The Daily Star

## Financial Statements - 2009



## O Islami Bank Bangladesh Limited

	BANK	71		aı	
The same and the same same same	SKON-SECTION ALL INC.		or near	100 Av 100 440	person strange on
Provision for Tax for the year ended on 31 tax on Provision made against Classifie	d, Un-classified investment	nts, Off-balar	nce sheet i	tems, Other Assets	s, etc. Estimated Tax on
Perquisites, Depreciation on revalued am 1984 and claims for VAT have been Applications/Appeals/Writ Petition have	shown as Contingent	Liabilities as	s at Dece	mber 31, 2009 ag	gainst which Reference
Assessments have been completed at the year 2008 has been completed at Deputy	Deputy Commissioner lev	vel up to the A	THE RESERVE AND ADDRESS OF THE PERSON NAMED IN	THE RESERVE OF THE PARTY OF THE	
					t in Taka ember 31,
19.7 Profit/ Rent/ Compensation Suspense Ad	occupt.		_	2009	2008
Balance at the beginning of the year     Amount transferred to Suspense Acco				613,761,653 3,023,137,110	619,387,646 416,253,085
iii) Amount recovered from Suspense Acc iv) Amount Written-Off / waived during the	count during the year		(2	,681,946,331) (5,593,491)	(412,696,594) (9,182,484)
Balance at the end of the year  19.8 IB General Account			1	949,358,941	613,761,653
Un-reconciled Entries of Inter Branc Age i) Upto 3 months	n Iransacuons in Bangia	Nu	mber 970	Amount in Taka 529,585,233	Amount in Taka
ii) Over 3 months but not more than 6 mo iii) More than 6 months	inths				
Total (i+ii+iii) Upto 29.03.2010 all the outstanding er		ed IB Genera	970 Account h	529,585,233 ave been fully adjus	ted.
19.8.1 Un-reconciled Entries of Inter Branch T  Age iv) Upto 3 months	ransactions outside Bang	Account to the second	mber	Amount in Taka	Amount in Taka
v) Over 3 months but not more than 6 movil of the second o	nths			:	
Total (iv+v+vi) 19.9 Others			•		
Provident Fund Collection Account     Benevolent Fund Collection Account     Superannuation Fund Collection Account	nunt				40 611 344
Total  20.0 Deferred Tax Liabilities	Jun				995
At the beginning of the year Add: Addition during the year				138,259,677 27,700,000	112,459,677 25,800,000
Exchange difference At the end of the year				165,959,677	138,259,697
Provision for Deferred Tax has been made purpose as per Bangladesh Accounting S					
adjustment used for tax purpose. T 21.0 Share Capital	ax rate prevailing at the	he Balance	Sheet da	te is used to d	etermine Deferred Tax.
21.1 Authorized Capital The Authorized Capital of the Bank is Tk.10,0	00,000,000 divided into 100,00	00,000 Ordinar	y Shares of T	lk.100 each .	
21.2 Paid up Capital  The Shareholders of the Bank in their 2					
Share) for the year 2008, thus Paid - up 0 2009; as detailed below:					
47,520,000 Ordinary Shares of Tk.100 ea 14,256,000 Ordinary Shares of Tk.100 ea					4,752,000,000 1,425,600,000
Total  a) The Paid-up Capital of the Bank was		nto 61,776,00	0 Ordinary	Shares of Tk. 100 ea	6,177,600,000 ach fully subscribed by:
	No. of Shares		7.5		
(i) Sponsors/ Promoters	24,375,677	% to Total 39.46%		2,437,567,700	1,876,859,000
(ii) General Public (iii) Government of the People's Republic of Bangladesh**	37,399,543 780	0.01%		3,739,954,300	2,875,081,000
Sub Total (a)	61,776,000	100.00%		6,177,600,000	4,752,000,000
** The shares have already been sold by t b) Break up of Share holding and perce			nsfer has be o. of	en made in share re Total Holding	
Holdings	)1	Sharehold		No. of Shar	AND THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO I
Less than 500 Shares 500 to 5,000 Shares		47,3 4,2	49	3,793,8 5,453,1	18 8.83%
5,001 to 10,000 Shares 10,001 to 20,000 Shares		1	93 45	2,043,4 2,047,1	99 3.31%
20,001 to 30,000 Shares 30,001 to 40,000 Shares 40,001 to 50,000 Shares			47 28 11	1,139,9 973,8 492,29	71 1.58%
50,001 to 100,000 Shares 100,001 Shares & above			32 44	2,226,6 43,605,7	45 3.60%
Total 21.3 Capital (Equity) Adequacy Ratio		52,1	64	61,776,0	100.00%
The Capital Adequacy Ratio of the Bal subsequently amended as per BRPD Cir		THE RESIDENCE OF THE PARTY OF T			
14, 2007 & 03 dated March 12, 2008 issu		2004, Divi D		lion Taka)	(in Million Taka)
Total Assets including Off-Balance Sheet II Total Risk Weighted Assets (RWA)				340,638.49 202,756.56	288,017.19 173,289.43
A) Required Equity (based on of 10.00% total Ri     Actual Capital / Equity     i ) Core Capital (C)	sk Weighted Assets )			20,275.66	17,328.94
ii) Supplementary Capital (D)  B .Total Equity (i + ii)				8,944.14 23,619.81	7,299.96 18,572.08
Surplus Equity (B-A)				3,344.15	1,243.14
c) Core Capital (Tier-1) i) Paid Up Capital				6,177.60	4,752.00
ii) Share Premium iii) Statutory Reserve iv) General Reserve				1.99 6,244.02 366.78	1.99 4,940.49 120.04
v) Dividend Equalization Account     vi) Retained Earnings / proposed dividen	d			32.00 1,853.28	32.00 1,425.60
Sub Total (C)  Core Capital (as against required minimum	n 5.00%)			14,675.67 7.24%	11,272.12 6.50%
Supplementary Capital     General Provision on Unclassified Inv				2,700.00	2,315.74
ii) General Provision on Off - Balance S iii) Assets Revaluation Reserve (50.00% iv) Exchange Equalization Account				510.00 2,156.73 38.41	570.83 1,137.98 38.41
V) Revaluation Reserve of Securities (5     vi) Mudaraba Perpetual Bond ( Maximum 30.	CONTRACTOR OF THE PROPERTY OF			539.00 3,000.00	237.00 3,000.00
Sub Total (D) Grand Total (C+D)				8,944.14 23,619.81	7,299.96 18,572.08
Actual Capital (as against required m E. Breakdown of Gross Risk-Weighted		ous categori	es of risk-	11.65% weights	10.72%
Risk Weights (Both Balance Sheet & Off-Balance Sheet	Principal Amount 2009		Veighted ts 2009	Principal Amor	unt Risk-Weighted Assets 2008
0% 20%	71,249.58 164.45		32.89	43,947.02 64.45	
50% 100%	19,850.15 192,798.60		9,925.07	19,458.28 163,547.40	9,729.14
Total 22.0 Statutory Reserve	284,062.78		2,756.56	227,017.15	
Opening Balance Add: Addition made this year				1,940,490,903 1,303,531,651	3,670,924,229 1,269,566,674
Closing balance  20% of Net Profit is transferred to Statut	ODV Reserve Assessed	h voor well		3,244,022,554	4,940,490,903
Capital Account as per Section 24 of the 23.0 Others Reserves		y said t	Suntaki	oqual	Table up
a) General Reserve Opening Balance				120,046,302	140,416,208
Add: Addition/ (Adjustment) made this year Sub total (i)	ark.			246,740,223 366,786,525	(20,369,906) 120,046,302
b) Share Premium     c) Exchange Equalization Account     d) Assets Revaluation Reserve (Note 2)	3.1)			1,989,633 38,405,141 ,313,460,000	1,989,633 38,405,141 2,275,960,000
e) Dividend Equalization Account     f) Revaluation Reserve of Securities (I	\$:		- 3	32,000,000 ,078,000,000	32,000,000 474,000,000
Sub total (ii) Grand Total (i + ii)			5	463,854,774 830,641,299	2,822,354,774 2,942,401,076
23.1 Assets Revaluation Reserve Opening balance			1000	275,960,000	2,275,960,000
Addition during the year Adjustment during the year Closing balance				313,460,000	2,275,960,000
23.2 Revaluation Reserve of Securities					No. No. of Contract of Contrac
Opening balance Adjustment during the year Revaluation made during the year				474,000,000	307,950,000.00 (307,950,000) 474,000,000
Revaluation made during the year Closing balance		7		604,000,000 078,000,000	474,000,000 474,000,000
(a) Claim against the Bank which is not a     (b) Money for which the Bank is continge					
of guarantees issued favouring :	and an ioapout				
i) Directors  ii) Government  iii) Bank and other Financial Institutions			2,	758,374,462 3,698,000	2,504,474,624 16,262,119
iv) Others Total		2		3,698,000 157,039,292 919,111,754	3,860,882,930 6,381,619,673
24.1 Security Pledged against Mudaraba Perpetual Bon Tk. 3,000 Million:	d (MPB) Liabilities of	1		1,489,100,000	3,001,100,000
25.0 Investment Income Income from General Investment					
Bai Murabaha Musharaka /Musharaka Documentary Bills			11	,716,348,719 551,795,666	11,726,139,621 322,262,802
Bai Muajjal Hire Purchase under Shirkatul Melk Bai Salam			7	947,204,133 ,129,471,361 130,095,553	947,650,753 5,817,020,909 76,108,702
Mudaraba Bai -As- Sarf (FDB /FCD) / Inland Bills	Purchased			85,254,693	9,822,629 290,287,990
Others Sub Total (i)				717,497,997	301,740,263 19,491,033,669
Profit on Deposits with other Banks & I (a) In Bangladesh	Financial Institutions			90,878,343	39,710,086
(b) Outside Bangladesh Sub Total (ii) Grand Total (i + ii)			04	1,985,138 92,863,481 370,531,603	13,091,717 52,801,803 19,543,835,472
Investment Income includes Profit/ Re		97,997/- rea			10,000,000,412
25.1 Investment Income derived from the  i) Mudaraba Deposits ii) Other Deposits/Fund	runu deployed by			002,130,000	10,817,100,000
ii) Other Deposits/Fund Total				609,790,000 611,920,000	5,824,590,000 16,641,690,000

	Year to Dec	
26.0 Profit Paid on Deposits	2009	2008
i) Profit paid on Mudaraba Savings Deposit	3,656,615,331	3,313,240,603
ii) Profit paid on Mudaraba Term Deposit Account	3,033,088,325	2,917,471,631
iii) Profit paid on other Mudaraba Deposits iv) Profit paid on Placement	6,016,790,900	5,508,746,607 8,640,080
v) Profit paid on Mudaraba Perpetual Bond (MPB)	370,500,000	414,000,000
Total	13,076,994,556	12,162,098,921
The Mudaraba Depositors are entitled to get minimum 65% of Investme Fund as per weightages. In 2009, 68.07% of profit earned thro distributed/provided to the Mudaraba depositors & MPB holders. It may be additional rate was allowed over the rate arrived as per weightage. An a dividend has been provided for MPB holders of the Bank for the year 200 27.0 Income From Investments in Shares & Securities	ough deployment of Mudaral be mentioned here that in some additional amount equivalent to	ba Fund has been Mudaraba Deposits,
i. Inside Bangladesh		
Bangladesh Government Islamic Investment Bond (BGIIB)	112,163,000	406,756,167
Bangladesh Shipping Corporation (BSC) Central Depository Bangladesh Ltd. (CDBL)	2,000,000 1,000,000	2,000,000
Sub Total (i)	115,163,000	408,756,167
ii.Outside Bangladesh Sub Total (ii)	- :	
Grand Total (i+ii)	115,163,000	408,756,167
28.0 Commission, Exchange & Brokerage Income  i) Commission Income	1,711,363,510	1,633,458,043
ii) Exchange Income (Note 28.1)	1,714,174,799	1,704,065,713
iii) Brokerage Income Total	11,663,100 3,437,201,409	4,454,632 3,341,978,388
8.1 Exchange Income	3,437,201,409	3,341,976,300
Gross Exchange gain	1,714,174,799	1,704,065,713
Less: Exchange loss	4 744 474 700	4 704 005 740
Net Exchange gain 29.0 Other Operating Income	1,714,174,799	1,704,065,713
i) Rent on Locker	3,136,919	2,959,546
ii) Telephone/ Trunk Call Charge recovered iii) P&T Charge recovered	41,724,881 54,463,587	37,616,716 51,969,262
iv) Legal Expenses recovered	1,104,172	3,477,679
v) E & TA Fees recovered	1,017,204	1,508,935
vi) Income from ATM & SWIFT vii) Incidental Charges recovered	78,796,891 4,663,349	69,606,630 8,881,578
viii) Service Charges recovered	11,900,625	10,072,340
ix) Rent on Premises realised x) Sale proceeds of Tender Schedule	2,659,642 5,678,086	1,309,836 1,434,347
xi) Profit on sale of Bank's Car	3,249,862	7,275,218
xii) Written-off Investment Recovery	200,605,086	193,098,125
xiii) Recruitment Fees recovered xiv) Others	19,412,500 52,548,220	5,672,373 66,880,405
xv) Profit / (loss) due to change in profit rate		
Total 9.1 Income From Dealing Securities	480,961,024	461,762,990
Income from Dealing Securities	N/A	N/A
Less: Loss from Dealing Securities		
9.2 Income From Dealing Investment Income from Dealing Investments	N/A	N/A
Less: Loss from Dealing Investments		
9.3 Income from Fluctuation Income from Profit Fluctuation	N/A	N/A
Less: Loss from Profit Fluctuation	1000	1 (2003)
O.0 Rent, Taxes, Insurances, Electricity etc.  i) Rent, Rates and Taxes	104,776,544	90,984,066
ii) Insurance	144,045,452	125,227,516
iii) Electricity and Lighting Total	87,891,122 336,713,118	76,135,683 292,347,265
1.0 Postage, Stamps, Telecommunications etc.	NAME OF TAXABLE PARTY.	
i) Postage ii) SWIFT Charges	32,762,903 20,091,203	30,896,685 13,944,808
iii) Telephone	27,876,486	36,891,271
iv) Fax & Internet	7,492,614	5,975,600
v) Stamps Total	11,474 88,234,680	37,583 <b>87,745,947</b>
32.0 Stationery, Printing and Advertisement etc.		No. 11 Co. 11
Paper & Table Stationery     Printing and Stationery (Registers and Forms)	13,033,520 68,534,870	12,642,391 49,643,854
iii) Advertisement & Publicity	30,301,383	39,436,079
Total 33.0 Directors' Fees and Expenses	111,869,773	101,722,324
i) Directors' Fees for attending Board/ Executive	2,411,995	2,510,202
Committee/ Other Committees meeting		
ii) TA/DA/Hotel Fare for Local & Foreign Directors iii) Others	4,841,185 775,758	4,340,006 1,819,139
Total	8,028,938	8,669,347
33.1 Rate of Fees for attending Board/ Executive Committee/ Other Commi	ittees Meeting	
i) For Board Meeting     ii) For Executive Committee/ Other Committee Meeting	Tk. 4,000/- Tk. 3,200/-	Tk. 4,000/- Tk. 3,200/-
4.0 Shariah Council's Meeting Fees & Expenses	IK. 3,200/-	TK. 3,200/-
i) Shariah Council member's Fees for attending meeting	1,006,400	529,600
ii) TA.DA./Hotel Fare iii) Others	1,192,589 48,410	933,256 47,260
Total	2,247,399	1,510,116
34.1 Rate of Fees for attending Shariah Council Meeting	5-UI	
For Shariah Council Meeting     For Sub-Committee Meeting	Tk. 4,000/- Tk. 3,200/-	Tk. 4,000/- Tk. 3,200/-
35.0 Depreciation and Repair to Bank's Assets	THE OLEVON	11. 0,2001
i) Depreciation: Premises (Building)	50,610,346	44,840,807
ii) Depreciation: Furniture & Fixtures and Other Fixed Assets	205,212,041	164,681,916
Sub Total (i+ii) iii) Repair of Bank's Properties/Assets	255,822,387 20,194,824	209,522,723 14,257,025
Grand Total (i+ii+iii)	276,017,211	223,779,748
	A STATE OF THE STA	

		A CONTRACTOR OF THE PARTY OF TH	t in Taka ecember 31,	
Other	Expenses	2009	2008	
	TA & DA	41,404,459	35,568,796	
)	Repairs to Rented Premises	993,730	810,567	
)	Motor Car Running & Maintenance	41,497,243	40,760,007	
'n	Periodicals & Newspapers	3,235,642	2,887,073	
í	Entertainment	46,234,897	47,298,134	
i)	Overtime	18,237,097	15,513,570	
ii)	Direct Expenses on Investment	3,272,899	6,167,937	
iii)	Training Expenses	23,871,762	21,040,957	
d)	Meeting Expenses	7,955,828	7,219,361	
)	Bank Charges	13,501,019	7,423,875	
)	Uniforms	5,175,398	4,449,974	
ii)	Conveyance	5,405,482	4,823,532	
iii)	Honorarium & Cash Award	9,847,903	6,025,510	
iv)	Membership Fees	6,222,550	5,410,250	
v)	Staff Welfare	1,935,000	18,175,487	
vi)	Evening Banking Allowance	1,351,531	1,285,522	
vii)	Computer Expenses	16,209,973	18,089,134	
viii)	Wages	18,214,247	15,733,968	
ix)	Discomfort Allowance	6,030,011	5,493,285	
x)	Air Condition Maintenance	1,287,528	862,046	
xi)	WASA / Gas Expenses	5,048,218	5,066,654	
xii)	Washing Charges	3,406,855	2,986,060	
XIII)	Transportation Charges	848,994	631,761	
xiv)	ATM Charges	2,230,406	1,587,849	
	Reuters Charges	6,096,728	1,757,939	
XV)	Business Development Expenses	40,632,107	69,001,730	
xvi)	Table 101 (101 (101 (101 (101 (101 (101 (101			
xvii)	Photocopy Expenses	6,567,027 5,384,991	5,925,933	
xviii)	Upkeep of Office Premises	COMPANIES AND	4,367,208	
xix)	Clearing House Expenses	760,987	650,121	
xx)	Bonus Share Issue Expenses	4,052,206	3,724,033	
xxi)	Rating Expenses	522,500	261,250	
xxii)	Band Width Charges	15,467,665	10,873,545	
xxiii)	Other Regulatory Fees and Expenses	202,000	8,927,726	
xxiv)	MPB Expenses	2,565,590	2,330,663	
XXV)	Natural Disaster Operation	4 000 047	12,794,939	
xxvi)	Brokerage House Expenses	1,232,347	369,720	
xxvii)	Donation		11,400	
xxviii)	Recruitment Expenses	3,915,309	6,306,127	
xxix)	International Conference Expenses	income.	583,097	
XXX)	Others	13,835,695	12,133,440	
	Total	384,653,824	415,330,179	
As on 3 ehicles lank. S nourred urchas	Car Running and Maintenance  1.1.2.2009 the Bank had 214(Two hundred fourteen) Motor Vehicles (Carunder car scheme. The Motor Vehicles are used for Carrying Cash, ome vehicles are attached with the Senior Executives of the Bank as polluting the year ended on 31.12.2009 as against Tk. 43,089,892 ince of fuel & lubricants and insurance etc. for the Motor Vehicles of the Bank ded Earnings: Movement of Surplus in Profit & Loss Account	Development works and for other er Transport Policy of the Bank. A sur curred during the year 2008 agains	important works of the m of Tk.43,262,925 wa	
Retaine	ed Earnings as on 1 January n during the year :	1,425,600,000	950,400,000	
	ed Dividend	1,853,280,000	1,425,600,000	
otal		3,278,880,000	2,376,000,000	
Cash	mount transferred to Paid-up Capital (Bonus Share) Dividend	(1,425,600,000)	(950,400,000	
	of Retained Earnings (Proposed Dividend) as at 31, December	1,853,280,000	1,425,600,00	
) The i	Salance Sheet Events:  Board of Directors of the Bank in its 175th meeting held on 23rd March, vidend' for the year 2009 subject to approval of the shareholders in the en		AND DESCRIPTION OF THE PERSON	
) As p	er Securities and Exchange Commission's (SEC) Letter No. SEC/Reg/ lo. BRPD (R-1)717/2010-47 dated 07.02.2010, IBBL established a Sub	CSE/MB/2009/444 dated 20.12.200	9 and Bangladesh Bar	

c) As per Bangladesh Bank BRPD Circular No. 12 dated 14.10.2009 and Bangladesh Bank Letter No. BRPD (R-1)717/2010-47 dated

Earnings per Share (EPS) has been calculated in accordance with "Bangladesh Accounting Standard (BAS) - 33 Earnings per Share" which has been shown on the face of Profit & Loss Account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year. Previous year's figures have been adjusted due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008 as per guidelines of Bangladesh Accounting Standard (BAS)-33.

Net Asset Value per Share (NAV) has been disclosed as per the Securities and Exchange Commission's Notification No.SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008.

Net Operating Cash Flow per Share (NOCFPS) has been disclosed as per the Securities and Exchange Commission's Notification No.SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008.

3,403,551,874

20,105,543,853

11,534,007,335

2,480,772,445

35,004,896,001

7,678,373,370

45,164,041,816

ATM Ataur Rahman

61,776,000

61,776,000

325.46

61,776,000

2,674,796,768

14,060,491,979

61,776,000

3,495,076,655

3,107,360,415

28,222,959,426

5,623,181,755

36,953,501,596

61,776,000

227.60

61,776,000

07.02.2010, formation of another Subsidiary Company named "Islami Bank Capital Management Limited" is under process.

39.0 Earnings Per Share (EPS)

a) Attributable Profit for the year b) Number of Outstanding Shares

Earnings Per Share (EPS) (a + b)

40.0 Net Asset Value Per Share (NAV)

b) Number of Outstanding Shares

a) Capital/ Share-holders' Equity for the year

Net Asset Value Per Share (NAV) (a + b)

41.0 Net Operating Cash Flow Per Share (NOCFPS)

Net Operating Cash Flow Per Share (NOCFPS) (a + b)

42.0 Reconciliation of Cash and Cash Equivalent at the end of the year

ii) Balance with Bangladesh Bank and its Agent Banks ( Sonali Bank Ltd.)

iii) Balance with other Banks and Financial Institutions

Currency wise exposures are shown at Annexure-B.

a) Net Cash flows from Operating Activities

b) Number of Outstanding Shares

i) Cash in hand

43.0 Currency wise Exposures

											Anna contract
							Table 1				Annexure-
			, T	ixed As As at	31 December		е				(Ref. Note 12.0) Taka
	Cost						D	epreciation	Written down	Written down	
Particulars	Balance as at 01.01.2009	Addition during the year	Sale / adjustment during the year	Total as at 31.12.2009	of dep.	Charged upto 01.01.2009	Charged during the year	Adjustment during the year	Total as at 31.12.2009	value as at 31.12.2009	value as at 31.12.2008
1	2	3	4	5 (2+3-4)	6	7	8	9	10 (7+8-9)	11 (5 - 10)	12
A. Premises											
Land	1,573,085,429	202,129	14.0	1,573,287,558	*		174.0			1,573,287,558	1,573,085,429
Building	2,278,532,121	39,826,547	236,722	2,318,121,946	2.50%	236,756,916	50,610,346	J	287,367,262	2,030,754,684	2,041,775,205
Construction/Capital Work in Process	36,885,749	4,009,125		40,894,874	1				-	40,894,874	36,885,749
Sub total (A)	3,888,503,299	44,037,801	236,722	3,932,304,378		236,756,916	50,610,346		287,367,262	3.644,937,116	3,651,746,383
B. Revaluation in & Land Building		2,037,500,000	10.0	2,037,500,000			0.50	-		2,037,500,000	
Sub Total (B)	180	2,037,500,000	-	2,037,500,000	17		-			2,037,500,000	0-10
Sub Total (A+B)	3,888,503,299	2,081,537,801	236,722	5,969,804,378	•	236,756,916	50,610,346		287,367,262	5,682,437,116	3,651,746,383
C. Furniture and Fixtures	332,100,450	51,150,694	1,551,709	381,699,435	10.00%	128,581,656	23,485,166	403,168	151,663,654	230,035,781	203,518,794
Mechanical Appliances and Computers	884,893,267	187,759,916	9,330,000	1,063,323,183	20.00% 25.00%	490,329,375	132,128,723	8,255,516	614,202,582	449,120,601	394,563,892
Motor Vehicles	313,820,881	44,391,600	15,340,096	342,872,385	20.00%	156,953,670	49,423,335	13,756,591	192,620,414	150,251,971	156,867,211
Books	2,393,863	170,356		2,564,219	30.00%	1,871,490	174,817		2,046,307	517,912	522,373
Sub Total (C)	1,533,208,461	283,472,566	26,221,805	1,790,459,222		777,736,191	205,212,041	22,415,275	960,532,957	829,926,265	755,472,270
Total (A +b+ C)	5,421,711,760	2,365,010,367	26,458,527	7,760,263,600		1,014,493,107	255,822,387	22,415,275	1,247,900,219	6,512,363,381	4,407,218,653
Shahid			SAR			la	λ		DI-	ae-	

Md Shahidi Director	and the same of th		Engr. Eskand Directer			ATM Ataur Rahman Director				M. Fariduddin Ahmed  Managing Director			
			405									Annexure-B	
			Cı	irrency	y wise	Expo	sures					Amount in BDT	
Assets		от	Equivalent Taka of US \$		Equivalent Taka of GBP		Equivalent Taka of EURO		Equivalent Taka of Other Currency		Total Taka		
	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	
1	2	3	4	5	6	7	8	9	10	11	12	13	
Cash in Hand	2,427,217,406	3,063,866,998	51,120,708	29,795,384	1,447,257	2,460,213	918,760	11,188,678	68,314	49,141	2,480,772,445	3,107,360,415	
Balance with Bangladesh Bank & its agent bank	32,067,531,561	22,183,095,543	2,907,613,619	5,952,600,441	16,561,764	64,208,894	12,962,672	22,825,786	226,385	228,762	35,004,896,001	28,222,959,426	
Balance with Banks & other Financial Institutions	5,858,578,551	1,394,553,579	1,324,121,799	4,035,591,575	107,614,879	22,118,831	302,732,611	172,831,073	85,325,530	73,910,260	7,678,373,370	5,623,181,755	
Placement with other Banks & Financial Institutions	141		2			- 2	2	-				31	
& Securities)	11,136,610,399	7,532,610,399	-	-	-	-	-		-	-	11,136,610,399	7,532,610,399	
Investments	214,615,801,272	180,053,935,732		-	-	-	-		*//	-	214,615,801,272	180,053,935,732	
Fixed Assets including Premises	6,512,363,381	4,407,218,653	*			*	*	191	+:	-	6,512,363,381	4,407,218,653	
Other Assets	874,022,838	1,111,459,318	+	732,013,819	-	40,266,503	-	33,311,986	-	14,817,338	874,022,838	1,931,868,964	
Non Banking Assets	-		-	-	-	-	-		20	-	-		
Total Assets	273,492,125,408	219,746,740,222	4,282,856,126	10,750,001,219	125,623,900	129,054,441	316,614,043	240,157,523	85,620,229	89,005,501	278,302,839,706	230,879,135,344	
					Torrison and the				- Contrador	Take of Other			
Liabilities	BDT		Equivalent Taka of US \$		Equivalent Taka of GBP		Equivalent Taka of EURO		Equivalent Taka of Other Currency		Total Taka		
	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	
Placement from Bangladesh Bank, other Banks, Financial Institutions and Agents			7.5										
Deposits	238,494,480,589	196,507,869,634	3,092,316,137	1,399,307,407	25,630,348	57,539,2	20 134,003,65	35,849,534	-	34,809,799	241,746,430,727	199,807,406,859	
Bills Payable	2,545,713,606	2,308,038,239	-	-			-			-	2,545,713,606	2,308,038,239	
Other Liabilities	10,905,151,520	13,475,229,532									10,905,151,520	11,703,198,267	
Mudaraba Perpetual Bond	3,000,000,000	3,000,000,000					3				3,000,000,000	3,000,000,000	
Total Liabilities	254,945,345,715	215,291,137,405	3,092,316,137	1,399,307,407	25,630,348	57,539,2	20 134,003,65	35,849,534		34,809,799	258,197,295,853	216,818,643,365	
Net position	18,546,779,693	4,455,602,817	1,190,539,989	9,350,693,812	99,993,552			0 204,307,989	85,620,229	54,195,702	20,105,543,853	14,060,491,979	
	Md Shahidul Isla	im	Engr. E	SAL Eskander Ali Khar	1	ATM Ataur R	ahman			duddin Ahmed			

Director