

	2008	2007		2008	2007		2008	2007
	Taka	Taka		Taka	Taka		Taka	Taka
Loans and advances to small and medium enterprises								
Business installment loan	9,226,685,481	7,419,194,986						
Loans against property	299,635,191	-						
Trade loans to medium enterprises	1,168,573,474	804,514,164						
Revolving loans	244,666,670	319,234,343						
Term Loans	79,964,922	57,100,685						
Overdrafts	530,416,941	585,319,495						
Other loans	-	170,846,156						
	<u>11,549,942,679</u>	<u>9,356,209,829</u>						
Corporate loans and advances								
Agriculture, hunting, forestry and fishing	2,247,216,111	876,883,087						
Manufacturing	19,684,017,331	18,443,329,813						
Electricity, gas and water	639,121,803	521,896,701						
Construction	28,588,466	28,588,466						
Real estate	-	86,666,667						
Commerce	3,347,060,870	2,601,095,435						
Transport and communications	3,277,198,683	4,892,772,916						
Community, social and personal services	3,557,642,899	3,409,776,944						
Financing, insurance and business service	353,369,470	373,528,309						
Banks	156,335,155	248,206,814						
	<u>33,290,550,788</u>	<u>31,482,745,153</u>						
	<u>67,368,098,567</u>	<u>57,633,308,749</u>						
10.3.3 Geographical location wise loans and advances (including bills discounted and purchased)								
Dhaka	53,834,510,713	46,624,204,302						
Chittagong	11,502,958,137	9,440,349,644						
Narayanganj	695,875,843	553,979,336						
Khulna	284,906,609	172,630,725						
Sylhet	707,464,120	598,180,853						
Bogra	342,383,145	243,963,889						
	<u>67,368,098,567</u>	<u>57,633,308,749</u>						
10.4 Unclassified, classified, doubtful and bad loans and advances (including bills discounted and purchased)								
Unclassified	65,528,073,567	56,214,765,539						
Special Mention Account (SMA)	451,264,000	498,056,383						
Substandard	149,659,000	83,508,980						
Doubtful	82,409,000	98,775,028						
Bad/loss	1,156,693,000	738,202,819						
	<u>67,368,098,567</u>	<u>57,633,308,749</u>						
10.5 Particulars of loans and advances								
i) Loans considered good in respect of which the Bank is fully secured	13,082,953,802	9,160,381,854						
ii) Loans considered good for which the Bank holds no other security than the debtor's personal security	41,205,214,059	36,071,464,119						
iii) Loans considered good and secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	11,534,834,551	11,232,769,135						
iv) Loans adversely classified; provision not maintained there against	-	-						
v) Loans taken by directors or executives or any of them taken jointly or separately with other persons	-	-						
vi) Loans due by directors or officers of the bank or any of them either severally or jointly with any other person and debts due by companies or firms in which the directors, partners or managing agent or in the case of private companies are members	-	-						
vii) Maximum total amount of advances, including temporary advances made at any time during the period to directors or managers or officers of the bank or any of them either severally or jointly with any other persons	-	-						
viii) Maximum total amount of advances, including temporary advance granted during the period to the companies or firms in which the directors of the bank are interested as directors, partners or managing agents or, in case of private companies, as members	-	-						
ix) Due from other banking companies	156,335,155	248,206,814						
x) Classified loans for which interest/profit not credited to income:								
a) Increase/decrease of provision (specific)	162,644,714	72,813,368						
Amount of written off debt	8,945,781	7,501,697						
Amount of recovery against the debt which was previously written off	46,601,830	32,339,182						
b) Amount of provision kept against the amount classified as bad/loss as at the Balance Sheet date	1,142,895,759	980,251,046						
c) Amount of interest charged in suspense account	219,544,696	232,272,949						
(xi) Written-off loans:								
a) Cumulative amount of written off loans for the current year	1,098,098,358	1,127,216,491						
b) Amount of debt written off for the current year	17,483,697	21,464,303						
c) Amount of written off debt against which case has been filed for its recovery	-	-						
10.6 Listing of assets pledged as security / collaterals								
Nature of the secured assets:								
Fixed assets	-	-						
Cash and quasi-cash	-	-						
11. Bills discounted and purchased								
i) Inside and outside Bangladesh:								
Payable inside Bangladesh:								
Payable outside Bangladesh	1,580,779,079	1,133,606,222						
	458,583,181	246,224,450						
	<u>2,039,362,260</u>	<u>1,379,830,672</u>						
ii) Classification on residual maturity basis:								
Less than 1 month	864,103,192	733,328,216						
More than 1 month but less than 3 months	354,133,449	325,190,376						
More than 3 months but less than 6 months	387,638,422	62,528,013						
More than 6 months	404,294,696	258,784,067						
Over 1 year	29,192,501	-						
	<u>2,039,362,260</u>	<u>1,379,830,672</u>						
12. Fixed assets including premises, furniture and fixtures								
Freehold premises	170,665,000	170,665,000						
Fixed equipments	843,881,152	828,249,754						
Computer and office equipments	635,290,255	542,983,239						
Furniture and fittings	189,378,677	188,626,177						
Capitalised leased equipments	541,623,194	431,211,781						
	<u>2,380,838,278</u>	<u>2,161,735,951</u>						
Less: Accumulated depreciation	998,902,514	705,399,751						
	<u>1,381,935,764</u>	<u>1,456,336,200</u>						
Please refer to Annexure - A for detailed analysis.								
13. Other assets								
Stationery and stamps in hand	1,244,167	1,313,851						
Interest receivable - loans and advances (including deposits with banks)	528,317,153	497,888,061						
Interest receivable - investments	154,517,808	205,894,647						
Accrued commission receivable	179,403,012	174,596,511						
Security deposits	3,922,323	2,083,163						
Advance rent	1,215,526,135	1,265,907,285						
Prepaid expenses	11,499,331	13,105,213						
Inter company/inter branch balances (Note 13.2)	2,661,105,430	3,609,247,346						
Items in course of collection-cheques in till	2,197,437,461	3,204,644,211						
Suspense account	63,003,503	90,604,707						
Sundry debtors	541,197,783	261,447,648						
Intra branch balances in Bangladesh	1,972,409	349,239,328						
Guarantee claim awaiting reimbursement	188,235,336	159,001,521						
Project awaiting completion (branch renovation)	15,962,996	57,394,468						
Unrealized gain/loss on forward contract	12,161,912	-						
Deferred tax asset	51,709,143	-						
Cross border recharge receivable	1,003,917	23,784,749						
Receivable from American Express Bank Ltd., New York	908,118	908,118						
Adjustment due to use of BB conversion rate	2,819	3,623						
	<u>7,831,130,756</u>	<u>9,917,064,450</u>						
Other assets have been assessed by management and are not doubtful of recovery and hence no provision is required.								
13.1 Other assets which are not capable of earning income (non interest bearing other assets)								
Stationery and stamps in hand	1,244,167	1,313,851						
Accrued commission receivable	179,403,012	174,596,511						
Security deposit	3,922,323	2,083,163						
Advance rent	1,215,526,135	1,265,907,285						
Prepaid expenses	11,499,331	13,105,213						
Inter company/inter branch balances except SCB London and SCB New York	100,282,476	18,707,031						
Sundry debtors	541,197,783	261,447,648						
Intra branch balances in Bangladesh	1,972,409	349,239,328						
Items in course of collection-cheques in till	2,197,437,461	3,204,644,211						
Suspense account	63,003,503	90,604,707						
Guarantee claim awaiting reimbursement	188,235,336	159,001,521						
Project awaiting completion (branch renovation)	15,962,996	57,394,468						
Unrealized gain/loss on forward contract	12,161,912	-						
Deferred tax asset	51,709,143	-						
Cross border recharge receivable	1,003,917	23,784,749						
Receivable from American Express Bank Ltd., New York	908,118	908,118						
Adjustment due to use of BB conversion rate	2,819	3,623						
	<u>4,587,472,841</u>	<u>5,622,741,427</u>						
13.2 Inter company/inter branch balances								
SCB Mumbai - ACU	65,749,884	-						
SCB Colombo - ACU	19,067,952	4,166,619						
SCB New York - USD	2,077,512,412	1,116,889,272						
SCB Hong Kong - HKD	77,490	408,926						
SCB Karachi - ACU	11,348,910	11,560,691						
SCB London-EUR	144,481,506	19,613,429						
SCB London-GBP	338,829,036	396,637,614						
SCB Tokyo-JPY	730,400	-						
SCB Singapore - SGD	229,429	-						
SCB Nepal - USD	3,078,411	2,570,795						
SCB London - USD	-	2,057,400,000						
	<u>2,661,105,430</u>	<u>3,609,247,346</u>						
14. Borrowings from other banks and financial institutions and agents								
Agrani Bank Ltd.	-	200,000,000						
Commercial Bank of Ceylon Ltd.	-	-						
Janata Bank Ltd.	-	600,000,000						
Rupali Bank Ltd.	-	700,000,000						
Woori Bank	-	330,000,000						
The Premier Bank Ltd.	-	50,000,000						
The Hongkong and Shanghai Banking Corporation Ltd. (HSBC)	-	400,000,000						
	-	<u>2,280,000,000</u>						
14.1 Classified under following categories								
Inside Bangladesh	-	2,280,000,000						
Outside Bangladesh	-	-						
	-	<u>2,280,000,000</u>						
14.2 Classified under secured/unsecured								
Secured	-	-						
Unsecured	-	2,280,000,000						
	-	<u>2,280,000,000</u>						
14.3 Residual maturity-wise classification								
Payable on demand	-	2,280,000,000						
Payable within 1 month	-	-						
Payable within 1 to 3 months	-	-						
Payable within 3 to 12 months	-	-						
Payable within 1 to 5 years	-	-						
Payable over 5 years	-	-						
	-	<u>2,280,000,000</u>						
15. Deposits and other accounts								
Current and other accounts	16,212,229,619	16,547,428,866</						