## 田 Bank Asia

Limited

2007 Taka

3,659,424

44,903,794

8,087,584

5,678,432

62,332,034

2,455,974

25,446

584,256

3,065,676

208,410,214

150,000,000

120,000,000

100,000,000

100,000,000

30,000,000

30,000,000

50,000,000

788,410,214

853,807,924

2007

Taka

71,496,317

29,691,634

5.958,328

1,009,905

8,718,727

11,570,799

128,966,913

5,651,253

33,443,736

317,660

219,832

440,964

70,957

56,895,863

218,304

1,254,672

2,999,500

6,991,600

806,318

149,689,309

278,656,222

132,007,143

307,646,799

335, 151, 342

64,128,955

1,184,300

471,651,207

589,061,793

96,880,150

382,130,305

306,776,339

10,000,000

2,000,000

W383,700

12,383,700

12,383,700

15,872,627

15,872,628

31,745,255

20,000,000

64,128,955

65,313,256

1,184,300

274,278,399

732,319,303

1,060,713,000

27,504,543

Outside Bangladesh

8.10 Particulars of loans and advances/investments

364,843,498 212,046,789

1,040,000,000 788,410,214

1,404,843,498 1,132,464,146

5,669,954,393 4,139,006,920

6,133,814,349 4,203,135,875

497,990,634 1,060,713,000

5,170,431,559 3,077,109,620

5,669,954,393 4,139,006,920

2,314,835,222 636,720,124

1,731,088,952 1,654,602,702

5,170,431,559 3,077,109,620

463,859,956

1,532,200

497,990,634

497,990,634

454,022,275

379,085,110

291,400,000

250,002,000

10,000,000

2,000,000

383,700

12,383,700

262,385,700

15,327,628

15,327,628

30,655,256

17,500,000

153,319,000

463,859,956

447,892,156

1,532,200

497,990,634

2,877,614,808 589,061,793

2,808,307,385 3,548,760,826

6,133,814,349 4,203,135,875

3,147,942,607 1,063,940,000

2,486,348,908 2,131,413,873

6,133,814,349 4,203,135,875

24,697,593

15,681,057

437,900

83,303

2,800

6,106,831

5,023,332

9,092,446

17,752,290

500,000

3,291,209

41,767,758

2,930,720

7,084,949

2,153,073

12,774,653

250,000,000

100,000,000

50,000,000

200,000,000

100,000,000

60,000,000

80,000,000

200,000,000

1,040,000,000

1,094,542,411

2008

53,070,732

888,865

566,851

244,979

1,548,954

3,399,484

43,182,020

25,579,881

128,481,766

27,675,435

1,218,008

68,323

325,633

545,652

147,646

8,406,504

26,876,849

74,060,732

8,428,000

2,723,542

9,724,806

8,639,422

2,816,621

1,064,227

172,992,321

301,474,087

270,921

21,655

584,256

1,650

## Financial Statements 2008

5.1 In Bangladesh

5.1.1 Conventional and Islamic banking

United Commercial Bank Ltd.

Standard Chartered Bank

Short-term deposit accounts

Islami Bank Bangladesh Ltd.

Dutch Bangla Bank Ltd.

Fixed deposit accounts

With financial institutions:

Union Capital Ltd.

Phoenix Leasing Company Ltd.

Oman Bangladesh Lease Finance

Bay Leasing & Investment Ltd.

Lanka Bangla Finance Ltd.

Company Ltd.

Industrial and Infrastructure Development Finance

National Housing Finance and Investments Ltd.

Bangladesh Industrial Finance Company Ltd.

International Leasing and Financial Services Ltd.

With banks

5.2 Outside Bangladesh

Current account

Interest bearing

Citibank NA, London

Citibank NA, London

Non-interest bearing:

AB Bank Ltd., Mumbai

Citibank NA, New York

Mashreqbank psc, New York

Habib American Bank, New York

Standard Chartered Bank, Mumbai

5.2.1 Conventional and Islamic banking

Standard Chartered Bank, New York

National Westminster Bank plc, London

American Express Bank Ltd., New York

Habib Metropolitan Bank Ltd, Karachi

Bhutan National Bank Ltd, Thimphu

Muslim Commercial Bank Ltd, Colombo

Muslim Commercial Bank Ltd, Karachi

Nepal Bangladesh Bank, Kathmandu

Details are shown in Annexure-C

More than 1 month but not more than 3 months

More than 3 months but not more than 6 months

Industrial Development Leasing Company of Bangladesh Ltd.

International Leasing and Financial Services Ltd.

More than 6 months but not more than 1 year

More than 1 year but not more than 5 years

Money at call and on short notice

Non-banking financial institutions:

Maturity-wise grouping

Wachovia Bank N.A., New York

Credit Suisse First Boston, Zurich

Bank of Nova Scotia, Zurich

Commerzbank AG, Frankfurt

Hypo Vereinsbank, Munich

HSBC Australia Ltd, Sydney

ICICI Bank Ltd, Mumbai

HSBC, New York

UBAF, Tokyo

Up to 1 month

More than 5 years

Banking company

Investments

Government (Note 7.1)

Treasury bills (Note 7.1.1)

Treasury bonds (Note 7.1.2)

364 days treasury bills

3 years T & T digital treasury bonds

3 years T & T mobile treasury bonds

5 years Bangladesh Government treasury bonds

10 years Bangladesh Government treasury bonds

15 years Bangladesh Government treasury bonds

Ordinary shares (Details are shown in Annexure-D)

Industrial and Infrastructure Development Finance Company Ltd.\*

Central Depository Bangladesh Limited (CDBL)

2 years treasury bills

Others investments

IFIC Bank Limited

Era-Infotech Ltd

Debentures

Debentures (10 years):

Held for trading (HFT)

Held to maturity (HTM)

Other securities

7.4 Maturity-wise grouping

Up to 3 months

More than 5 years

Inside Bangladesh

Cash credit/Murabaha

House building loans

Loan against trust receipts

Consumer credit scheme

Payment against documents

Loans (General)

Overdrafts

On demand

Beximco Denims Ltd

Beximco Textiles Ltd

Membership of Dhaka stock exchange

Debentures of House Building Finance Corporation

7.3 Investments classified as per Bangladesh Bank Circular:

More than 3 months but not more than 1 year

Loans, cash credit, overdrafts etc. (Note 8.1)

Bills purchased and discounted (Note 8.2)

Loans, cash credit, overdrafts etc.

Conventional and Islamic banking

More than 1 year but not more than 5 years

Loans and advances/investments

\*Stock dividend had previously been debited to investment account. An aggregate amount of Tk

8,216,000 has been adjusted with previous year's figure as per BAS-8.

Others (Note 7.2)

Government:

Prize bond

7.1.1 Treasury bills

7.1.2 Treasury bonds

Quoted

5.3

Current accounts

Agrani Bank Ltd.

National Bank Ltd.

The City Bank Ltd.

Sonali Bank Ltd.

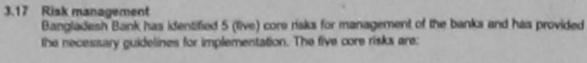
Uttara Bank Ltd.

Mercantile Bank Ltd.

Jamuna Bank Ltd.

NCC Bank Ltd.

www.bankasia.com.bd



Foreign exchange risk Asset liability risks Money laundering risk Internal control and compliance risk

The prime objective of the risk management is that the Bank takes calculated business risk to safeguard its capital, financial resources and growth of sustainable profitability. In this context, the Bank has formed a committee (MANCOM) to overview proper implementation and regular monitoring of these critical areas.

3.18 Credit risk

Credit risk is one of the major risks faced by the Bank. This can be described as potential loss arising from the failure of a counter party to perform with agreed terms with the Bank. To assess and to mitigate the credit risk, the management has implemented Credit Risk Manual, which is considered an important tool for retaining the quality performance of the assets. Accordingly, Bank's credit risk management functions have been designed to address all these issues including risk that arises from global changes in banking, finance and related issues.

The Bank has segregated duties of the officers/ executives engaged in the credit related activities. A separate department has been formed at Corporate Office which is entrusted with the tasks of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Department. These are (i) Credit Risk Management Unit, (ii) Credit Administration Unit, and (iii) Credit Monitoring and Recovery Unit.

3.19 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings arising due to unfavorable change in exchange rates. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against L/C commitments and other remittance requirements. No speculative dealing on Bank's account was conducted during the year. Treasury front office conducts deal for commercial purpose and back office of treasury keeps record and passes entries in books of account. The main risks in treasury and foreign exchange business are exchange rates risk, fund management and liquidity risk. As per Bangladesh Bank's guidelines, the Treasury Department was operationally and physically divided into front office and back office to mitigate the risk. Separate telephone and fax lines were installed in the dealing room to meet Bangladesh Bank's guidelines.

3.20 Asset liability/ balance sheet risks

The Bank has an Asset Liability Committee (ALCO) which is responsible for managing short-term and long-term liquidity and ensuring that the Bank has adequate liquidity at all times at the most appropriate funding cost. ALCO reviews liquidity requirements of the Bank, maturity of assets and liabilities, deposit and lending pricing strategy and the liquidity contingency plan. The Asset Liability Committee also monitors Balance Sheet risk. The Balance Sheet risk is defined as potential changes in earnings due to changes in rate of interest and exchange rates which are not of trading nature.

3.21 Money laundering risk

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has nominated a Chief Compliance Officer at Corporate Office and Branch Compliance Officers at branches, who independently review the accounting transactions to locate and verify suspicious transactions. Know Your Customer (KYC) policy and Transaction Profile (TP) format have been introduced. The regulatory requirements are being complied with and the guidelines in respect of KYC are being followed for opening of new accounts. Training is being providing continuously to all the categories of executives and officers for developing awareness and skill for identifying suspicious activities. In addition, the President & Managing Director has provided a message on Anti Money Laundering (AML) policy. The management has circulated a Customer Acceptance Policy to the members of the staff for guidance.

3.22 Internal control and compliance risk

Operational loss may arise from errors, omissions, frauds and forgeries due to lock of proper internal control and compliance culture. Management, through the Internal Control and Compliance Department, ensures controls over all operational areas of the Bank. Internal Control and Compliance Department undertakes periodical and special audit and inspection of the branches and departments at Corporate Office for identifying and reviewing the operational lapses and compliance of statutory requirements as well as Bank's own guidelines. The Audit Committee of the Board also reviews the Audit and Inspection reports of the Internal Control and Compliance Department. The Bank has introduced Risk Based Internal Audit (RBIA) and audit rating over its branches from 2006 and prepared a comprehensive audit manual which has been approved for

implementation by the Board of Directors. 3.23 Compliance of Bangladesh Accounting standard (BAS) and Bangladesh Financial Reporting Standard (BFRS)

Name of the standards	Ref.	Status
Presentation of Financial Statements	BAS-1	Applied
Inventories	BAS-2	Not Applicable
Statement of Cash Flows	BAS-7	Applied
Accounting policies, Changes in Accounting Estimates and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income taxes	BAS-12	Applied
Segment Reporting	BAS-14	Applied
Property, Plant and Equipment	BAS-16	Applied
Leases	BAS-17	Applied
Revenue	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government	BAS-20	Not Applicable
Assistance The Effect of Changes in Foreign Exchange Rates	BAS-21	Applied
Borrowing Cost	BAS-23	Applied
Related party Disclosures	BAS-24	Applied
Accounting and reporting by retirement benefit plans	BAS-26	Not Applicable
Consolidated and Separate Financial Statements	BAS-27	Not Applicable
Investment in Associates	BAS-28	Not Applicable
Disclosure in the financial statements of Banks and Similar	BAS-30	Applied
Financial Institution Interest in Joint Ventures	BAS-31	Not Applicable
Earnings Per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Not Applicable
Impairments of Assets	BAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Not Applicable
investment property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable
First-time adoption of Bangladesh Financial Reporting Standards	BFRS-1	Applied
Shares Based Payment	BFRS-2	Not applicable
Business combination	BFRS-3	Not applicable
Non-current assets Held for Sale and Discontinued operations	BFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not applicable

3.24 Approval of financial statements The financial statements were approved by the board of directors on 12 April 2009,

4	Cash		
4.1	In hand Conventional and islamic banking :	2008 Taka	2007 Taka
	Local currency	272,894,568	210,245,464
	Foreign currencies	6,839,430	9,469,240
	Off-shore banking unit	279,733,998	219,714,704
		279,733,998	219,714,704
4.2	Balance with Bangladesh Bank and its agent bank Conventional and islamic banking : Balance with Bangladesh Bank		
	Local currency (statutory deposit)	2,048,283,837	1,591,130,818
	Foreign currencies	594,818,711	399,688,816
	Balance with agent bank (Sonali Bank Ltd.)	2,643,102,548	1,990,819,634
	Local currency Foreign currencies	45,572,587	
		45,572,587	-

Figures of previous year have been rearranged, wherever considered necessary, to conform the current year's presentation.

2,688,675,135

2,688,675,135

2,968,409,133

1,990,819,634

1,990,819,634

2,210,534,338

Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with section 33 of Bank Companies Act, 1991 and BRPD circular nos. 11 and 12, dated 25 August 2005.

The statutory Cash Reserve Requirement on the Bank's time and demand liabilities at the rate 5% has been calculated and maintained with Bangladesh Bank and its agent bank in local currency and 18% Statutory Liquidity Requirement, including CRR, on the same liabilities has also been maintained in the form of cash in hand, treasury bills, bonds and debentures. CRR and SLR reserves maintained by the Bank are shown below:

4.3.1 Cash Reserve Requirement (CRR):

Off-shore banking unit

	3 % of Average Demand and Tane Labelles.		
	Required reserve	2,144,024,000	1,179,269,000
	Actual reserve maintained	2,152,463,999	1,580,389,431
	Surplus	8,439,999	401,120,431
2	Statutory Liquidity Ratio (SLR):		

5% CRR:

18% of Average Demand and Time Liabilities including

	Required reserve (including CRR) Actual reserve maintained (including CRR) Surplus	7,718,488,000 8,117,524,750 399,036,750	5,306,708,000 5,787,955,15 461,247,15
3	Held for Statutory Liquidity Ratio		
	Cash in hand	279,138,558	218,557,72
	Balance with Bangladesh Bank and its agent bank(s) as per statement	2,152,463,999	1,580,389,43
	Government securities	2 455 600 634	1 000 010 00

Off-shore banking unit.

4.3.2

433

Cash in hand	279,138,558	218,557,720
Balance with Bangladesh Bank and its agent bank(s) as per statement	2,152,463,999	1,580,389,431
Government securities	2,455,690,634	1,006,930,000
Government bonds	2,379,624,174	2,490,271,000
Other securities	850,607,385	471,807,000
	8,117,524,750	5,767,955,151
	2008 Jaka	2007 Taka
Balance with other banks and financial institutions		

In Bangladesh (Note 5.1)

Conventional and	d istamic banking (Note 5.1.1)
Off-shore bankin	g unit
Outside Banglad	esh (Note 5.2)

Conventional and islamic banking (Note 5.2.1)

-	-
1,094,542,411	853,8
301,474,087	278,6
310,301,087	278.6

1,404,843,498 1,132,464,146

Transport loan Term loan-industrial Term loan-others Staff Loan Credit card Small and medium enterprise (SME) 1,094,542,411 853,807,924 Credit for poverty alleviation scheme-micro credit 07,924 Outside Bangladesh 56,222 Off-shore banking unit

8.1

36,487,405,727 26,516,246,080 3,487,592,908 1,940,698,057 39,974,998,635 28,456,944,137 9,982,154,113 7,601,132,810 36,672,207 7,462,835 2,479,892,176 818,336,784 84,508,511 130,475,091 12,192,070,999 9,381,096,985 1,880,336,630 921,737,501 1,521,333,438 884,390,871 365,796,442 420,780,637 2,830,971,455 2,437,080,029 4,535,088,332 3,596,531,140 246,844,840 193,713,084 59,834,438 173,116,722 152,408,212 17,560,976 35,421,022 16,903,527 36,487,405,727 26,516,246,080 36,487,405,727 26,516,246,080

36,487,405,727 26,516,246,080

Bills purchased and discounted (Note 8.14) Conventional and islamic banking 3,487,592,908 1,940,698,057 Off-shore banking unit 3,487,592,908 1,940,698,057 Maturity-wise grouping Repayable on demand 2,208,608,892 1,448,273,529 Not more than 3 months 8,894,145,265 6,103,477,433 More than 3 months but not more than 1 year 18,083,500,560 14,385,886,019 More than 1 year but not more than 5 years 6,700,620,461 5,333,117,986 More than 5 years 4,068,122,457 1,185,189,170 39,974,998,635 28,456,944,137 Net loans and advances/investments Gross loans and advances/investments 39,974,998,635 28,456,944,137 Less: Interest suspense (Note 13.4) 155,862,372 80,994,256 Provision for loans and advances/investments 1,143,016,334 739,825,414 (Note 13.2) 1,298,878,706 820,819,670 38,676,119,929 27,636,124,467 Loans and advances/investments under the following broad categories in Bangladesh: Loans 29,782,428,070 20,718,216,755 Cash credit 7,462,835 36,672,207 Overdrafts 9,982,154,113 7,601,132,810 39,772,045,018 28,354,021,772 Outside Bangladesh: Bills purchased and discounted (Note 8.14) 102,922,365 39,974,998,636 28,456,944,137 8.6 Significant concentration wise grouping a) Directors b) Chief Executive and other senior executives i) Managing Director 2,762,963 4,911,714 ii) Other senior executives 75,675,627 68,757,771 78,438,590 73,669,485 c) Consumers Commercial lending 14,143,985,489 8,512,025,047 ii) Export financing 3,487,593,000 1,940,698,057 iii) House building loan 84,508,511 130,475,091 V) Consumer credit scheme 1,649,707,000 910,993,528 v) Small and medium enterprise 152,408,212 17,560,976 vii) Staff loan 168,406,250 120,043,515 vi) Credit card 173,116,722 59,834,438 vi) Non-banking financial Institutions 843,157,231 499,453,000 20,702,882,415 12,191,083,652 d) Industries Agricultural and jute 554,435,000 368,995,000 Readymade garments 2,695,110,000 1,843,890,000 Textile 2,310,853,000 1,797,318,000 (v) Food and allied 2,317,100,000 2,178,634,000 v) Chemical 402,459,000 355,432,000 vi) Cement 600,835,000 601,311,000 vii) Electronics 181,609,000 220,140,000 viii) Steel 2,504,678,000 2,401,821,000 ix) Paper 706,928,000 461,714,000 x) Real estate 1,419,074,000 789,279,000 xi) Other 2,216,800,631 2,850,333,000 15,909,881,631 13,868,867,000 i) Power 394,296,000 196,468,000 668,445,000 572,626,000 iii) Construction 1,064,863,000 473,819,000 lv) Transport 1,156,192,000 1,080,411,000 3,283,796,000 2,323,324,000 39,974,998,636 28,456,944,137 Geographical location-wise grouping 8.7 Inside Bangladesh Urban Dhaka Division 24,397,630,489 17,161,544,345 Chittagong Division 12,956,465,567 9,879,479,919 Khulna Division 189,006,620 70,090,075 Rajshahi Division 519,334,322 140,967,324 Sylhet Division 671,483,381 437,032,668 38,733,920,379 27,689,114,331 Rural Dhaka Division 1,022,491,232 663,497,910 Chittagong Division 218,587,024 101,331,896

39,974,998,635 28,453,944,137 Securities against loans/investments including bills purchased and discounted Collateral of movable/immovable assets 22,526,458,464 16,121,068,521 Local banks' and financial institutions guarantee Government guarantee Foreign banks' guarantee Export documents Cash and guasi cash 5,671,118,000 3,729,441,412 Government bonds Personal guarantee 7,361,995,540 5,298,046,237 Other securities 4,415,426,631 3,308,387,967 39,974,998,635 28,456,944,137 8.9 Details of large loan/investments

1,241,078,256

764,829,806

year as per BAS 8.

10.3 Receivable from Rangs Properties

Balance at the beginning of the year

Borrowings from other banks, financial

institutions and agents

Receivable from Rangs Properties

As at 31 December 2008 there were seventeen (2007: eighteen) clients with whom amount of outstanding and classified loans and advances exceeded 10% of the total capital of the Bank. Total capital of the Bank was Tk 3,987.75 million as at 31 December 2008 (Tk 3,047.38 million in 2007). Details are shown in Annexure-G

i) Loans/investments considered good in respect of 28,197,576,464 19,850,509,933 which the bank is fully secured ii) Loans/investments considered good against which the bank holds no security other than the debtors' 7,361,995,540 5,298,046,237 iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors 4,415,426,631 3,308,387,967 iv) Loans/investments adversely classified; provision not maintained there against 39,974,998,635 28,456,944,137 v) Loans/investments due by directors or officers of the bank or any of them either separately or jointly with any other persons 246,844,840 193,713,084 vi) Loans/investments due from companies or firms in which the directors or officers of the bank have interest

as directors, partners or managing agents or in case of private companies, as members vii) Maximum total amount of advances/investments, including temporary advances/investments made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other person. 246,844,840 193,713,084 viii) Maximum total amount of advances/investments, including lemporary advances/investments granted during the year to the companies or firms in which the directors of the bank are interested as directors, partners or managing agents or in the case of private companies, as members ix) Due from banking companies 3,284,639,290 1,837,775,692

Classified loans/investments for which interest has not been charged: a) Increase/decrease of provision (specific) 228,805,278 84,500,814 Amount of loan written off Amount realised against the loans previously c) Provision kept against loans/investments classified as bad debts 562,870,624 400,362,523 d) Interest credited to interest suspense account 155,862,372 80,994,256 xi) Cumulative amount of written off loans/investments Opening Balance 1,443,296 1,443,296 Amount written off during the year The amount of written off loans/investments for which law suit has been filed 1,443,296 1,443,296 8.11 Grouping as per classification rules Unclassified: Standard including staff loan 37,390,120,954 27,482,783,528 Special Mention Account (SMA) 1,512,208,325 278,496,000 38,902,329,279 27,761,279,528 Classified: 24,732,624 96,658,921 Sub-standard 179,785,128 Doubtful 44,760,682 868,151,604 554,245,006 Bad/loss

8.12 Particulars of required provision for loans and advances/investments Outstanding Required required loans & \_provision\_ provision advances as at 31 Dec. For loans and advances:

1,072,669,356 695,684,609

39,974,998,635 28,456,944,137

3,620,507 9,965,692

78,280,241 7,134,199

Unclassified - General provision All unclassified loans (other than small enterprises, housing finance, loans for professional, consumer financing and special mention 35,142,690,788 35,142,890,788 1% 351,428,908 257,192,000 152,408,212 152,408,212 1% Small enterprise financing 1,524,082 11,288,000 683,705,114 683,705,114 2% Housing and loan for professional 13,674,102 B. 668,000 Consumer finance 1,164,272,000 1,164,272,000 5% 58,213,600 33,604,000 Special Mention Account (SMA) 1,512,208,325 1,454,451,390 5% 72,722,570 13,501,000 487,563,262 322,343,000

868,151,604 562,870,624 100% 562,670,624 400,362,523 844,771,372 417,482,414 1,142,334,633 739,825,414 Required provision for loans and advances Total provision maintained (Note 13.2) 1,143,016,334 739,825,414 681,701 Excess/(short) provision at 31 December 2008

24,737,624 18,102,535 20%

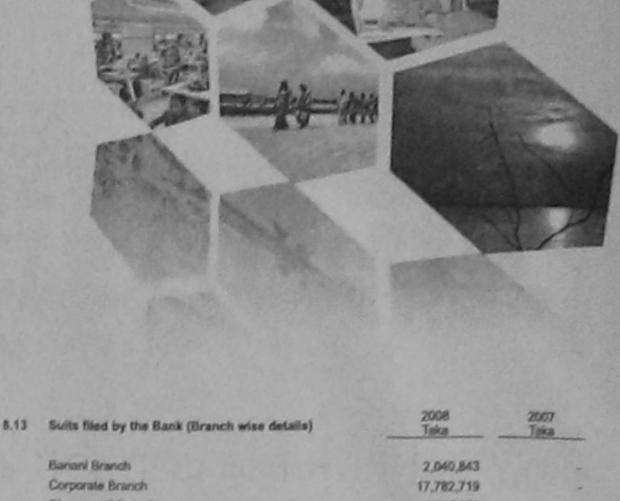
179,785,128 156,560,481 50%

Classified - Specific provision

Sub-a tendard

Doubtful

Bad/loes



8.13	Suits filed by the Bank (Branch wise details)	Taka	Taka
	Banani Branch	2,040,843	
	Corporate Branch	17,782,719	
	Dhanmondi Branch	3,726,372	
	Dilkusha Branch	18,137,080	13,817,111
	Guishan Branch	83,253,956	71,000,398
	Khatunganj Branch	127,369,364	
	North South Road Branch	6,914,048	
	Principal Office Branch	344,436,786	292,405,263
	Scotia Branch	218,376,911	175,765,343
	Sylhet Main Branch	209,099	209,099
	Utlara Branch	587,560	CES 200 24
		822,834,738	553,200,214
8.14	Bills purchased and discounted		
	And her remains may represent the		
	Payable in Bangladesh	3,284,639,290	1,837,775,692
	Payable outside Bangladesh	202,953,618	102,922,365
		3,487,592,908	1,940,698,057
		and the second second	
8.15	Maturity-wise grouping		
	Payable within 1 month	796,847,441	596,880,766
	More than 1 month but less than 3 months.	1,060,647,266	584,309,275
	More than 3 months but less than 6 months	1,525,470,413	566,465,951
	More than 6 months	104,627,788	93,042,065
		3,487,592,908	1,940,698,057
9	Fixed assets including premises, furniture and fixtures		
	Conventional and Islamic banking (Note 9.1)	644,249,923	498,428,583
	Off-shore banking unit	*********	400 400 000
		644,249,923	498,428,682
9.1	Conventional and Islamic banking		
			7
	Cost	100 100 500	[ en en en
	Building	182,443,587	182,443,587
	Furniture and fixtures	222,101,150	220,493,260
	Office equipments	153,224,358	132,593,303
	IT squipments	106,397,561	50,464,479
	Motor vehicles	57,580,385	32,698,525
		960,837,651	695,932,672
	Less: Accumulated depreciation	316,387,728	197,503,990
	Written down value at the end of the year (Details are	544,249,923	498,428,682
	shown in Annexure E)		
10	Other assets		
	Conventional and islamic banking (Note 10.1)	2,245,111,775	1,591,194,574
	Off-shore banking unit	2240,111,713	1,000 1,100,001
		2,245,111,775	1,591,194,574
	Less: Due from off shore banking unit.	180,250	
		2,244,931,525	1,591,194,574
10.1	Conventional and islamic banking		
	Income generating other assets		
	Income receivable (Note-10.2)	250,394,505	65,916,785
	Non-income generating other assets		
	Stock of stamps	964,990	785,22
	Stationery, printing materials, etc.	13,149,266	10,311,971
	Receivable from Rangs Properties (Note 10.3) Prepaid expenses	20,375,108	2045.45
	Deposits and advance rent	74,249,679	72,927,36
	Due from off-shore banking unit	180,250	12,321,30
	Branch adjustment accounts (Note 10.4)	78,002,552	38,197,12
	Suspense account (Note 10.5)	71,105,664	
	Advance income tax	1,635,800,061	
	ATM adjustment account	50,373,500	
	Receivable against govt. (No Suggestions)	15,840,760	
	Receivable against remittance	3,000,000	
	Sundry debtors	26,523,550	13,001,35
	Excise duty	2,898,570	1,319,06
		2,245,111,775	1,591,194,57
	Previous year's figures have been rearranged, where ne presentation.	cessary, to conform	to current year
10.2			
	income shown under income receivable in 2007 for Tk 4,50 year as per BAS 8.	54,000 has been ad	justed during the

Less: Provision made during the year 11,577,257 20,375,108 10.4 Branch adjustment accounts represents outstanding inter-branch and head office transactions (net) which are originated but not responded by the counter transaction at the balance sheet date.

31,952,365

31,952,365

The unresponded entries of 31 December	ber 2008 are given below: Number of unresponded entries		Amount of unresponded entries (Taka)	
	Dr	a	Dr	a
Up to 3 months	32	14	79,939,497	1,831,418
More than 3 months but within 6 months	-	1	-	105,527
More than 6 months but within 1 year	-			-
More than 1 year but within 5 years	-	-	-	-
Above 5 years	-	-	-	
	32	15	79,939,497	1,936,945

10.5 Suspense account consists of advance amount paid for purchasing of fixed assets and advance payment of rent for new branches of the Bank. 2008 Taka 2007 Taka

Conventional and islamic banking (Note 11.1) 1.615 750 000 1 554 000 000

	Off-shore banking unit	1,615,750,000	1,554,000,000
	and an analysis and	1,615,750,000	1,554,000,000
.1	Conventional and Islamic banking		
	In Bangladesh (Note 11.1.1) Outside Bangladesh	1,615,750,000	1,554,000,000
.1.1	In Bangladesh	1,615,750,000	1,554,000,000
	Secured		
	Un secured:		
	Money at call and on short notice		
	Citibank, N.A.	100,000,000	
	The Hongkong and Shanghai Banking Corporation	30,000,000	Marie .
	Ltd. Standard Chartered Bank	50,000,000	
	Rupali Bank Ltd	200,000,000	200,000,000
	Dutch Bangla Bank Ltd		250,000,000
	The Premier Bank Ltd		50,000,000
	Janata Bank Ltd	200,000,000	300,000,000
	Mutual Trust Bank Ltd	170,000,000	
	Agrani Bank Ltd	150,000,000	200,000,000
	Bank Al Falah Ltd	130,000,000	150,000,000
	The City Bank Ltd		200,000,000
	National Bank Ltd	300,000,000	
	Commercial Bank of Ceylon Ltd	130,000,000	
	BASIC Bank Ltd	60,000,000	200,000,000
	IFIC Bank Ltd	20,000,000	
		1,540,000,000	1,550,000,000
	Term borrowing:	******	
	Bangladesh Bank refinance	75,750,000	4,000,000
		75,750,000	4,000,000
		1,615,750,000	1,554,000,000
2	Maturity-wise grouping		
	Payable on demand	1,540,000,000	1,554,000,000
	Up to 1 month	-	The second
	More than 1 month but within 3 months	-	
	More than 3 months but within 1 year		

Off-shore banking unit Deposits and other accounts Current/Al-wadeeah current accounts and other accounts Deposits from banks

Fixed deposits/Mudaraba fixed deposits

Deposits from banks

Deposits from customers

Conventional and Islamic banking (Note 12.1)

More than 1 year but within 5 years

More than 5 years

12 Deposits and other accounts

Deposits from customers 3,364,529,634 3,364,529,634 Bills payable Deposits from banks Deposits from customers 603,605,742 603,605,742 Savings bank/Mudaraba savings bank deposits Deposits from banks Deposits from customers

2,822,379,865 2,247,622,259 2,822,379,865 2,247,622,259 300,000,000 1,400,000,000 35,344,723,745 24,144,465,607 35,644,723,745 25,544,465,607 42,435,238,986 30,004,088,739

75,750,000

8,071,910

1,615,750,000 1,554,000,000

42,427,167,076 30,004,068,739

42,435,238,986 30,004,088,739

1,674,914,383

1,674,914,383

537,086,490

537,086,490