184,027</strong></td>
<td><strong>128,462,561,667</strong></td>
</tr>
</tbody>
</table>

## Off-balance sheet items

### Contingent liabilities

<table>
<thead>
<tr>
<th>Acceptances and endorsements</th>
<th>4,837,377,642</th>
<th>4,184,964,364</th>
</tr>
</thead>
<tbody>
<tr>
<td>Letters of guarantee</td>
<td>22,544,249,437</td>
<td>21,558,428,949</td>
</tr>
<tr>
<td>Irrevocable letters of credit</td>
<td>1,282,659,756</td>
<td>661,233,151</td>
</tr>
<tr>
<td>Bills for collection</td>
<td>1,331,180,000</td>
<td>1,331,180,000</td>
</tr>
<tr>
<td><strong>Total contingent liabilities</strong></td>
<td><strong>29,995,466,835</strong></td>
<td><strong>27,735,806,464</strong></td>
</tr>
</tbody>
</table>

## 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** | **29,995,466,835** | **27,735,806,464** |

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Sayed Ahmed PCA  
GM & CFO  

Md. Abdul Halim Chowdhury  
AMD  

Helal Ahmed Chowdhury  
MD & CEO