

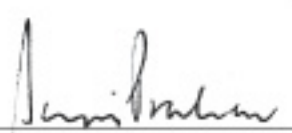
### Bangladesh Branches


#### Balance Sheet

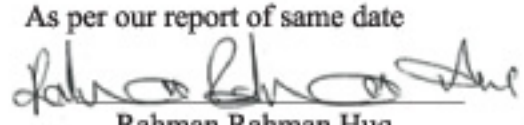
As at 31 December 2009

	Notes	2009 BDT	2008 BDT
<b>PROPERTY AND ASSETS</b>			
<b>Cash</b>	5		
In hand (including foreign currencies)		1,000,660,184	862,929,002
With Bangladesh Bank and its agents bank (including foreign currencies)		6,977,560,107	5,685,893,909
		<b>7,978,220,291</b>	<b>6,548,822,911</b>
<b>Balance with other banks and financial institutions</b>	6		
In Bangladesh		176,967,264	87,280,851
Outside Bangladesh		1,155,667,928	878,410,716
		<b>1,332,635,192</b>	<b>965,691,567</b>
<b>Money at call and short notice</b>	7	<b>1,685,000,000</b>	<b>905,000,000</b>
<b>Investments</b>	8		
Government securities		18,384,089,048	10,325,013,923
Others		6,000,000	6,000,000
		<b>18,390,089,048</b>	<b>10,331,013,923</b>
<b>Loans and advances</b>	9		
Loans, cash credits, overdrafts		30,126,374,328	31,908,443,007
Bills purchased and discounted		1,541,942,254	2,394,301,264
		<b>31,668,316,582</b>	<b>34,302,744,271</b>
<b>Fixed assets including premises, furniture and fittings</b>	10	<b>246,178,522</b>	<b>280,637,282</b>
<b>Other assets</b>	11	<b>8,049,885,655</b>	<b>11,249,814,256</b>
<b>Non - banking assets</b>		-	-
<b>Total assets</b>		<b>69,350,325,290</b>	<b>64,583,724,210</b>
<b>LIABILITIES AND CAPITAL</b>			
<b>Liabilities</b>			
Borrowing from other banks, financial institutions and agents	12	293,151,509	879,026,373
<b>Deposits and other accounts</b>	13		
Current accounts and other accounts		13,721,102,928	7,843,649,487
Bills payable		745,024,675	551,235,172
Savings bank deposits		11,304,131,307	8,605,863,282
Term deposit		29,848,796,930	34,163,107,556
		<b>55,619,055,840</b>	<b>51,163,855,497</b>
Other liabilities	14	4,073,079,725	4,619,088,327
<b>Total liabilities</b>		<b>59,985,287,074</b>	<b>56,661,970,197</b>
<b>Capital/shareholders' equity:</b>			
Fund deposited with Bangladesh Bank	15	2,589,821,812	2,577,602,679
Other reserves	16	(18,234,435)	57,310,515
Profit and loss account	17	6,793,450,839	5,286,840,819
<b>Total shareholders' equity</b>		<b>9,365,038,216</b>	<b>7,921,754,013</b>
<b>Total liabilities and shareholders' equity</b>		<b>69,350,325,290</b>	<b>64,583,724,210</b>
<b>Off balance sheet items</b>			
<b>Contingent liabilities</b>	18		
Claim against the Bank not acknowledged as debts		-	-
Acceptances and endorsements		13,137,151,773	14,383,242,521
Letters of guarantee		4,997,725,723	3,591,940,117
Irrevocable letters of credit		13,654,458,056	8,352,951,710
Foreign exchange contracts - Spot and Forward		5,682,408,667	2,956,209,202
Traveler's Cheques in hand		19,942,169	42,615,132
Govt. Bonds in hand		348,135,430	916,157,920
<b>Total</b>		<b>37,839,821,818</b>	<b>30,243,116,602</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 & other commitments		-	-
<b>Total</b>		<b>-</b>	<b>-</b>
<b>Total Off balance sheet items</b>		<b>37,839,821,818</b>	<b>30,243,116,602</b>

The annexed notes 1 to 34 form an integral part of these financial statements.

  
Sanjay Prakash  
Chief Executive Officer, Bangladesh

  
Nayeem Rahman Chowdhury  
Chief Financial Officer, Bangladesh

As per our report of same date  
  
Rahman Rahman Huq  
Chartered Accountants

18 February 2010