



	2010 Taka	2009 Taka
<b>c) Consumers</b>		
i) Commercial lending	34,092,876,456	23,850,732,251
ii) Export financing	832,189,831	525,134,022
iii) House building loan	485,716,557	210,616,761
iv) Consumer credit scheme	2,763,851,054	2,190,609,550
v) Small and medium enterprise	2,142,223,019	745,509,095
vi) Staff loan	435,974,822	254,727,945
vii) Credit card	513,878,730	309,273,967
viii) Non-banking financial institutions	547,860,000	477,784,000
	41,814,70,469	28,564,388,591
<b>d) Industries</b>		
i) Agricultural and jute	1,075,182,000	1,175,16,000
ii) Cement	4,113,976,000	534,864,000
iii) Chemical	5,829,136,000	336,237,000
iv) Electronics	2,326,249,000	156,817,000
v) Food and allied	348,725,000	2,124,719,000
vi) Paper	498,291,000	840,552,000
vii) Readymade garments	205,536,000	2,540,997,000
viii) Real estate	3,864,930,000	2,033,515,239
ix) Steel	1,762,976,000	3,496,723,000
x) Textile	2,330,648,000	3,131,042,000
xi) Other	11,492,874,713	3,027,108,609
	33,848,523,713	18,340,090,848
<b>e) Infrastructural</b>		
i) Power	354,810,000	525,382,000
ii) Telecom	73,458,000	317,046,000
iii) Construction	1,311,600,000	917,710,000
iv) Transport	2,037,367,000	1,538,601,000
	3,777,235,000	3,298,239,000
	<b>79,504,232,613</b>	<b>50,267,917,439</b>

8.7 Geographical location-wise grouping		
Inside Bangladesh		
Urban		
Dhaka Division	47,954,885,006	28,762,922,401
Chittagang Division	23,557,134,164	17,579,690,976
Khulna Division	91,529,384	391,280,340
Rajshahi Division	1,221,522,023	851,673,602
Sylhet Division	589,719,801	482,157,233
	74,238,790,378	48,067,724,552
Rural		
Dhaka Division	3,260,633,556	1,758,738,686
Chittagang Division	1,810,200,413	440,654,936
Sylhet Division	52,714,075	799,265
Rajshahi Division	141,894,191	-
	5,265,442,235	2,200,192,887
	<b>79,504,232,613</b>	<b>50,267,917,439</b>
Outside Bangladesh		
	-	-
	<b>79,504,232,613</b>	<b>50,267,917,439</b>

8.8 Securities against loans/investments including bills purchased and discounted		
Collateral of movable/immovable assets	38,168,184,850	24,232,325,522
Local banks' and financial institutions guarantee	738,271,986	601,360,779
Foreign banks' guarantee	397,461,997	182,040,104
Export documents	2,384,771,986	1,100,146,768
Cash and quasi cash	8,744,163,949	5,683,628,669
Personal guarantee	19,873,099,886	12,289,157,476
Other securities	9,198,277,959	6,179,258,121
	<b>79,504,232,613</b>	<b>50,267,917,439</b>

8.9 Details of large loan/investments		
As at 31 December 2010 there were twelve (2009: eleven) 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 8,156.96 million as at 31 December 2010 (Tk 5,538.18 million in 2009).		
Particulars are shown in Annexure-G		

8.10 Particulars of loans and advances/investments		
i) Loans/investments considered good in respect of which the bank is fully secured	50,432,854,768	31,799,501,842
ii) Loans/investments considered good against which the bank holds no security other than the debtor's personal guarantee	19,873,099,886	12,289,157,476
iii) Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors or one or more parties in addition to the personal guarantee of the debtors	9,198,277,959	6,179,258,121
iv) Loans/investments adversely classified; provision not maintained there against	-	-
v) Loans/investments due by directors or officers of the bank or any of them either separately or jointly with any other persons	435,974,822	319,926,946
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 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	9,285,042,814	4,461,947,673
x) Classified loans/investments for which interest has not been charged:		
a) Decrease/increase of provision (specific)	(14,447,273)	(301,485,351)
Amount of loan written off	380,606,136	476,282,061
Amount realised against the loans previously written off	246,938,000	261,385,273
b) Provision kept against loans/investments classified as bad debts	148,156,005	59,087,706
c) Interest credited to interest suspense account	477,725,357	1,443,296
Opening Balance	380,606,136	476,282,061
Amount written off during the year	858,331,493	477,725,357

8.11 Grouping as per classification rules		
Unclassified:		
Standard including staff loan	76,944,499,396	49,200,516,510
Special Mention Account (SMA)	1,275,482,000	282,332,000
	78,219,981,396	49,482,848,510
Classified:		
Sub-standard	783,169,217	144,485,120
Doubtful	146,510,000	142,254,890
Bad/loss	354,572,000	498,328,919
	1,284,251,217	785,068,929
	<b>79,504,232,613</b>	<b>50,267,917,439</b>

8.12 Particulars of required provision for loans and advances/investments					
Status	2010		2009		
	Outstanding as at 31 Dec 2010 Taka	Base for provision Taka	% of required provision	Required provision Taka	
For loans and advances/investments:					
Unclassified - General provision					
All unclassified loans (other than SME financing, house building loan and loan for professional, loan to BH, consumer finance, staff loan and SMA)	61,544,761,000	61,544,761,000	1%	615,447,610	427,128,965
Small and medium enterprise financing	5,715,166,000	5,715,166,000	1%	57,151,660	36,807,000
House building loan and loan for professional	1,621,358,000	1,621,358,000	2%	32,427,160	16,933,740
Loans to BH	3,284,815,000	3,284,815,000	2%	65,696,300	-
Consumer finance	2,081,811,000	2,081,811,000	5%	104,090,550	82,015,300
Special Mention Account (SMA)	1,022,257,000	993,665,000	5%	49,683,250	13,720,250
				924,496,330	576,655,255
Off-shore unit					
Unclassified loans (general)	2,256,436,000	2,256,436,000	1%	22,564,360	-
Special Mention Account (SMA)	253,225,000	252,257,000	5%	12,612,850	3,724,573
				35,177,210	-
Classified - Specific provision:					
Sub-standard	783,169,217	285,277,000	20%	57,055,400	26,081,649
Doubtful	146,510,000	101,275,000	50%	50,637,500	67,914,143
Bad/loss	354,572,000	246,938,000	100%	246,938,000	261,385,273
				354,630,900	355,381,065
Required provision for loans and advances				1,314,304,640	932,036,320
Total provision maintained					
Conventional and Islamic Banking (Note 13.2)				1,279,003,221	978,311,747
Off-shore Banking Unit				35,343,216	3,724,573
				1,314,346,837	982,036,320
Excess provision at 31 December				41,797	50,000,000

8.13 Suits filed by the Bank (Branch wise details)		
Bashundhara Branch	16,096,623	-
CDA Avenue Branch	12,983,420	-
Corporate Branch	23,413,542	17,782,719
Dhanmondi Branch	4,200,000	3,726,372
Dilkusha Branch	95,224,574	14,286,154
Gulshan Branch	63,610,747	74,595,024
Khatunganj Branch	70,400,556	95,914,688
Mirpur branch	1,428,412	-
North South Road Branch	46,432,468	45,262,434
Principal Office Branch	336,822,022	355,337,769
Scotia Branch	449,442,866	294,500,025
SKMujib Road Branch	116,852,290	-
Sylhet Main Branch	590,878	-
Utara Branch	590,000	587,560
Credit cards	58,705	-
	<b>1,243,456,911</b>	<b>901,992,745</b>
8.14 Bills purchased and discounted		
Payable in Bangladesh	8,452,852,983	3,936,813,651
Payable outside Bangladesh	832,189,831	525,134,022
	<b>9,285,042,814</b>	<b>4,461,947,673</b>
8.15 Maturity-wise grouping of bills purchased and discounted		
Payable within 1 month	350,005,874	112,496,289
More than 1 month but less than 3 months	2,746,749,660	1,330,858,313
More than 3 months but less than 6 months	4,188,350,982	2,028,593,106
More than 6 months	1,999,936,298	989,999,965
	<b>9,285,042,814</b>	<b>4,461,947,673</b>

9 Fixed assets including premises, furniture and fixtures		
Conventional and Islamic banking (Note 9.1)	1,837,283,978	1,018,375,117
Off-shore banking unit	-	-
	<b>1,837,283,978</b>	<b>1,018,375,117</b>
9.1 Conventional and Islamic banking		
Cost:		
Land	734,562,017	182,443,587
Building	756,501,200	568,481,174
Furniture and fixtures	452,048,996	322,539,556
Equipments	310,245,345	205,322,395
Computer and accessories	176,101,278	138,133,512
Motor vehicles	67,096,285	55,570,785
	2,496,660,121	1,472,491,009
Less: Accumulated depreciation	659,376,143	454,115,892
Written down value at the end of the year	<b>1,837,283,978</b>	<b>1,018,375,117</b>
Details are shown in Annexure-E		
10 Other assets		
Conventional and Islamic banking (Note 10.1)	4,800,358,912	2,607,076,682
Off-shore banking unit	21,769,469	222,437
	4,822,128,381	2,607,299,119
Less: Due from off shore banking unit	-	292,423
	<b>4,822,128,381</b>	<b>2,607,006,696</b>

10.1 Conventional and Islamic banking		
Income generating other assets		
Income receivable (Note-10.2)	389,074,959	394,442,615
Non-income generating other assets		
Investment in shares of subsidiary companies	449,955,000	-
Stock of stamps	1,892,250	1,384,583
Stationery, printing materials, etc.	51,073,232	19,876,055
Receivable from Government in connection with Rangp properties (Note 10.3)	-	9,921,459
Prepaid expenses	17,325,426	6,949,881
Deposits and advance rent	236,114,915	120,938,747
Due from off-shore banking unit	-	292,423
Due from Capital Market unit	542,519,608	-
Branch adjustment accounts (Note 10.4)	125,011,216	44,688,904
Suspense account (Note 10.5)	118,779,404	58,568,036
Advance income tax	2,695,638,641	1,829,932,371
Receivable against government sanchaypatra	124,277,283	40,033,902
Receivable against remittance	3,003,000	16,200,000
Sundry debtors	40,822,768	57,069,870
Receivable from Dhaka Stock Exchange Limited	-	3,734,496
Excise duty recoverable	4,871,210	3,043,340
	<b>4,800,358,912</b>	<b>2,607,076,682</b>

10.2 Income receivable		
Income receivable consists of interest accrued on investment and other income.		
10.3 Receivable from Government in connection with Rangp properties		
Balance at the beginning of the year	9,921,459	20,375,108
Add: addition during the year	-	-
	9,921,459	20,375,108
Less: Provision made during the year	9,921,459	10,453,649
	-	<b>9,921,459</b>
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. The unresponded entries of 31 December 2010 are given below:		
	Number of unresponded entries	Amount of unresponded entries (Taka)
	Dr	Cr
Up to 3 months	55	13
More than 3 months but within 6 months	-	-
More than 6 months but within 1 year	-	-
More than 1 year but within 5 years	-	-
Above 5 years	-	-
	<b>55</b>	<b>13</b>
	<b>136,026,258</b>	<b>11,015,042</b>

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.		
11 Borrowings from other banks, financial institutions and agents		
Conventional and Islamic banking (Note 11.1)	3,800,448,571	1,894,948,571
Off-shore banking unit	1,363,326,401	283,500,000
	<b>5,163,774,972</b>	<b>2,178,448,571</b>
11.1 Conventional and Islamic banking		
In Bangladesh (Note 11.1.1)	3,800,448,571	1,894,948,571
Outside Bangladesh	-	-
	<b>3,800,448,571</b>	<b>1,894,948,571</b>
11.1.1 In Bangladesh		
Secured	-	-
Unsecured:		
Money at call and on short notice		
Bank Al Falah Limited	250,000,000	100,000,000
Citibank, N.A.	30,000,000	60,000,000
Commercial Bank of Ceylon Limited	130,000,000	-
Dutch Bangla Bank Limited	600,000,000	-
Habib Bank Limited	-	100,000,000
National Bank Limited	-	150,000,000
Premier Bank Limited	300,000,000	-
Rupali Bank Limited	400,000,000	400,000,000
Small Bank Limited	1,000,000,000	-
Southeast Bank Limited	300,000,000	-
Standard Chartered Bank	50,000,000	150,000,000
The Hongkong and Shanghai Banking Corporation Limited	30,000,000	30,000,000
The Trust Bank Limited	-	300,000,000
United Commercial Bank Limited	550,000,000	500,000,000
	3,690,000,000	1,790,000,000
Term borrowing		
Bangladesh Bank refinance	110,448,571	104,948,571
	110,448,571	104,948,571
	<b>3,800,448,571</b>	<b>1,894,948,571</b>