Financial Statements - 2009



O Islami Bank Bangladesh Limited

SI. BFRS No. BFRS Title	Compliance Status	Amount in Taka as at December 31, 2009 2008					t in Taka ember 31, 2008
2 2 Share-besed Payment No. 3 3 Business Combinations No.	lot Applicable lot Applicable lot Applicable lot Applicable	investment on the basis of significant concentration including bills purch investment to Directors b) Investment to Chief Executive & Other Senior Executives c) Investment to customer groups:	489,501,000 364,765,000	550,518,000 279,947,000	I) Upto 3 months	Number Amount in Taka 28,268 - 9,508 -	Amount in Taka (510,171,049) 184,753,632
5 5 Non-current Assets Held for Sale and Discontinued Operations No. 6 6 Exploration for and Evaluation of Mineral Resources No. 7 7 Financial Instruments: Disclosures Wil	lot Applicable lot Applicable Vill be Applicable	i) Trade & Commerce ii) Real Estate iii) Transport iv) Agriculture (including fertilizer & agriculture implements)		51,332,000,000 9,341,535,000 4,082,000,000 9,110,000,000	iii) Over 6 months but not more than 9 months iv) More than 9 months Total (I+II+III+Iv) 13.3 Un-reconciled Entries of Inter Branch Transactions outside Bangladesh	8,481 - 226 - 16,483 -	345,218,994 13,719,288 33,520,865
178	om 01 January 010 It in Take	v) Industrial investment vi) Others Total d) Classification of Industrial Investments	117,510,779,728 2,847,167,931	99,233,000,000 6,124,935,732 180,053,935,732	Age Number v) Upto 3 months vi) Over 3 months but not more than 6 months	r Amount in Taka	Amount in Take
7.0 Cash in Hand 7.1 Cash in Hand	2008	i) Textile- Spinning, Weaving & Dyeing ii) Steel, Re-Rolling & Engineering iii) Agro-based Industry iv) Garments & Garments Accessories	10,929,616,969	46,923,255,375 9,713,053,975 10,523,931,240 7,707,427,761	vii) More than 6 months Total (v+vi+vii) 14.0 Deposits & Other Accounts	244,292,144,333	202,115,445,098
i) In Local Currency 2,427,217,406 ii) In Foreign Currency 53,555,039 Sub-Total (a) 2,480,772,445 Balance with Bangladesh Bank and its Agent Bank (Sonali Bank Ltd) (Note-7.2)	3,063,866,999 43,493,416 3,107,360,415	v) Food & Beverage vi) Cements Industry vii) Phermaceuticels viii) Poutry, Poutry Feed & Hatchery	659,153,900 731,154,000 1,371,538,986 1,241,154,100	1,894,186,420 1,417,691,875 1,361,122,575 929,549,241	Re-payable on Demand With a residual maturity of Re-payable within 1 month	3,657,164,202 21,942,985,207	3,915,606,447 17,565,128,778
Balance with Bangladesh Bank 34,063,521,467 Balance with Sonali Bank Ltd. (as agent of Bangladesh Bank) 941,374,534 Sub-Total (b) 35,004,895,001 Grand Total (a + b) 37,485,668,446	27,128,700,825 1,094,258,601 28,222,959,428 31,330,319,841	ix) Sanitary Wares x) Chemicals, Tolletries & Petroleum xi) Printing & Packaging xii) Power (Electricity)	626,154,000 5,165,153,900 619,154,000 5,319,153,900	517,090,000 1,881,670,000 735,060,000 988,683,561	iii) Over 1 month but within 6 months iv) Over 6 months but not more than 1 year v) Over 1 year but not more than 5 years vi) Over 5 years but within 10 years	76,800,448,226 39,009,751,480 36,571,642,012 65,828,955,622	63,108,175,357 33,056,663,283 30,051,512,075 54,055,498,347
7.2 Belance with Bengladesh Bank and Its Agent Bank (Sonali Bank Ltd) In Local Currency 31,126,157,027	21,088,836,943	xii) Ceramic & Bricks xiv) Health care (Hospital & Others) xv) Plastic Industries xvi) Petrol Pump & CNG Filling Station	446,153,900 681,153,900 208,077,973 592,000,000	911,960,000 509,962,161 622,612,716 293,640,000	vii) Unclaimed Deposits for 10 years or more Sub-total 14.2 Maturity Grouping of Inter- Bank Deposits are as under i) Re-payable on Demand	83,374,411 243,894,321,160	37,223,388 201,789,807,675
In Foreign Currency 2,937,384,440 Sub-Total (a) 34,063,521,467 Balance with Sonall Bank Ltd. In Local Currency (b) 941,374,534	6,039,863,882 27,128,700,825 1,094,258,601	xvii) Information Technology xviii) Hotel & Restaurant xix) Other Industries	80,000,000 120,000,000 4,999,926,292	63,475,350 18,740,000 12,219,887,750	With a residual maturity of ii) Re- payable within 1 month iii) Over 1 month but within 6 months iv) Over 6 months but not more than 1 year	397,823,173	325,637,423
7.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance & 33 of the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent BRPD Circular No. 11 & 12, both dated August 25, 2005 and as proceedings to the Bank Company Act 1991 and Subsequent 25,		 Details of Investment to Customers Group (10.00% of Equity and above Number of clients with amount of sanctioned limit of investments exceeding 1 given below: Total capital of the Bank was Taka 23,619.81 Million as at 31 D 	ve) 0.00% of total capital of the Bank & classified amo		v) Over 1 year but not more than 5 years vi) Over 5 years but within 10 years Sub-total Total (14.1+14.2)	397,823,173 244,292,144,333	325,637,423 202,115,445,098
Letter No. BCD (P) 744 (23)/ 5 dated January 03, 1967. With effect from October 01, 2005 CRR is @ 5.00% of total Time & Demand Liabilities daily on bi-weekly average bashould not be less than 4.50% in any day as per BRPD Circular No.01 dated 12 January, 2009. As per guidelines given IBBL maintained CRR minimum @ 5.00% daily on bi-weekly average basis & CRR was not less than 4.50% in any day to	n by Bangladesh Bank	Number of Clients Amount of Investments Classified amount thereon Measures taken for recovery	NI	27 ,301,500,000 NII lot Applicable	14.3 Sector Wise break up of Deposits and Other Accounts Government Deposit Money Bank Other Public	339,447,000 397,823,173 262,210,000	871,850,000 325,637,423 341,818,000
7.3.1 Cash Reserve Requirement (CRR): Required Amount (5.00% of Average Demand & Time Liabilities) Actual Amount held with Bangladesh Bank Surplus / (Deficit) 11,765,324,500 31,126,157,027 19,360,832,527	9,885,941,000 21,088,836,943 11,202,895,943	SI. Sanctioned Out No. Name of Clients Limit F	Istanding (Take in million) Total (Take unded Non-funded in Million)	Total (Taka in Million)	Foreign Currency Private Total 15.8 Other Mudaraba Deposits	3,251,950,138 240,040,714,022 244,292,144,333	1,527,505,960 199,048,633,715 202,115,445,098
Maintained (%) 13.23% 7.4 SLR of the Bank is 10.00% as like as other Islamic Banks as per Bangladesh Bank Letter No. BCD (P) 744 (23)/ 5 dates The Bank maintained SLR above the requirement throughout the year	10.67%	2 M/s Nassa Group 3,000.00 1,1 3 M/s Abdul Monem Sugar Refinery Ltd 2,830.00 1,4	446.30 - 446.30 139.10 1,462.30 2,501.40 477.20 1,852.10 3,329.30	438.20 1,958.10 2,577.00	ii) Mudaraba Special Notice Deposits iii) Mudaraba Haji Deposits iii) Mudaraba Savings Bond iv) Mudaraba Special Savings (Pension) Deposits	3,434,569,828 769,372,714 15,593,445,459 46,593,133,745	3,375,306,828 659,896,615 13,738,856,378 37,902,013,876
7.A.1 Statutory Liquidity Ratio (SLR): Required Reserve (10.00% of Average Demand & Time Liabilities) Actual Reserve maintained Surplus / (Deficit) 23,530,649,000 45,646,304,006 22,115,655,006	19,771,882,000 32,784,455,959 13,012,573,959	5 M/s Aman Associates Ltd 2,958.60 1,6 6 The Delta Spinning Mills Ltd 2,795.00 2,0 7 M/s Energyprima Ltd 3,002.70 1,6	533.40 680.50 4,213.90 964.40 409.40 2,373.80 967.00 156.20 2,223.20 915.00 217.10 2,132.10 916.30 788.10 2,804.40	2,538.50 2,027.40 2,997.60 3,200.00 3,637.70	v) Mudaraba Monthly Profit Deposit Scheme vi) Mudaraba Muhor Savings vii) Mudaraba Waqf Cash Deposit viii) Mudaraba Foreign Currency Deposits	10,505,730,175 186,187,643 159,809,534 360,250,804	8,732,798,352 150,504,182 108,019,744 204,584,138
Maintained (%) 19.40% 7.4.2 Components of Statutory Liquidity Ratio (SLR) Cash in hand including Foreign Currency 2,480,772,445 Balance with Bangladesh Bank & its Agent Bank 32,087,531,561	3,107,360,415 22,183,095,544	9 M/s S. Alam Cold Rolled Steel Mills Ltd & its sister concern 3,900.50 1,4 10 M/s S. Alam Vegetable Oil Ltd. and its sister concern 3,600.00 3,0	167.10 1,697.80 3,164.90 013.20 582.10 3,595.30	2,411.30 2,071.50	Total 15.1 Other Banks' Deposits with us I) Al Wadeeah Current Deposits ii) Mudaraba Special Notice Deposits	98,852,003 253,171,213	90,380,246 235,008,893
Unencumbered approved Securities: Investment in Shares of Bangladesh Shipping Corporation 1,098,000,000 Bangladesh Government Islamic Investment Bond 10,000,000,000 Total 45,646,304,006	494,000,000 7,000,000,000 32,784,455,959	12 M/s Abul Khair Steel Products Ltd 3,120.00 2,1 13 M/s Zaber & Zubair Fabrics Ltd. 5,707.20 3,2 14 M/s Farzana Oil Refineries 4,100.00 2,2	126.30 122.60 2,248.90 346.40 750.60 3,097.00 288.00 1,522.10 4,810.10 271.20 513.70 2,784.90	1,831.50 4,450.00 2,285.80	iii) Mudaraba Savings Account Total 16.0 Al Wadeeah Current & Other Deposits Accounts i) Al Wadeeah Current Deposits	45,799,957 397,823,173 10,914,240,938	248,284 325,637,423 8,781,797,534
8.0 Balance with other Banks & Financial Institutions In Bangladesh I) In Current Account 949,370,759 II) In Mudaraba Savings & MTDR Account with	1,242,906,454	16 M/s Alhaj Karim Textile Ltd. 2,502.20 1,6	2,937.60 - 2,937.60 356.70 780.40 2,637.10 793.80 1,897.80 3,691.60	3,785.80 2,597.90 2,862.90	ii) Convertible Taka Account III) Non Resident Investors Taka Account iv) Non Resident FC of Exchange House / Banks v) Non Resident Taka Account	151,708 1,536,786 113,497,360 972,248,972	151,708 9,760,066 148,394,405 649,643,453
Other Islamic Banks / Financial Institutions 4,909,207,792 Sub Total 5,858,578,551 Outside Bangladesh (Note 8.1) I) In Current Account 1,819,794,819	75,823,562 1,318,730,016 4,304,451,739	[AT 1777 AT 1877 AT 1877 AT 1877 AT 1777 AT 17	962.90 61.70 2,024.60	2,708.70 1,715.60 1,708.80	vi) Foreign Currency Deposit vii) Foreign Currency Deposit ERQ viii) Other FC Deposit ix) Foreign Currency: Security Deposit	208,902,910 250,861,641 15,112,860 44,673,004	274,311,706 127,885,311 2,988,038
ii) In Mudaraba Savings & MTDR Account with Other Islamic Banks / Financial Institutions Sub Total 1,819,794,819	4,304,451,739	22 M/s Zaiber Spinning Mills Ltd. 2,250.00 23 M/s Moshama/ Composite Textile Mills Ltd. 2,116.60 24 M/s R. K. Spinning Mills Ltd. 1,968.00 25 M/s S. Alarm Refined Sugar Ind. 1,950.00		2,297.80 2,275.90 2,195.20 130.30	x) Foreign Currency Held against Back to Back L/C xi) Foreign Currency held against Cash L/C xii) Foreign Demand Draft /TT Payable xill) Foreign Currency Deposit against Foreign Bank Guarantee	1,857,587,457 1,976,912 371,423,802 27,663,388	1,749,686,265 - - - 22,365,000
IBBL had a liability of Tk.14.17 million payable to the different units of BCCI world wide as against an aggregate an was receivable from the same group as at December 31, 2009. However, we have made provision of Tk.5.66 million the same group.		28 M/s AA Synthetic Fibers Ltd 2,030.00 27 M/s S.Alam Super Edible Oil Ltd. 2,105.70 28 M/s Mahmud Denim Ltd 1,878.00 29 M/s Mosharraf & Brothers 2,547.20		1,611.80 3,097.80 2,208.30 1,686.30	xiv) Security Deposit - Investment xv) Security Deposit - L/C (Wes) xvi) Security Deposit - Foreign L/C General xvii) Security Deposit - Back to Back L/C (Inland)	11,116,497 226,015,313 1,968,010,761 116,944	23,174,003 468,213,860 1,994,409,039 45,855,128
8.1 Balance with other Banks & Financial Institutions Outside Bangladesh Foreign Currency Amount in F.C Exchange Rate 2009 US Dollar 14,302,867.15 89.2887 990,712,408	4,035,591,575	Senctioned limit of Investment clients from serial no. 19 to 29 have not b Equity of the Bank from Tk.18,572.08 Million as on 31.12.2008 to Tk.23		63,301.50 Increase of Capital/	xviii) Security Deposit - Bank Guarantee xix) Security Deposits - Foreign Bill Negotiation FBN/ MDB xx) Security Deposit - IBP/ FDB/ Bal-As-Sarf xxi) Security Deposit - Inland L/C	77,092,454 3,747,952 2,401,592 119,085,583	575,825,871 147,271,486 90,231,163 55,886,327
Greet Britain Pound 977,433.84 110.0994 107,614,879 Saudi Riyal 8,019.29 18.4632 148,062 EURO 3,046,942.32 99.3562 302,732,611 YEN 78,190,901.00 0.7524 57,326,034	22,118,830 2,310,006 172,831,074 28,151,238	10.4 Classification of Status - wise Investments Unclassified: i) Unclassified Including Staff Investment ii) Special Mentioned Account (SMA)		73,113,401,732 2,629,401,000	xxii) Profit Payable xxiii) Sundry Deposits Total 17.0 Bills Payable	5,339,603,086 1,267,303,763 23,794,371,681	4,961,624,810 580,705,656 20,730,168,629
Canadian Dollar 228,648.28 86.3601 15,173,123 Swiss Franc 83,088.59 66.7374 5,544,983 Singapore Dollar 131,111.06 49.2511 6,457,364 Australian Dollar 10,915.96 61.9244 675,964	4,516,606 36,296,636 2,835,774	Total Unclassified (i+ii) Classified : iii) Substandard iv) Doubtful	The Control of the Co	75,742,802,732 1,199,336,000 301,726,000	i) Payment Order ii) T.T. Peyable iii) D.D. Payable iv) F.T.T.PO Payable	1,857,855,902 55,896,708 626,979,722	1,750,249,585 30,915,253 472,267,356 54,606,045
ACU Dollar 4,813,415.27 69.2667 333,409,391 Total 1,819,794,819 8.2 Maturity - wise Classification	4,304,451,739	v) Bad and Loss Total Classified (III+iv+v) Grand Total (I to v) 10.5 Pledged Collaterals against Investments	2,735,705,000 5,063,396,000	2,810,071,000 4,311,133,000 80,053,935,732	v) FC Bills Payable Total	5,181,274 2,545,713,606	2,308,038,239
i) Repayable on Demand 3,838,373,370 With a residual maturity of ii) Not more than 3 months 3,700,000,000 iii) Over 3 months but not more than 1 year 140,000,000 iv) Over 1 year but not more than 5 years -	5,378,224,641 204,957,114 40,000,000	Land & Building MTDR, Securities, etc. Share Certificates	70,678,701,627	237,809,637,610 53,981,328,783	18.0 Mudaraba Perpetual Bond Islami Bank Bangladesh Limited issued Mudaraba Perpetual Bond (MPB) under the Bangladesh Bank (Central Bank) as well as Securities and Exchange Commiss Information & Services Ltd.(CRISL) assigned A+ rating to MPB. The Investment Commission is serviced by the Information is serviced by the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commission in the Investment Commission is serviced by the Investment Commission in the Investment Commiss	ion (SEC). The unit price of MPB is	Tk.1,000/ Credit Rating
v) More than 5 years Total 9.0 Investments in Shares & Securities No. of Face Value as Value	5,623,181,755 lue as Remarks	10.5 Particulars of investments i) Investments considered good in respect of which the Bank is fully secured		77,986,369,041	MPB is listed with Dhake Stock Exchange Ltd. & Chittagong Stock Exchange Ltd. 19.0 Other Liabilities 1) Provision for Classified & Unclassified Investments	d and trading of the same started fro	om 25th November 2007.
Share at Dec. 31, 2009 at Dec. 31, 2009 a) Government Taka i) Bangladesh Shipping Corporation 200,000 20,000,000 1,098,000 ii) Karmasangsthan Bank 100,000 10,000,000 10,000	, 2009 Taka 0,000 Quoted 0,000 Un-Quoted	ii) Investments considered good in respect of which the Bank holds debtors' personal security iii) Investments considered good and secured by personal security of one or more persons in addition to personal security of debtors		2,067,566,691	and Off-Balance Sheet Items (Note- 19.2, 19.3 & 19.4) ii) Provision for Other Assets (Note-19.5) iii) Current Tax (Note-19.6) iv) Zakat Payable	5,700,000,000 55,108,934 2,555,793,565 228,709,258	4,770,000,000 54,908,934 3,007,595,033 132,429,645
iii) Central Depository Bangladesh Ltd. 4 4,000,000 4,000 iv) Sub total 300,084 34,000,000 1,112,000 v) Bangladesh Government Islamic Investment Bond (Islamic Bond) 4 10,000,000,000 10,000,000	0,000	iv) Investments considered bad or doubtful not provided for Total v) Investments due by directors or employees of the Bank or any of them either severally or jointly with any other persons	214,615,801,272	180,053,935,732	vi) Dividend Payable vi) Foreign Currency Deposit - L/C Cover A/C vii) Foreign Correspondents Charges viii) Incentive Bonus Payable	11,107,562 - 941,448 514,487,230	11,600,686 18,132,321 3,894,861 14,528,201
Sub total (b) c) Others	7,000 De-listed	vi) Investments due by directors or employees of the Bank are interested as Directors, partners, managing agents or in the case of private companies as members vii) Total amount of Investments, including temporary investments,	486,409,000	545,250,000	ix) Valuation Adjustments x) Foreign Currency Fund Held xi) Payable against Expenditure xii) Clearing Adjustment	101,651,793 13,648,716	1,497,811,683 751,210,041 567,370,762 114,703,613
Membership of Dhake Stock Exchange Ltd. 1 2,000 24,453 Sub Total (c) 1,571 159,000 24,610 Current Year Grand Total (a+b+c) 301,579 10,034,159,000 11,136,610	3,399 Un - Quoted 0,399	made any time during the year to directors or employees of the Bank or any of them eithe severally or jointly with any other persons viii) Total amount of investments, including temporary investments granted during the year to the Companies or firms in which the directors of the	2,884,983,655	2,361,062,954	xiii) Transfer Delivery xiv) Profit/ Rent /Compensation Suspense Account (Note - 19.7) xv) NR Adjustment Account xvi) Sub. Cesh Assistance	303,088 949,358,941 65,511,887	306,013 613,761,653 6,684,149
Prior Year Grand Total 301,577 7,034,159,000 7,532,610 * 100% provision was made against probable losses in shares of Bengladesh Aroma Tea Ltd.	0,399	Bank are interested as directors, partners, managing agents or, in the case of private companies as members bt) Investments due from other Banks x) Classified Investments:	486,409,000	545,250,000	xviii) Un-earned Exchange xviii) IB General Account (Note - 19.8) xix) Others (Note - 19.9) Total	12,986,188 529,585,233 - 10,739,191,843	995 11,564,938,590
9.1 Revaluation of Shares & Securities All Shares and Securities are shown at cost price other than the Shares of Bangladesh Shipping Corporation which he at lowest market price as on 30.12.2009 of Dhaka Stock Exchange Ltd. (DSE) as per BRPD Circular No.15 dated 31.1 Letter No.10 dated 11.09.2006 and DOS Circular Letter No.05 dated 26.05.2008.		a) Classified Investments on which profit has not been charged b) Provision on classified investments c) Provision kept against investments Classified as bad debts	2,490,000,000 2,169,699,000	2,810,071,000 1,883,431,000 1,702,331,000	19.1 Provision for Investments Including Bad & Doubtful Investments Current year Provision for Investments Unclassified Investments Including Off-Balance Sheet Items Special Mentioned Account	3,111,488,000 98,512,000	2,757,225,000 129,317,000
9.2 Maturity Grouping of Investments in Shares & Securities i) Repayable on Demand - With a residual maturity of ii) Not more than 3 months 2,000,000,000		d) Amount credited to Profit/ Rent /Compensation Suspense Account xl) Perticulars of Written Off Investments a) Cumulative amount of Investment Written Off since inception to 31st December last year		513,761,653 3,798,935,496	Substandard Doubtful Bad and Loss	144,878,000 175,423,000 2,169,699,000 5,700,000,000	176,635,000 106,868,000 1,599,955,000 4,770,000,000
iii) Over 3 months but not more than 1 year iv) Over 1 year but not more than 5 years v) More than 5 years 1,136,610,399 Total	7,000,000,000 - 532,610,399 7,532,610,399	b) Amount of Investment Written Off during this year c) Total amount Written Off (a + b) d) Amount recovered against Written Off Investment up to this year (*) e) Amount waived against Written Off Investment up to this year (*) 2. Amount of Investment Written Off against which suit her	211,140,000 4,097,338,917 797,203,211 535,594,789	87,263,421 3,885,198,917 596,598,125 449,026,371	Provision for Classified Investments Provision held at the beginning of the year Fully provided Investment Written Off/ transferred Provision no longer required	1,883,431,000 (333,029,818) (195,288,000)	1,703,127,000 (348,209,229) (189,994,000)
10.0 Investments 214,615,801,272 10.1 Meturity-wise Classification i) Repayable on Demand -	180,053,935,732	 f) Amount of Investment Written Off against which suit has been filed to recover the same During the year of 2009, Tk. 287, 173, 504/-was recovered from Written-Off Investments, Tk. 200, 605, 086/- was recovered from the clients in cash. 		3,886,198,917 d and remaining	iv) Provision made during the year v) Recoveries and Provision no longer required vi) Net charge to Profit & Loss Account Total Provision held at the end of the year	1,134,886,818 939,598,818 2,498,000,000	718,507,229 528,513,229 1,883,431,000
With a residual maturity of ii) Not more than 3 months iii) Over 3 months but not more than 1 year iv) Over 1 year but not more than 5 years v) More than 5 years 68,470,475,284	32,343,498,000 58,015,247,000 32,251,244,465 57,443,946,267	11.0 Bills Purchased & Discounted i) Payable in Bangladesh ii) Payable outside Bangladesh Total (I+II)	941,480,817	9,045,823,516 1,176,349,471 10,223,172,987	19.3 General Provision on Unclassified Investment i) Provision held at the beginning of the year ii) Addition during the year iii) Balance at the end of the year	2,315,736,000 384,264,000 2,700,000,000	2,005,717,000 310,019,000 2,315,736,000
Total 214,615,801,272 10.2.1 Mode - wise Investment a) In Bangladesh	180,053,935,732	11.1 Maturity-wise Classification of Bills Purchased Payable within 1 month Over 1 month but less than 3 months Over 3 months but less than 6 months	5,017,483,120 2,150,349,909	1,176,349,470 4,306,959,448 1,845,839,784	Total Provision for Investments Including Bad & Doubtful Investments (Note-19.2+19.3) 19.4 General Provision on Off-Balance Sheet Items Provision held at the beginning of the year	5,190,000,000 570,833,000	4,199,167,000 291,156,000
Bai - Murabaha	96,216,380,833 6,550,427,021 63,159,458,338 3,657,176,131	6 months or more Total 12.0 Fixed Assets Including Premises, Furniture and Fixtures Cost / Revaluation	The state of the s	2,894,024,305 10,223,172,987	Add. Provision made/ (no longer required) during the year Provision held as on 31st December Total Provision (Note- 19.2+19.3+19.4)	(60,833,000) 510,000,000 5,700,000,000	279,677,000 570,833,000 4,770,000,000
v) Bal- as- Sarf (FDB)/FCD 941,480,817 vi) Musharaka documentary Bill (MDB) 7,167,833,029 vii) Musharaka 39,488,517 viii) Bal - Salam 2,198,037,437 bt) Quard 2,990,398,923	1,176,349,471 5,389,647,385 34,782,229 1,718,727,581 2,150,986,743	i) Land ii) Building iii) Construction/ Capital Work-in-process iv) Furniture and Fixtures	CONTRACTOR	1,573,085,429 2,278,532,121 36,885,749 332,100,449	19.5 Other Provisions: Provision for Other Assets Opening belance Add: Provision made during the year	54,908,934 200,000	42,522,934 12,386,000
Sub Total (a) 214,013,214,920 b) Out side Bangladesh i) Bai - Murabaha -	180,053,935,732	v) Mechanical Appliances and Computers vi) Motor Vehicles vii) Books viii) Others	1,063,323,184 342,872,384 2,584,219	884,893,268 313,820,881 2,393,863	Closing balance 19.6 Current Tax Liebility Balance of Provision on January 1,	3,876,143,354 3,096,406,379	54,908,934 2,509,547,604 3,847,236,601
ii) Bai - Muajjal - iii) Hire Purchase under Shirkatul Melk - lv) Purchase & Negotiation - v) Bai- as- Sarf (FDB)/FCD - vi) Musharaka documentary Bill (MDB) -		Total Cost / Revaluation Less: Accumulated Depreciation Net book value at the end of the year (Annexure - A) 12.1 Revaluation of Land & Building	1,247,900,219	5,421,711,760 1,014,493,107 4,407,218,653	Add: Provision made during the year Add: Other Provision made during the year Less: Settlement for the year Total (a)	58,816,756 3,245,077,301 3,776,289,188	113,777,302 2,394,418,153 3,876,143,354
vii) Musharaka - viii) Mudaraba Foreign Currency Investment 602,586,352 ix) Bal - Salam -		Land & Building of the Bank was revalued during the year 2009 by M/S 0 and the difference between book value and the revalued amount has been with Bangladesh Bank BCD Circular Letter No. 12 & 18 dated April 20, 199 November 25, 2002 & BRPD Circular No.09 dated December 31, 2008.	Seodetic Survey Corporation Ltd. (GSCL) at Tk in credited to assets revaluation reserve accour is & June 15, 1993 respectively and BRPD Circ	k.5,682.50 million unt in accordance cular No.10 dated	Advance Tax Balance of Advance Tax on January 1 Add: Payment made during the year Less: Settlement for previous year	868,548,321 3,597,024,603 3,245,077,301	874,218,304 2,382,701,653 2,388,371,636
x) Quard xl) Others Sub Total (b) 602,586,352 Grand Total (a+b) 214,615,801,272	180,053,935,732	13.0 Other Assets i) Stock of Stationery in Hand ii) Stamps in Hand	53,697,854 3,648,184	53,904,485 2,673,277	Total (b) Not Balance as at December 31 (a-b) 19.6.1 Provision for Current Tax made during the year Income Tax @ 42.50% for 2009 & 2008 on taxable profit (A)	1,220,495,623 2,555,793,585 3,252,183,868	868,548,321 3,007,595,033 3,244,540,315
10.2.2 Geographical Location wise Classification of investments i) Within Bangladesh a.in Rurel Areas b. in Urban Areas 193,500,666,108	16,204,854,216 163,849,081,516	III) Advance Rent Paid iv) Security Deposits Paid Account v) Suspense Account (Advance against Expenses) vi) Accrued Income	147,801,932 9,190,353 522,321,352 137,243,763	124,801,427 8,581,593 312,344,869 407,380,668	Add: Tax on dividend & Brokerage House Income Add: Excess profit tax Estimated provision required as at December 31, (i) Provision held for Current Tax	3,253,225,165	536,986 - 3,245,077,301
Sub total (a+b) 214,013,214,920 ii) Outside Bangladesh 602,586,352 Total (i + ii) 214,615,801,272 10.2.3 Division wise Classification of investments	180,053,935,732 - 180,053,935,732	vii) Deferred Revenue Expenses viii) IB General Account (Note - 13.2) ix) F.C. Fund Purchased	119,400	159,200 33,520,865 988,502,580	Balance at 1st January Less: Tax for previous year Actual Provision for Tax held (ii) Estimated provision needs to be made (HI)	3,876,143,354 3,245,077,301 631,066,053 2,622,159,112	2,509,547,604 2,394,418,153 115,129,451 3,129,947,850
Name of the Division i) Dhaka Division 134,808,853,238 ii) Chittagong Division 40,086,801,632	112,839,801,524 31,617,471,114	13.1 Classification Status of Other Assets i) Unclassified	821,626,130	1,831,868,964	Provision actually made during the year Computation of Taxable Profit Profit before Tax Less: Written of recovery on which tax was paid earlier	3,253,225,185 6,517,658,253 200,605,086	3,761,013,903 6,347,833,369
iii) Khulna Division 11,964,264,953 iv) Rajshahi Division 21,153,870,141 v) Berisal Division 1,966,837,628 vi) Sythet Division 4,032,587,328	18,005,393,573 13,287,980,457 1,908,571,719 2,394,717,345	ii) Doubtful III) Bad/ Loss Total 13.2 IB General Account	8,415,443 43,981,265 874,022,838	8,044,095 45,569,947 1,931,868,964	Less: Brokerage House Income Less: Dividend Income Profit before Tax Add : Inadmissible expenditure	11,663,100 3,000,000 6,302,390,067 1,842,146,625	4,488,824 2,000,000 6,341,344,545 1,586,942,166
Total 214,813,214,920	180,053,935,732	Un-reconciled Entries of Inter Branch Transactions in Bangladesh	N 4 - D - I		Less : Further allowable expenditure Estimated Taxable Profit for the year (A)	292,339,355 7,652,197,337	294,074,206 7,634,212,505