2010

56,400,000

358,400,000

6,679,497,217

3,017,991,790

291,400,000

10,403,689,007

2009

Taka

297,299,224

297,299,224

456,812,584

392,459,037

4,394,578,959

3,068,616,936

291,400,000

8,603,867,516

H Bank Asia

LIMITED Financial Statements 2010

Subsequent to initial recognition the asset is accounted for in accordance with the accounting policy applicable to that asset.

Earnings per Share (EPS) has been computed by dividing the basic earnings by the

3.11 Earnings Per Share

weighted average number of ordinary shares outstanding as at 31 December 2010 as per Bangladesh Accounting Standard (BAS) - 33 "Earnings Per Share". Details are shown in Note 37. Basic earnings

This represents earnings for the year attributable to ordinary shareholders. Net profit after tax has been considered as fully attributable to the ordinary shareholders.

This represents the number of ordinary shares outstanding at the beginning of the

Weighted average number of ordinary shares

year plus the number of ordinary shares issued during the year multiplied by a time weighted factor. The time weighted factor is the number of days the specific shares are outstanding as a proportion of the total number of days in the year. The basis of computation of number of shares is in line with the provisions of BAS 33 "Earnings per share". The logic behind this basis is, that the bonus shares are issued to the existing shareholders without any consideration, and therefore, the number of shares outstanding is increased without an increase in resources generating new

No diluted earnings per share is required to be calculated for the year as there was no

scope for dilution during the year under review.

3.12 Reconciliation of inter-bank/inter-branch account

Books of accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled on monthly basis and there are no material differences which may affect the financial statements significantly. Details of provision on Nostro accounts are shown in Annexure-K.

Un-reconciled entries in case of inter-branch transactions as at the reporting date are not material.

3.13 Risk management

Diluted earnings per share

Bangladesh Bank has identified 6 (six) core risks for management of the Banks and has provided the necessary guidelines for implementation. The six core risks are:

Foreign exchange risk Asset liability risks Money laundering risk Internal control and compliance risk Information and Communication Technology 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.

3.13.1 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.

3.13.2 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.

3.13.3 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.

3.13.4 Money laundering risk

Money laundering risk comprises of money laundering and terrorist financing. It leads to both reputation loss as well as financial loss. Under the law of FATF, our fund outstanding with foreign correspondence banks might be frozen, if any link is found with terrorist activities. 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 provided 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.

3.13.5 Internal control and compliance risk Operational loss may arise from errors, omissions, frauds and forgeries due to lack 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.

3.13.6 Information and Communication Technology risk

Bank Asia Limited follows the guideline stated in BRPD circular no. 14 dated 23 October 2005 regarding "Guideline on Information and Communication Technology for scheduled Banks. IT management deals with IT policy documentation, internal IT audit, training etc. The objective of IT management is to achieve the highest levels of technology service quality by minimum operational risk. Physical security involves providing environmental safeguards as well as controlling physical access to equipment and data. IT department has controls over Password, User ID maintenance, input control, network security, virus protection, internet and e-mail. Data centre has been set up and disaster recovery plan has been formulated as part of Business Continuity Planning (BCP). 3.14 Compliance of Bangladesh Accounting standard (BAS) and Bangladesh Financial

Name of the standards	Ref.	Status
First-time Adoption of Bangladesh Financial Reporting Standards	BFRS-1	Not Applicable
Share based Payment	BFRS-2	Not Applicable
Business Combinations	BFRS-3	Not Applicable
Insurance Contracts	BFRS-4	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
Financial Instruments: Disclosures	BFRS-7	Applied with some departur (note 3.14.1)
Operating Segments	BFRS-8	Not Applicable
Presentation of Financial Statements	BAS-1	Applied with some departur (note 3.14.1)
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
Property, Plant and Equipment	BAS-16	Applied
eases	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	BAS-21	Applied

The E ects of Changes in Foreign Exchange Rates	BAS-22	Applied
Borrowing Costs	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
Investments in Associates	BAS-28	Not Applicable
Interests in Joint Ventures	BAS-31	Not Applicable
Financial Instruments: Presentation	BAS-32	Not Applicable
Earnings Per Share	BAS-33	Applied with some departure (note 3.14.1)
Interim Financial Reporting	BAS-34	Applied
Impairment of Assets	BAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Not Applicable
Financial Instruments: Recognition and Measurement	BAS-39	Applied with some departure
		(note 3.14.1)
Investment property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable

3.14.1 Disclosure of departure from few requirement of BFRS due to mandatory compliance of Bangladesh Bank's requirements Bangladesh Bank is the prime regulatory body for banks in Bangladesh. Some requirements of Bangladesh Bank's rules and regulations contradict with those of financial instruments and general provision standards of BFRSs. As such the company has departed from those contradictory requirements of BFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below along with financial impact where applicable: 1. As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and

unquoted shares are revalued at the year end at market price and as per book value

of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment. As such the company measures and recognizes investment in quoted and unquoted shares at cost if the year end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. At the year-end the company's market value and book value of guoted and unquoted shares was higher than cost price by Tk. 71.67 million. However as per requirements of BAS 39 investment in shares falls either under "at fair value through profit and loss" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively. According to DOS circular no. 05 dated 26 May 2008 and subsequent clarification in

DOS circular no. 05 dated 28 January 2009 loss on revaluation of Government

- securities (T-bill/T-bond) should be charged in profit and loss account, and gain on such revaluation should be recorded under Revaluation Reserve Account. At the year end the company has accumulated revaluation gain of Tk 482.62 million for T-bonds at HFT category. However as per requirement of BAS 39, such T-bonds will fall under the category of "held for trading" where any change in the fair value of held for trading is recognized in profit and loss account. As per BRPD circular no. 5 dated 5 June 2006 a general provision at 1% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained.
- However such general provision cannot satisfy the conditions of provision as per BAS At the year end the company has recognized an accumulated general provision of Tk. 959.72 million in the balance sheet under liabilities as per Bangladesh Bank's requirement. As per BRPD circular no. 10 dated 18 September 2007, a general provision at 1% is required to be provided for all off-balance sheet risk exposures. However such general
- balance sheet under other liabilities as per Bangladesh Bank's requirement. Bangladesh Bank has issued templates for financial statements that must be followed by all banks. These templates neither include Other Comprehensive Income nor allow to include the elements of Other Comprehensive Income. As such the Bank does not prepare the Other Comprehensive Income statement (OCI). However elements of OCI

provision cannot satisfy the conditions of provision as per BAS 37. At the year end the

Bank has recognized an accumulated general provision of Tk. 414.12 million in the

As per Bangladesh Bank guidelines financial instruments are categorized, recognized and measured differently from those prescribed in BAS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 have not been made in the accounts.

3.15 Approval of financial statements

are shown in the statements of changes in equity.

The financial statements were approved by the board of directors on 23 February 2011.

		Taka	Taka
4	Cash		
4.1	In hand		
	Conventional and islamic banking:		
	Local currency	752,481,945	465,526,291
	Foreign currencies	13,769,740	8,302,430
	3500	766,251,685	473,828,721
	Off-shore banking unit	-	12 No. 12
	Control of the Contro	766,251,685	473,828,721
4.2	Balance with Bangladesh Bank and its agent bank		
	Conventional and islamic banking:		
	Balance with Bangladesh Bank		
	Local currency (statutory deposit)	5,131,470,325	3,215,904,427
	Foreign currencies	(125,378,088)	12,375,346
		5,006,092,237	3,228,279,773
	Balance with agent bank (Sonali Bank Limited)		
	Local currency	106,154,028	58,260,255
	Foreign currencies	-	-
	0	106,154,028	58,260,255
		5,112,246,265	3,286,540,028
	Off-shore banking unit	-	-
		5,112,246,265	3,286,540,028
		5,878,497,950	3,760,368,749

4.3 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been

6% (2009: 5%) of Average Demand and Time Liabilities:

Balance with Bangladesh Bank as per statement

Government securities

Other securities

Balance with agent bank (Sonali Bank Limited) as per statement

Required reserve

calculated and maintained in accordance with section 33 of Bank Companies Act 1991, BRPD circular nos. 11 and 12, dated 25 August 2005 and MPD 4 & 5 dated 1 December 2010...

The statutory Cash Reserve Requirement on the Bank's time and demand liabilities at the rate 6% has been calculated and maintained with Bangladesh Bank in local currency and 19% (11.5% for Islamic Banking) Statutory Liquidity Ratio, including CRR, on the same liabilities has also been maintained in the form of cash in hand, balance with Bangladesh Bank and its agent bank, treasury bills, bonds and debentures. CRR and SLR maintained by the Bank are shown below: 4.3.1 Cash Reserve Requirement (CRR):

5,050,482,947

14,888,052 150,167,000

165,055,052

16,498,929,892 12,514,972,768

2,688,225,000

	2000 Provide 200 P		THE PROPERTY AND PARTY AND PARTY.
	Actual reserve maintained	5,248,570,000	3,065,218,536
	Surplus	198,087,053	376,993,536
		2010 Taka	2009 Taka
3.2	Statutory Liquidity Ratio (SLR):		
	Conventional Banking		
	19% (2009: 18%) of Average Demand and Time Liabilities including 6% CRR:		
	Required reserve (including CRR)	15,863,500,000	9,677,610,000
	Actual reserve maintained (including CRR)	16,333,874,840	12,514,972,768
	Surplus	470,374,840	2,837,362,768
	Islamic Banking		
	11.5% of Average Demand and Time Liabilities including 6% CRR :		
	Required reserve (including CRR)	129,696,000	
	Actual reserve maintained (including CRR)	165,055,052	
	Surplus	35,359,052	
		505,733,892	2,837,362,768
1.3.3	Held for Statutory Liquidity Ratio		
	Conventional Banking		
	Cash in hand	751,363,633	473,828,721
	Balance with Bangladesh Bank as per statement	5,098,403,000	3,065,218,536
	Balance with agent bank (Sonali Bank Limited) as per statement	122,372,000	58,140,971
	Government securities	9,988,889,007	8,051,895,119
	Other securities	372,847,200	865,889,421
		16,333,874,840	12,514,972,768
	Islamic Banking		

		Taka	Taka
5	Balance with other banks and financial institutions		
	In Bangladesh		
	Conventional and Islamic banking (Note 5.1.1)	1,054,576,691	1,110,162,272
	Off-shore banking unit	-	
	NOTE: 5-44055A NO. 51077M	1,054,576,691	1,110,162,272
	Outside Bangladesh		
	Conventional and Islamic banking (Note 5.2.1)	(103,395,698)	228,229,857
	Off-shore banking unit	129,025,301	8,042,308
		25,629,603	236,272,165
	MOREO TERRITORIA	1,080,206,294	1,346,434,437
5.1	In Bangladesh		
5.1.1	Conventional and Islamic banking Current accounts		
	AB Bank Limited	245,405	226,141
	Agrani Bank Limited	3,507,631	3,089,868
	Islami Bank Bangladesh Limited	144,264	
	National Bank Limited	2,834,492	16,218,507
	Premier Bank Limited	200,000,000	100000000000000000000000000000000000000
	Social Islamic Bank Limited	300,000,000	
	Sonali Bank Limited	3,949,920	500,000
	Standard Chartered Bank	4,247,888	4,532,631
	The City Bank Limited	3,187,114	3,094,278
	United Commercial Bank Limited	6,160,570	8,255,591
		524,277,284	35,917,016
	Short-term deposit accounts		
	BRAC Bank Limited	5,620,043	2,373,421
	Dutch Bangla Bank Limited	2,522,496	2,507,354
	Islami Bank Bangladesh Limited	6,983,630	127,150
	Jamuna Bank Limited	3,003,181	6,031,457
	Janata Bank Limited	7,143,161	
	Mercantile Bank Limited	17,886	20,226
	Rupali Bank Limited	3,000,000	
	Uttara Bank Limited	2,009,010	3,185,648
		30,299,407	14,245,256

2010

Taka

50,000,000

30,0

200,0

250,0

	Lanka Bangla Finance Limited	-	150,000,000
	National Housing Finance and Investments Limited	50,000,000	15
	Oman Bangladesh Lease Finance	-	30,000,000
	Phoenix Finance and Investment Company Limited	300,000,000	250,000,000
	Reliance Lease Finance	30,000,000	200000000000000000000000000000000000000
	Union Capital Limited	70,000,000	150,000,000
		500,000,000	1,060,000,000
		1,054,576,691	1,110,162,272
5.2	Outside Bangladesh		
5.2.1	Conventional and islamic banking		
	Current account		
	Interest bearing:		
	Citibank NA, London	1,471,052	832,984
	Citibank NA, London	8,533,312	2,375,876
	Citibank NA, New York	(29,553,323)	23,423,368
	Habib American Bank, New York	41,468,366	25,415,305
	Mashreqbank psc, New York	1,109,789	2,451,509
	National Westminster Bank plc, London	14,158,733	8,011,521
	Standard Chartered Bank, Mumbai	3,453,806	12,863,828
	Standard Chartered Bank, New York	59,322,507	2,136,509
		99,964,242	77,510,900
	Non-interest bearing :		
	AB Bank Limited, Mumbai	(144,940,675)	23,856,508
	Bank of Nova Scotia, Toronto		1,452,814
	Bhutan National Bank Limited, Thimphu	4,734,889	6,966,750
	Canadian Imperial Bank of Commerce	590,833	
	Commerzbank AG, Frankfurt	10,953,599	8,761,724
	Credit Suisse First Boston, Zurich	486,278	191,435
	Habib Metropolitan Bank Limited, Karachi	37,171	30,285,860
	HSBC Australia Limited, Sydney	52,222	232,119
	HSBC, New York	15,561,253	3,810,176
	Hypo Vereinsbank, Munich	192,157	687,002
		2010	2000

Fixed deposit accounts

With financial institutions:

Company Limited

Bay Leasing & Investment Limited

Industrial and Infrastructure Development Finance

International Leasing and Financial Services Limited

With banks

	하이트리 교육을 보는데 일찍을 하기로 들어왔다면서 하고 있다면 기계를 하면 하는데 가게 되었다면 하게 되었다면 하는데 하는데 하다 되었다.		
	HSBC Australia Limited, Sydney	52,222	232,119
	HSBC, New York	15,561,253	3,810,176
	Hypo Vereinsbank, Munich	192,157	687,002
		2010	2009
		Taka	Taka
	ICICI Bank Limited, Kowloon	2,363,668	9,147,475
	ICICI Bank Limited, Mumbai	(92,512,914)	5,233,036
	Muslim Commercial Bank Limited, Colombo	1,879,853	753,409
	Muslim Commercial Bank Limited, Karachi	18,324,340	1,780,009
	Nepal Bangladesh Bank Limited, Kathmandu	536,754	17,423,638
	UBAF, Tokyo	625,929	2,421,586
	Wachovia Bank N.A, New York	(22,369,933)	37,715,416
	Wachovia Bank, London	124,636	
	AND THE RESIDENCE AND AND A STATE OF A STATE	(203,359,940)	150,718,957
		(103,395,698)	228,229,857
	Details are shown in Annexure-C		
5.3	Maturity grouping of balance with other banks and financial institutions		
	Up to 1 month	630,206,294	286,434,437
	More than 1 month but not more than 3 months	150,000,000	
	More than 3 months but not more than 6 months		
	More than 6 months but not more than 1 year	300,000,000	1,060,000,000
	More than 1 year but not more than 5 years		
	More than 5 years		
		1,080,206,294	1,346,434,437
6	Money at call and on short notice		
•	Banking company		
	Non-banking financial institutions		
	Horr banking infarical institutions		
7	Investments		
	Government (Note 7.1)	10,405,636,207	8,902,784,540
	Others (Note 7.2)	1,670,064,725	760,312,998
		12,075,700,932	9,663, 097,538
7.1	Government (Note 7.1)		
	Conventional and islamic banking (Note 7.1.1)	10,405,636,207	8,902,784,540
	Off-shore banking unit	10,103,030,207	0,502,704,540
	Oil-Silore Dariking Unit	-	
		10,405,636,207	8,902,784,540
		10,405,636,207	8,902,784,540

10,403,689,007

1,947,200

10,405,636,207 8,90

Treasury bills (Note 7.1.1.1)

Prize bond

Treasury bonds (Note 7.1.1.2)

ıka		
	7.1.1.1	Treasury bills
		364 days treasury bills
162,272		
162,272	7.1.1.2	! Treasury bonds
		Bangladesh Bank Islamic bond
229,857		3 years T & T digital treasury bonds
042,308		3 years T&T mobile treasury bonds
272,165		5 years Bangladesh Government treasury bonds
434,437		10 years Bangladesh Government treasury bonds
		15 years Bangladesh Government treasury bonds
226,141	7.2	Others
089,868		Conventional and islamic banking (Note 7.2.1)
-		Off-shore banking unit
218,507		
7.	7.2.1	Conventional and islamic banking
_		Ordinary shares (Details are shown in Annexure-D)
500,000		Quoted shares
532,631		Unquoted share
094,278		Provision for diminution in the market value
255,591		of shares
917,016		Andrewski i
		Mutual Fund 1st Janata Bank mutual fund
373,421		MBL 1st mutual fund
507,354		50000 01 000000 00 00 00 00 00 00 00 00 0
127,150		Debentures
031,457		Debentures (10 years): Beximco Denims Limited
		Beximco Textiles Limited
20,226		Zero Coupon Bond (ACI)
-		MTBL subordinated bond
185,648		Orascom Telecom Bd Limited Prime Bank Limited
245,256		Time built anneed
		Debentures of House Building Finance
09		Corporation
ka		Membership
		Dhaka Stock Exchange Limited
67.		4.
000,000		
000,000		
,00,000	7.3	Investments classified as per Bangladesh Bank Circular:
000,000		Held for trading (HFT)
000,000		Held to maturity (HTM)
174		Other securities
000,000	Page rights of	BURSKSDARA UZPRANAKANINI (PE
000,000		Maturity-wise grouping On demand
000,000		Up to 3 months More than 3 months but not more than 1 year
000,000		More than 3 months but not more than 1 year More than 1 year but not more than 5 years
		More than 5 years
62,272		
	8	Loans and advances/investments
		Loans, cash credit, overdrafts etc./Investments (Note 8.1)
		Pills purchased and discounted (Note 9.2)

	8	Loans and advances/investments
		Loans, cash credit, overdrafts etc./Investments (Note 8.1) Bills purchased and discounted (Note 8.2)
832,984	8.1	Loans, cash credit, overdrafts etc./Investments
2,375,876		Conventional and islamic banking
23,423,368		Inside Bangladesh Overdrafts/ Quard against deposit
25,415,305		Cash credit/Bai Murabaha (Muajjal)
2,451,509 8,011,521		Loans (General)/ Musharaka
12,863,828		House building loans
2,136,509		Loan against trust receipts/ Bai Murabaha post import
77,510,900		Payment against documents
		Consumer credit scheme Transport loan
22 054 500		Term loan- industrial
23,856,508 1,452,814		Term loan- others/ Hire purchase Shirkatul Melk
6,966,750		Staff Loan
-		Credit card
8,761,724		Small and medium enterprise (SME)
191,435		Credit for poverty alleviation scheme-micro credit
30,285,860		Outside Bangladesh
232,119		outside builgiadesii
3,810,176 687,002		Off-shore banking unit
007,002		
2009 Taka		
9,147,475	8.2	Bills purchased and discounted (Note 8.14)
5,233,036		Conventional and islamic banking
753,409		Off-shore banking unit
1,780,009 17,423,638		
2,421,586		Maturitaria
37,715,416	8.3	Maturity-wise grouping
-		Repayable on demand
150,718,957		Not more than 3 months More than 3 months but not more than 1 years
28,229,857		More than 3 months but not more than 1 year More than 1 year but not more than 5 years
		More than 5 years
		L. Carrier and Car
286,434,437	8.4	Net loans and advances/investments
5		Gross loans and advances/investments
-		Less: Interest suspense (Note 13.4)
060,000,000		Provision for loans and advances/investments
_		10 - 10 - 10 - 10 - 10 - 10 - 10 - 10 -
46,434,437		
	8.5	Loans and advances/investments under the following broad categories
-		In Bangladesh:
		Loans
902,784,540		Cash credit
760,312,998		Overdrafts
63, 097,538		Bills purchased and discounted (Note 8.14)
		Outside Bangladesh:
902,784,540		Bills purchased and discounted (Note 8.14)
02,784,540		
	8.6	a) Directors
297,299,224		b) Chief Executive and other senior executives
503,867,516		i) Managing Director
1,617,800		ii) Other senior executives
02,784,540		

	Off-shore banking unit	**	
		1,670,064,725	760,312,99
7.2.1	Conventional and islamic banking		
	Ordinary shares (Details are shown in Annexure-D)	202 572 105	250 002 00
	Quoted shares Unquoted share	393,572,105 271,944,223	250,002,000 265,110,883
	Provision for diminution in the market value	665,516,328 (23,818,658)	515,112,88
	of shares	641,697,670	515,112,883
	Mutual Fund 1st Janata Bank mutual fund	50,000,000	
	MBL 1st mutual fund	50,000,000 50,000,000 100,000,000	
	Debentures (10 years):		
	Debentures (10 years): Beximco Denims Limited	13,143,026	15,327,62
	Beximco Textiles Limited	10,742,286	12,890,74
	Zero Coupon Bond (ACI) MTBL subordinated bond	48,662,743 150,000,000	48,662,74
	Orascom Telecom Bd Limited	400,000,000	
	Prime Bank Limited	140,000,000	76 001 111
	Debentures of House Building Finance Corporation	762,548,055 12,500,000	76,881,11: 15,000,000
	Membership		
	Dhaka Stock Exchange Limited	153,319,000 1,670,064,725	153,319,000 760,312,99 0
		2010	2009
		Taka	Taka
7.3	Investments classified as per Bangladesh Bank Circular:		
	Held for trading (HFT) Held to maturity (HTM)	8,031,190,006 2,316,100,000	5,796,895,89 3,119,270,84
	Other securities	1,728,410,926	746,930,79
		12,075,700,932	9,663,097,53
7.4	Maturity-wise grouping		
	On demand Up to 3 months	371,700,647 165,300,000	1,617,80 297,299,22
	More than 3 months but not more than 1 year	399,500,000	740,873,62
	More than 1 year but not more than 5 years	6,929,724,900	5,003,206,64
	More than 5 years	4,209,475,385 12,075,700,932	3,620,100,25 9,663,097,53
8	Loans and advances/investments		
0		70 210 100 700	45 005 060 76
	Loans, cash credit, overdrafts etc./Investments (Note 8.1) Bills purchased and discounted (Note 8.2)	70,219,189,799 9,285,042,814	45,805,969,76 4,461,947,67
	bills parchased and discounted (note 0.2)	79,504,232,613	50,267,917,43
8.1	Loans, cash credit, overdrafts etc./Investments		
	Conventional and islamic banking		
	Inside Bangladesh		(11111111111111111111111111111111111111
	Overdrafts/ Quard against deposit Cash credit/Bai Murabaha (Muajjal)	16,635,429,646 188,146,911	11,593,375,91 111,296,04
	Loans (General)/ Musharaka	5,050,583,645	3,637,638,59
	House building loans	485,716,557	210,616,76
	Loan against trust receipts/ Bai Murabaha post import	24,044,744,651	14,590,017,76
	Payment against documents	3,554,313,766	2,546,743,92
	Consumer credit scheme Transport Ioan	2,763,851,054 597,442,162	2,167,752,14 415,593,90
	Term loan- industrial	3,347,939,656	2,792,701,94
	Term loan- others/ Hire purchase Shirkatul Melk	8,001,236,944	6,017,469,26
	Staff Loan	435,974,822	319,926,94
	Credit card	513,878,730	309,273,96
	Small and medium enterprise (SME)	2,142,223,019	745,509,09
	Credit for poverty alleviation scheme-micro credit	17,532,109 67,779,013,672	22,857,40 45,480,773,67
	Outside Bangladesh	67 770 013 673	A5 A90 773 67
	Off-shore banking unit	67,779,013,672 2,440,176,127	45,480,773,67 325,196,09
		70,219,189,799	45,805,969,76
		2010 Taka	2009 Taka
3.2	Bills purchased and discounted (Note 8.14)		
	Conventional and islamic banking	9,215,557,697	4,414,686,414
	Off-shore banking unit	69,485,117	47,261,259
		9,285,042,814	4,461,947,673
3.3	Maturity-wise grouping		
-	THE PROPERTY OF THE PROPERTY O		

	Transport toan	397,442,102	413,393,909
	Term loan- industrial	3,347,939,656	2,792,701,942
	Term loan- others/ Hire purchase Shirkatul Melk	8,001,236,944	6,017,469,263
	Staff Loan	435,974,822	319,926,946
	Credit card	513,878,730	309,273,967
	Small and medium enterprise (SME)	2,142,223,019	745,509,095
	Credit for poverty alleviation scheme-micro credit	17,532,109	22,857,407
		67,779,013,672	45,480,773,670
	Outside Bangladesh	-	-
	1202737 27 555 555	67,779,013,672	
	Off-shore banking unit	2,440,176,127	325,196,096
		70,219,189,799	45,805,969,766
		2010	2009
		Taka	Taka
8.2	Bills purchased and discounted (Note 8.14)		
	Conventional and islamic banking	9,215,557,697	4,414,686,414
	Off-shore banking unit	69,485,117	47,261,259
		9,285,042,814	4,461,947,673
8.3	Maturity-wise grouping		
	Repayable on demand	18,245,347,851	3,202,901,558
	Not more than 3 months	19,818,982,659	10,841,554,139
	More than 3 months but not more than 1 year	24,748,911,281	21,939,947,165
	More than 1 year but not more than 5 years	11,577,066,000	8,229,689,316
	More than 5 years	5,113,924,822	6,053,825,261
	<i>.</i>	79,504,232,613	50,267,917,439
8.4	Net loans and advances/investments		
	Gross loans and advances/investments	79,504,232,613	50,267,917,439
	Less: Interest suspense (Note 13.4)	148,156,005	89,353,245
	Provision for loans and advances/investments	1,279,003,221	982,036,321
		1,427,159,226	1,071,389,566
		78,077,073,387	49,196,527,873
8.5	Loans and advances/investments under the following broad categories		
	In Bangladesh:		
	Loans	53,395,613,242	33,817,230,617
	Cash credit	188,146,911	111,296,047
	Overdrafts	16,635,429,646	11,877,443,102
	Bills purchased and discounted (Note 8.14)	8,452,852,983	3,936,813,651
	A SA	78,672,042,782	49,742,783,417
	Outside Bangladesh:		,,,
	Bills purchased and discounted (Note 8.14)	832,189,831	525,134,022
		79,504,232,613	50,267,917,439
8.6	Significant concentration wise grouping		
	a) Directors		

3,940,969

59,962,462

63,903,431

4,277,000

60,922,000

65,199,000