

Our Performance » Conventional Banking » Balance Sheet

Balance Sheet at December 31, 2008

| PROPERTY AND ASSETS | 2008 Taka | 2007 Taka |
|---|-----------------------|-----------------------|
| Cash: | | |
| In hand (including foreign currencies) | 486,061,422 | 440,911,732 |
| With Bangladesh Bank And its agent Bank (s) (including foreign currencies) | 3,429,227,784 | 2,966,460,168 |
| | <u>3,915,289,206</u> | <u>3,407,371,900</u> |
| Balance with other banks and financial institutions: | | |
| In Bangladesh | 534,541,610 | 1,258,788,896 |
| Outside Bangladesh | 80,834,747 | 899,318,546 |
| | <u>615,376,357</u> | <u>1,546,988,175</u> |
| Money at call and short notice | 119,900,000 | 310,000,000 |
| Investment: | | |
| Government securities | 10,515,269,078 | 7,563,544,454 |
| Others | 1,784,337,793 | 899,318,546 |
| | <u>12,299,606,871</u> | <u>8,462,863,000</u> |
| Loans and advances: | | |
| Loans, cash credits, overdrafts, etc. | 56,223,855,904 | 45,531,630,718 |
| Bills discounted and purchased | 4,057,404,485 | 2,632,973,432 |
| | <u>60,281,260,388</u> | <u>48,164,604,150</u> |
| Fixed assets | 2,685,557,650 | 1,708,110,172 |
| Other assets | 1,264,537,446 | 770,752,643 |
| Non-banking assets | - | - |

| | | |
|---------------------|-----------------------|-----------------------|
| Total assets | <u>81,181,527,919</u> | <u>64,370,690,040</u> |
|---------------------|-----------------------|-----------------------|

LIABILITIES AND CAPITAL

Liabilities:

| | | |
|--|---------------|-----------|
| Borrowing and other banks, financial institutions agents | 1,561,993,125 | 6,509,000 |
|--|---------------|-----------|

Deposites and other accounts:

| | | |
|--|-----------------------|-----------------------|
| Current deposits and other accounts | 5,235,642,551 | 3,939,794,945 |
| Bills payable | 852,132,286 | 688,281,765 |
| Savings Bank/Mudaraba Savings deposits | 3,477,918,663 | 3,433,491,229 |
| Fixed deposits/Mudaraba fixed deposits | 59,148,979,075 | 47,412,480,169 |
| | <u>68,714,672,575</u> | <u>55,474,048,109</u> |

| | | |
|--------------------------|---------------|---------------|
| Other liabilities | 3,547,587,789 | 2,745,663,830 |
|--------------------------|---------------|---------------|

| | | |
|--------------------------|-----------------------|-----------------------|
| Total liabilities | <u>73,824,253,489</u> | <u>58,226,220,939</u> |
|--------------------------|-----------------------|-----------------------|

Capital/shareholder's equity:

| | | |
|-------------------|---------------|---------------|
| Paid up capital | 2,852,197,800 | 2,281,758,300 |
| Share Premium | 485,930,025 | 1,056,369,600 |
| Statutory reserve | 1,975,251,800 | 1,544,287,000 |
| General reserves | 247,650,000 | 247,650,000 |
| Other reserves | 1,253,453,849 | 570,619,810 |
| Retained earnings | 542,790,957 | 443,784,391 |

| | | |
|-----------------------------------|----------------------|----------------------|
| Total shareholders' equity | <u>7,357,274,431</u> | <u>6,144,469,101</u> |
|-----------------------------------|----------------------|----------------------|

| | | |
|---|-----------------------|-----------------------|
| Total liabilities and shareholders' equity | <u>81,181,527,919</u> | <u>64,370,690,040</u> |
|---|-----------------------|-----------------------|

OFF BALANCE SHEET ITEMS

Contingent liabilities:

| | | |
|-------------------------------|-----------------------|-----------------------|
| Acceptances and endorsements | 15,359,632,013 | 7,377,208,948 |
| Letters of Guarantee | 6,165,108,183 | 5,335,371,383 |
| Irrevocable Letters of Credit | 8,010,077,676 | 7,415,596,834 |
| Bills for Collection | 1,768,093,138 | 1,282,374,580 |
| | <u>31,302,911,010</u> | <u>21,410,551,744</u> |

Other contingent liabilities:

| | | |
|--|--------------------|--------------------|
| Value of travellers' cheques on hand | 2,801,600 | 8,505,835 |
| Value of Bangladesh Sanchaya Patra on hand | 273,991,000 | 251,551,000 |
| | <u>276,792,600</u> | <u>260,056,835</u> |

Other Commitments:

| | | |
|---|------------------------------|------------------------------|
| Documentary credits and short term trade related transactions | - | - |
| Forward assets purchased and forward deposits placed | - | - |
| Undrawn note issuance and revolving facilities | - | - |
| Undrawn formal standby facilities credit lines and other commitments | - | - |
| Claims against the bank acknowledged as debt | - | - |
| | <u>-</u> | <u>-</u> |
| | <u>-</u> | <u>-</u> |
| Total off balance sheet items including contingent liabilities | <u><u>31,579,703,610</u></u> | <u><u>21,670,608,579</u></u> |