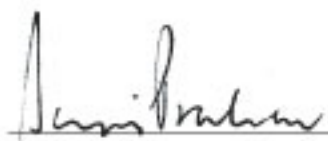


Profit and Loss Account

for the year ended 31 December 2009

	Notes	2009		2008	
		USD	BDT	USD	BDT
Interest income	13	5,608,909	388,473,037	7,904,709	544,792,558
Interest paid on deposits and borrowings	14	(1,089,216)	(75,439,100)	(2,297,452)	(158,340,439)
Net interest income		4,519,693	313,033,937	5,607,257	386,452,119
Commission, exchange and brokerage	15	3,170,966	219,621,105	3,211,220	221,317,302
Total operating income		7,690,659	532,655,042	8,818,477	607,769,421
Operating expenses		(1,754,760)	(121,534,707)	(1,922,878)	(132,524,761)
Profit before provisions		5,935,899	411,120,335	6,895,599	475,244,660
Specific provision		(116,579)	(8,074,239)	-	-
Profit before income tax		5,819,320	403,046,096	6,895,599	475,244,660
Tax					
Current year		(2,522,757)	(174,726,149)	(3,103,019)	(213,860,097)
Prior year		171,544	11,881,117	-	-
Deffered Tax		-	-	-	-
		(2,351,213)	(162,845,032)	(3,103,019)	(213,860,097)
Net Profit after taxation		3,468,107	240,201,064	3,792,580	261,384,563

The annexed notes 1 to 19 form an integral part of these financial statements.



Sanjay Prakash
Chief Executive Officer, Bangladesh

As per our report of same date



Nayeem Rahman Chowdhury
Chief Financial Officer, Bangladesh



Rahman Rahman Huq
Chartered Accountants

18 February 2010