

Balance Sheet

As at 31 December 2009

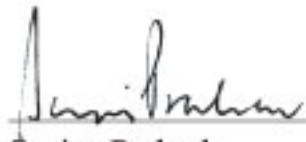
PROPERTY AND ASSETS	Notes	2009		2008	
		USD	BDT	USD	BDT
Cash					
In hand (including foreign currencies)		-	-	-	-
With Bangladesh Bank (including foreign currencies)		-	-	-	-
Balance with other banks and financial institutions	5				
In Bangladesh		-	-	-	-
Outside Bangladesh		34,035,584	2,357,304,548	8,586,893	591,808,666
		34,035,584	2,357,304,548	8,586,893	591,808,666
Money at call and short notice		-	-	-	-
Investments		-	-	-	-
Loans and advances:	6				
i) Loans, cash credits, overdrafts, etc. :					
In Bangladesh		75,325,501	5,217,044,199	72,342,080	4,985,816,154
Outside Bangladesh		-	-	-	-
		75,325,501	5,217,044,199	72,342,080	4,985,816,154
ii) Bills discounted and purchased (excluding treasury bills of the Government) :					
Payable in Bangladesh		141,450,386	9,796,853,734	157,824,767	10,877,282,943
Payable outside Bangladesh		-	-	-	-
		141,450,386	9,796,853,734	157,824,767	10,877,282,943
		216,775,887	15,013,897,933	230,166,847	15,863,099,097
Fixed assets		-	-	-	-
Other assets	7	46,333	3,209,011	-	-
Non-banking assets		-	-	-	-
Total assets		250,857,804	17,374,411,492	238,753,740	16,454,907,763
LIABILITIES AND CAPITAL					
Borrowing from other banks and financial institutions and agents	8				
Bangladesh Bank		76,874,322	5,324,315,565	-	-
Other:					
In Bangladesh		137,532	9,525,466	211,455	14,573,479
Outside Bangladesh		58,500,000	4,051,710,000	79,500,000	5,479,140,000
		58,637,532	4,061,235,466	79,711,455	5,493,713,479
		135,511,854	9,385,551,031	79,711,455	5,493,713,479
Deposits with other accounts:	9				
Current accounts and other account		8,869,740	614,318,172	7,978,478	549,876,704
Bills payable		620,500	42,975,830	308,960	21,293,523
Term deposits		3,846,099	266,380,841	833,768	57,463,291
		13,336,339	923,674,843	9,121,206	628,633,518
Other liabilities	10	99,650,311	6,901,780,531	147,064,917	10,135,714,080
Total liabilities		248,498,504	17,211,006,405	235,897,578	16,258,061,077

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	Notes	2009		2008	
		USD	BDT	USD	BDT
Capital/shareholders' equity					
Profit and Loss account	11	2,359,300	163,405,087	2,856,162	196,846,686
		2,359,300	163,405,087	2,856,162	196,846,686
Total liabilities and shareholders' equity		250,857,804	17,374,411,492	238,753,740	16,454,907,763
Off balance sheet items:					
Contingent liabilities:	12				
Acceptance and endorsements		26,264,215	1,819,059,531	31,480,454	2,169,632,890
Letters of guarantee		1,179,303	81,678,526	1,065,522	73,435,776
Bills for collection		-	-	-	-
Irrevocable letters of credit		24,021,901	1,663,756,863	20,670,375	1,424,602,245
		51,465,419	3,564,494,920	53,216,351	3,667,670,911
Other commitments					
Documentary credit and short term trade-related transactions		-	-	-	-
Forward assets purchased and forward deposits placed		-	-	-	-
Undrawn note issuance and revolving undertaking facilities		-	-	-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-	-	-
		-	-	-	-
Total Off Balance Sheet items		51,465,419	3,564,494,920	53,216,351	3,667,670,911

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