

### Balance Sheet as at 31 December 2009

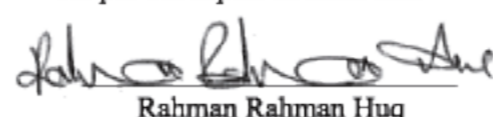
PROPERTY AND ASSETS	Notes	2009 BDT	2008 BDT
<b>Cash</b>	5		
In hand (including foreign currencies)		23,436,704	18,037,314
With Bangladesh Bank and its agents bank (including foreign currencies)		20,000,000	-
		<b>43,436,704</b>	<b>18,037,314</b>
<b>Balance with other banks and financial institutions</b>			
In Bangladesh		-	-
Outside Bangladesh		-	-
		-	-
<b>Placements with banks and other financial institutions</b>		-	-
<b>Investments in Shares &amp; Securities</b>			
Government Securities		-	-
Others		-	-
		-	-
<b>Investments</b>	6		
General Investments etc.		109,609,387	300,639,208
Bills Purchased and Discounted		-	-
		<b>109,609,387</b>	<b>300,639,208</b>
<b>Fixed assets including Premises, Furniture and fittings</b>	7	<b>497,515</b>	<b>638,986</b>
<b>Other assets</b>	8	<b>105,351,557</b>	<b>1,752,651</b>
<b>Non - Banking assets</b>		-	-
<b>Total Assets</b>		<b>258,895,163</b>	<b>321,068,159</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities:</b>			
Placement from banks & other financial institutions		-	-
<b>Deposits and other accounts:</b>	9		
Al-Wadeeah Current and Other Deposit Accounts		43,800,205	78,098,334
Bills payable		74,630,707	96,305,240
		<b>118,430,912</b>	<b>174,403,574</b>
Other liabilities	10	<b>6,375,142</b>	<b>7,359,684</b>
<b>Total liabilities</b>		<b>124,806,054</b>	<b>181,763,258</b>
<b>Capital/shareholders' equity</b>			
Profit and loss account	11	134,089,109	139,304,901
<b>Total shareholders' equity</b>		<b>134,089,109</b>	<b>139,304,901</b>
<b>Total liabilities and shareholders' equity</b>		<b>258,895,163</b>	<b>321,068,159</b>
<b>Off balance sheet items</b>			
<b>Contingent liabilities</b>	12		
Claim against the Bank not acknowledged as debts		-	-
Acceptances and endorsements		-	123,633,811
Letters of guarantee		-	-
Irrevocable letters of credit		-	58,326,658
Foreign exchange contracts - Spot and Forward		-	-
Traveler Cheques in hand		4,250,624	7,345,640
Govt. Bonds in hand		-	-
<b>Total</b>		<b>4,250,624</b>	<b>189,306,109</b>
<b>Other Commitments</b>			
Documentary credit and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Un-drawn note issuance and revolving undertaking facilities		-	-
Un-drawn formal standby facilities, credit lines and other commitments		-	-
<b>Total</b>		-	-
<b>Total Off balance sheet items</b>		<b>4,250,624</b>	<b>189,306,109</b>

The annexed notes 1 to 20 form an integral part of these financial statements.



Sanjay Prakash  
Chief Executive Officer, Bangladesh

As per our report of same date



Rahman Rahman Huq  
Chartered Accountants



Nayeem Rahman Chowdhury  
Chief Financial Officer, Bangladesh