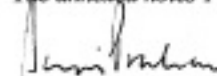



Balance Sheet

As at 31 December 2008


	Notes	2008 BDT	2007 BDT
PROPERTY AND ASSETS			
Cash:			
In hand (including foreign currencies)	5	862,929,002	960,651,927
With Bangladesh Bank and its agents bank (including foreign currencies)		5,685,893,909	4,927,446,130
		6,548,822,911	5,888,098,057
Balance with other banks and financial institutions			
In Bangladesh	6	87,280,851	50,851,049
Outside Bangladesh		878,410,716	1,352,995,324
		965,691,567	1,403,846,373
Money at call and short notice			
	7	905,000,000	850,000,000
Investments:			
Government	8	10,335,763,923	2,453,646,041
Others		6,000,000	6,000,000
		10,341,763,923	2,459,646,041
Loans and advances:			
Loans, cash credits, overdrafts	9	31,908,443,007	32,367,561,643
Bills purchased and discounted		2,394,301,264	1,440,139,218
		34,302,744,271	33,807,700,861
Fixed assets including premises, Furniture and fittings			
	10	280,637,282	254,593,463
Other assets			
Non - banking assets	11	11,239,064,256	10,869,406,534
		-	-
Total assets		64,583,724,210	55,533,291,329
LIABILITIES AND CAPITAL			
Liabilities:			
Borrowing from other banks, financial institutions and agents	12	879,026,373	760,697,509
Deposits and other accounts:			
Current and other accounts, etc.	13	7,843,649,487	14,954,519,603
Bills payable		551,235,172	503,389,636
Savings bank deposits		8,605,863,282	8,023,002,672
Term deposit		34,163,107,556	21,019,970,518
		51,163,855,497	44,500,882,429
Other liabilities	14	4,619,088,327	3,538,924,025
Total liabilities		56,661,970,197	48,800,503,963
Capital/shareholders' equity:			
Fund deposited with Bangladesh Bank	15	2,577,602,679	2,565,024,160
Other reserve	16	57,310,515	23,352,092
Profit and loss account	17	5,286,840,819	4,144,411,114
Total shareholders' equity		7,921,754,013	6,732,787,366
Total liabilities and shareholders' equity		64,583,724,210	55,533,291,329
Off balance sheet items			
Contingent liabilities:			
Claim against the Bank not acknowledged as debts	18	-	-
Acceptances and endorsements		14,383,242,521	6,536,972,749
Letters of guarantee		3,591,940,117	2,802,189,845
Irrevocable letters of credit		8,352,951,710	8,431,704,627
Foreign exchange contracts - Spot and Forward		2,956,209,202	912,125,078
Traveler Cheques in hand		42,615,132	61,328,799
Govt. Bonds in hand		916,157,920	790,401,450
Total		30,243,116,602	19,534,722,548
Other Commitments			
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		-	-
Total		-	-
Total Off balance sheet items		30,243,116,602	19,534,722,548

The annexed notes 1 to 35 form an integral part of these financial statements.


 Sanjay Prakash
 Chief Executive Officer, Bangladesh


 Mustafa Alim Aolad
 Head of Finance, Bangladesh

As per our report of same date


 Rahman Rahman Huq
 Chartered Accountants