## E Bank Asia

LIMITED Financial Statements 2010

	2010 Taka	2009 Taka		2010 Taka	2009 Taka			2010 Taka	2009 Taka
c) Consumers		10000000	8.13 Suits filed by the Bank (Branch wise details)			12	Deposits and other accounts Conventional and Islamic banking (Note 12.1)	83,526,716,661	54,789,597,348
i) Commercial lending ii) Export financing	34,092,876,4 832,189,8	31 525,134,022	CDA Avenue Branch	16,096,623 12,983,420	-		Off-shore banking unit	74,546,707	43,220,882
<ul><li>iii) House building loan</li><li>iv) Consumer credit scheme</li></ul>	485,716,55 2,763,851,05		Corporate Branch	23,413,542	17,782,719		Deposits and other accounts	83,601,263,368	54,832,818,230
<ul> <li>v) Small and medium enterprise</li> <li>vi) Staff loan</li> </ul>	2,142,223,0 435,974,8		Dillocate Decemb	4,200,000 95,224,574	3,726,372 14,286,154		Current/Al-wadeeah current accounts and other accounts Deposits from banks	-	-
vii) Credit card ix) Non-banking financial institutions	513,878,73 547,860,00		The state of the s	63,610,747 70,400,556	74,595,024 95,914,688		Deposits from customers	8,866,798,221 8,866,798,221	5,325,633,048 5,325,633,048
	41,814,570,4	THE RESERVE THE PERSON NAMED IN COLUMN 2 I	Mirpur branch	1,428,412			Bills payable Deposits from banks	102233 novemb	-
<ul> <li>d) Industries</li> <li>i) Agricultural and jute</li> </ul>	1,075,182,00	00 117,516,000	North South Road Branch Principal Office Branch	46,432,468 336,822,022	45,262,434 355,337,769		Deposits from customers	898,703,046 898,703,046	724,131,935 724,131,935
ii) Cement iii) Chemical	4,113,976,00 5,829,136,00	00 534,864,000	Scotia Branch	449,442,866 116,852,098	294,500,025		Savings bank/Mudaraba savings bank deposits Deposits from banks	500,000,000	
iv) Electronics v) Food and allied	2,326,249,00	00 156,817,000	Sylhet Main Branch	5,900,878	-		Deposits from customers	7,447,958,226	4,935,720,360
vi) Paper	348,725,00 498,291,00	00 840,552,000	Credit cards	590,000 58,705	587,560		Fixed deposits/Mudaraba fixed deposits	7,947,958,226	4,935,720,360
vii) Readymade garments viii) Real estate	205,536,00 3,864,930,00			1,243,456,911	901,992,745		Deposits from banks Deposits from customers	1,550,000,000 64,337,803,875	3,500,000,000 40,347,332,887
ix) Steel x) Textile	1,762,976,00 2,330,648,00			8,452,852,983	3,936,813,651			65,887,803,875 <b>83,601,263,368</b>	43,847,332,887 <b>54,832,818,230</b>
xi) Other	11,492,874,7° 33,848,523,7°		Payable outside Bangladesh	832,189,831	525,134,022	12.1	Conventional and Islamic banking		
e) Infrastructural				9,285,042,814	4,461,947,673		Deposits from banks (Note 12.1.1) Deposits from customers (Note 12.1.2)	2,050,000,000 81,476,716,661	3,500,000,000 51,289,597,348
i) Power ii) Telecom	354,810,00 73,458,00	00 317,046,000	Payable within 1 month	350,005,874	112,496,289	12.1.1	Deposits from banks	83,526,716,661	54,789,597,348
iii) Construction iv) Transport	1,311,600,00 2,037,367,00	00 1,538,601,000	More than 3 months but less than 6 months	2,746,749,660 4,188,350,982	1,330,858,313 2,028,593,106	AEGAG	Fixed deposit: AL-Arafah Islami Bank Limited	800,000,000	
	3,777,235,00 <b>79,504,232,6</b> 1	CHARLES THE PROPERTY OF THE PR	= Wore than 6 months	1,999,936,298 9,285,042,814	989,999,965 <b>4,461,947,673</b>		Bangladesh Krishi Bank	-	500,000,000
8.7 Geographical location-wise grouping			9 Fixed assets including premises, furniture and fixture		4,401,047,073		Eastern Bank Limited Hongkong Shanghai Banking Corporation	250,000,000	1,000,000,000
Inside Bangladesh Urban			Conventional and islamic banking (Note 9.1)	1,837,283,978	1,018,375,117		IFIC Bank Limited National Credit and Commerce Bank Limited		700,000,000
Dhaka Division	47,954,885,00			1,837,283,978	1,018,375,117		Social Islami Bank Limited The City Bank Limited	300,000,000	700,000,000
Chittagong Division Khulna Division	23,557,134,10 915,529,38	84 391,280,340	NATE AND THE PART OF THE PART				The Premier Bank Ltd Trust Bank Limited	200,000,000	400,000,000
Rajshahi Division Sylhet Division	1,221,522,07 589,719,80	01 482,157,233	Cost:				AND POSSESS AND PO	1,550,000,000	3,500,000,000
Rural	74,238,790,3	78 48,067,724,552	Land Building	734,660,017 756,501,200	182,443,587 568,481,174		Bangladesh Bank refinance	500,000,000 2,050,000,000	3,500,000,000
Dhaka Division Chittagong Division	3,260,633,55 1,810,200,4		Furniture and fixtures	452,048,996	322,539,556	12.1.2	Deposits from customers		
Sylhet Division Rajshahi Division	52,714,03 141,894,19	75 799,265	Equipments	310,252,345 176,101,278	205,322,395 138,133,512		Current/Al-wadeeah current accounts and other accounts ( Note 12.1.2a)	8,792,251,514	5,282,412,166
Outside Bangladesh	5,265,442,23		Motor vehicles	67,096,285 2,496,660,121	55,570,785 1,472,491,009		Bills payable (Note 12.1.2b) Savings bank/Mudaraba savings deposits	898,703,046 7,447,958,226	
Outside bangladesii	79,504,232,6	13 50,267,917,439	- To 1	659,376,143	454,115,892		Fixed deposits/Mudaraba fixed deposits (Note 12.1.2	2c) 64,337,803,875	40,347,332,887
8.8 Securities against loans/investments including bills purchased and discounted			Written down value at the end of the year  Details are shown in Annexure-E	1,837,283,978	1,018,375,117	12 1 25	Current/Al-wadeeah current accounts and other accounts	81,476,716,661	51,289,597,348
Collateral of movable/immovable assets	38,168,1		10 Other assets			12.1.24	Current/Al-wadeeah current accounts	4,396,923,035	
Local banks' and financial institutions guarantee Foreign banks' guarantee	397,4	271,986 601,360,77 461,997 182,040,10	Conventional and Islamic banking (Note 10.1)		2,607,076,682		Other demand deposit - Local currency Other demand deposit - Foreign currencies	2,408,103,446 1,268,710,680	
Export documents  Cash and quasi cash	2,384,7 8,744,1	163,949 5,683,628,66	en roomstand statement of the shoot	21,769,469 4,822,128,381	2,607,299,119		Foreign currency deposits (non-interest bearing)  Export retention quota	533,048,720 185,465,633	32 22
Personal guarantee Other securities	19,873,0 9,198,2	277,959 6,179,258,12	Less. Due non on shore banking unit	4,822,128,381	292,423 <b>2,607,006,696</b>			8,792,251,514	
8.9 Details of large loan/investments	79,504,2	50,267,917,43	10.1 Conventional and islamic banking			12.1.2b	Bills payable Bills payable - local currency	891,658,493	675,636,668
As at 31 December 2010 there were twelve (2009: elec- and classified loans and advances exceeded 10% of the			Income generating other assets Income receivable (Note-10.2)	389,074,959	394,442,615		Bills payable - foreign currencies  Demand draft	7,044,553	2,576,708
Bank was Tk 8,156.96 million as at 31 December 2010  Details are shown in Annexure-G			Non-income generating other assets Investment in shares of subsidiary companies	449,955,000			Demand draft	898,703,046	45,918,559 <b>724,131,935</b>
8.10 Particulars of loans and advances/investments			Stock of stamps	1,892,250	1,384,583	12.1.2c	Fixed deposits/Mudaraba fixed deposits	E2 104 200 077	22 201 277 262
<ul> <li>Loans/investments considered good in respect of the bank is fully secured</li> </ul>	of which 50,432,8	854,768 31,799,501,84	Stationery, printing materials, etc.  Receivable from Government in connection	51,073,232	19,876,055 9,921,459		Fixed deposits/Mudaraba fixed deposits Special notice deposit	52,184,308,072 6,574,326,494	
<li>Loans/investments considered good against white bank holds no security other than the debtors' p</li>		099,886 12,289,157,47	with Rangs properties (Note 10.3) Prepaid expenses	17,325,426	6,949,881		Foreign currency deposits (interest bearing)  Deposit under schemes	8,220,767 5,570,948,542	
guarantee iii) Loans/investments considered good secured by		277,959 6,179,258,12	Deposits and advance rent	236,114,915	120,938,747			64,337,803,875	40,347,332,887
personal undertaking of one or more parties in a to the personal guarantee of the debtors of one	addition		Due from off-shore banking unit  Due from Capital Markel unit	542,519,608	292,423	12.2	Payable on demand and time deposits  a) Demand deposits		
parties in addition to the personal guarantee of t debtors	the		Branch adjustment accounts (Note 10.4) Suspense account (Note 10.5)	125,011,216 118,779,404	44,688,904 58,568,036		Current/Al-wadeeah current accounts and other accour Savings bank/Mudaraba savings deposits	4,471,469,742 670,316,240	
<ul> <li>Loans/investments adversely classified; provision maintained there against</li> </ul>			- Advance income tax	2,695,638,641	1,829,932,371		Foreign currency deposits (non interest bearing)	533,048,720	390,977,927
v) Loans/investments due by directors or officers o		232,613 50,267,917,43	Receivable against government sanchaypatra Receivable against remittance	124,277,283 3,003,000	40,033,902 16,200,000		Sundry deposits Bills payable	3,862,279,759 898,703,046	
bank or any of them either separately or jointly with any other persons	435,9	74,822 319,926,94	Sundry debtors  Receivable from Dhaka Stock Exchange Limited	40,822,768	57,069,870 3,734,496		b) Time deposits	10,435,817,507	6,493,979,815
vi) Loans/investments due from companies or firms which the directors or officers of the bank have i			Excise duty recoverable	4,871,210	3,043,340		Savings bank/Mudaraba savings deposits	7,277,641,986	4,491,505,528
as directors, partners or managing agents or in c private companies, as members				4,800,358,912	2,607,076,682		Fixed deposits/Mudaraba fixed deposits  Foreign currency deposits (interest bearing)	53,734,308,072 8,220,767	35,891,777,262 12,507,897
vii) Maximum total amount of advances/investment including temporary advances/investments mad			10.2 Income receivable Income receivable consists of interest accrued on investment	ent			Special notice deposit Security deposits	6,574,326,494	3,789,756,541
time during the year to directors or managers or of the bank or any of them either separately or jo	r officers ointly		and other income.				Deposits under schemes	5,570,948,542	4,153,291,187
with any other person.	100	74,822 319,926,94	10.3 Receivable from Government in connection with Rangs properties				9	73,165,445,861 83,601,263,368	48,338,838,415 54,832,818,230
<ul> <li>viii) Maximum total amount of advances/investments graincluding temporary advances/investments graduring the year to the companies or firms in who will be advanced.</li> </ul>	anted		Balance at the beginning of the year  Add: addition during the year	9,921,459	20,375,108	12.3	Sector-wise break-up of deposits and other accounts		
directors of the bank are interested as directors or managing agents or in the case of private co	s, partners		Less: Provision made during the year	9,921,459 9,921,459			Government Deposit from banks	1,546,128,000 1,588,295,000	1,131,885,817 3,500,000,000
as members	9,285,04	42,814 4,461,947,673		-	0.031.450		Other public	3,486,213,000	4,521,824,445
<ul> <li>ix) Due from banking companies</li> <li>x) Classified loans/investments for which interest l</li> </ul>		12,014 4,401,347,073	10.4 Branch adjustment accounts represents outstanding inter-b which are originated but not responded by the counter trans				Foreign currencies Private	1,987,225,033 74,993,402,335	1,111,084,049 44,568,023,919
been charged: a) (Decrease)/increase of provision (specific)	(14,44	47,273) (301,485,351)	unresponded entries of 31 December 2010 are given below		sneet date. The			83,601,263,368	54,832,818,230
Amount of loan written off  Amount realised against the loans previous		06,136 476,282,061			nt of unresponded ntries (Taka)		Maturity-wise grouping Deposits from banks		
<ul> <li>b) Provision kept against loans/investments cla bad debts</li> </ul>	assified as 246,9	38,000 261,385,273	Up to 3 months 55	Cr Dr 13 136,026,2	Cr 258 11,015,042		Payable on demand Up to 1 month	+:	*
c) Interest credited to interest suspense accoun		56,005 59,087,706	More than 3 months but within 6 months  - More than 6 months but within 1 year -	-	2 2		Over 1 month but within 6 months	1,850,000,000	3,500,000,000
<ul> <li>xi) Cumulative amount of written off loans/investr Opening Balance</li> </ul>	477,7	25,357 1,443,296	More than 1 year but within 5 years  Above 5 years	247	2 2 2 2		Over 6 months but within 1 year Over 1 year but within 5 years	200,000,000	-
Amount written off during the year  The amount of written off loans/investments for		06,136 476,282,061 31,493 477,725,357	55	13 136,026,2			Over 5 years	-	-
law suit has been filed 8.11 Grouping as per classification rules	n mich dodg.	71,755	10.5 Suspense account consists of advance amount paid for pure payment of rent for new branches of the Bank.	chasing of fixed assets a	and advance	12.4.2	Customer deposits excluding bills payable	2,050,000,000	3,500,000,000
Unclassified: Standard including staff loan	76,944,4	99,396 49,200,516,510	11 Borrowings from other banks, financial institutions and agents	g - 18			Payable on demand Up to 1 month	6,924,324,747 9,815,884,993	3,418,849,364 1,845,113,134
Special Mention Account (SMA)	1,275,4	82,000 282,332,000	Conventional and islamic banking (Note 11.1)	3,800,448,571	1,894,948,571		Over 1 month but within 6 months	27,871,500,000	22,020,922,751
Classified: Sub-standard	78,219,90 783,10	81,396 49,482,848,510 69,217 144,485,120	Off-shore banking unit	1,363,326,401 5,163,774,972	283,500,000 2,178,448,571		Over 6 months but within 1 year Over 1 year but within 5 years	19,846,303,093 10,184,714,124	11,426,900,522 11,635,011,371
Doubtful Bad/loss	146,5	10,000 142,254,890 72,000 498,328,919		-7.00/217/212	7, 7, 10,27		Over 5 years	6,009,833,365 80,652,560,322	261,889,153 50,608,686,295
17 Sec 14 Se	1,284,2	51,217 785,068,929	In Bangladesh (Note 11.1.1)	3,800,448,571	1,894,948,571	12.4.3	Bills payable	000	70.4.20
0 10 Basilanta and Allindra	79,504,23	50,267,917,439	Outside Bangladesh	3,800,448,571	1,894,948,571		Payable on demand Up to 1 month	898,703,046	724,131,935
8.12 Particulars of required provision for loans and adv	2010	2009 Required Required	11.1.1 In Bangladesh				Over 1 month but within 6 months Over 6 months but within 1 year		Ē
at 31 Dec 2010 pro	ase for % of required Taka provision	Required Required provision Taka Taka	Secured:		-		Over 1 year but within 5 years Over 5 years		
For loans and advances/Investments:	Taka provision	Taka Taka	Money at call and on short notice  Bank Al Falah Limited	250,000,00	100,000,000			898,703,046 83,601,263,368	724,131,935 54,832,818,230
Unclassified - General provision All unclassified loans (other			Citibank, N.A. Commercial Bank of Ceylon Limited	30,000,00 130,000,00		13	Other liabilities		
than SME financing, house building loan and loan			Dutch Bangla Bank Limited Habib Bank Limited	600,000,00			Conventional and Islamic banking (Note 13.1) Off-shore banking unit	9,242,214,670 130,853,937	6,691,462,499 6,618,542
for professional, loan to BH, consumer finance, staff loan and SMA 61,544,761,000 61,544	4,761,000 1%	615,447,610 427,128,96	National Bank Limited	200,000,00	- 150,000,000		Less: Due from off shore banking unit	9,373,068,607	6,698,081,041 292,423
Small and medium	5,166,000 1%	57,151,660 36,807,00	Rupali Bank Limited	300,000,00 450,000,00	400,000,000			9,373,068,607	6,697,788,618
House building loan and	1,358,000 2%	32,427,160 16,933,74	Sonali Bank Limited  Southeast Bank limited	1,000,000,00	- 00	13.1	Conventional and Islamic banking Provision for loans and advances/investments (Note 13.2)	1,279,003,221	978,311,747
Loans to BH 3,284,815,000 3,284	4,815,000 2% 1,811,000 5%	65,696,300 104,090,550 82,015,30	Standard Chartered Bank The Hongkong and Shanghai Banking	50,000,00 30,000,00			Provision on deflance sheet exposures (Note 13.3) Interest payable	414,120,697 2,506,122,355	246,020,802 2,025,915,107
Special Mention	3,665,000 5%	49,683,250 13,770,25	Corporation Limited		- 300,000,000		Interest suspense account (Note 13.4) Provision for income tax (including deferred tax) (Note 13.5)	148,156,005 4,040,623,693	89,353,245 2,617,154,168
Off-shore unit	issative	924,496,530 576,655,25		550,000,00 3,690,000,00	500,000,000		Provision for performance bonus  Credit card	188,224,647 7,497,200	123,060,498 9,883,417
[ ] 경우 남자보다 :	5,436,000 1%	22,564,360	Term borrowing  Bangladesh Bank refinance				Expenditures and other payables	43,463,807	43,366,834
Account (SMA)	2,257,000 5%	12,612,850 35,177,210	Bangladesh Bank refinance	110,448,57	1 104,948,571		Withholding income tax, VAT etc.  Obligation under finance lease (Note 13.6)	258,252,424 81,576,965	154,577,871 131,399,433
Doubtful 146,510,000 101	5,277,000 20% 1,275,000 50%	57,055,400 26,081,64 50,637,500 67,914,14	11.2	3,800,448,57			Provision for nostro accounts (Note 13.7) Other payable	19,040 23,079,964	
Bad/loss 354,572,000 246	5,938,000 100%	246,938,000 261,385,27 354,630,900 355,381,06	Payable on demand Up to 1 month	5,053,326,40	1,790,000,000		Provision for profit equalisation Unearned income on bai murabaha muajjal	2,285,963 17,699,362	2,285,963 8,353,251
Required provision for loans and advances		1,314,304,640 932,036,32		6,354,28	283,500,000		Unearned income on bai murabaha post import	228,504,800	123,832,654

1,279,003,221 978,311,747

1,314,346,437 982,036,320

35,343,216 3,724,573

41,797 50,000,000

More than 3 months but within 1 year

More than 1 year but within 5 years

More than 5 years

Conventional and Islamic Banking (Note 13.2)

Total provision maintained

Off-shore Banking Unit

Excess provision at 31 December

		2010 Taka	2009 Taka
2	Deposits and other accounts Conventional and Islamic banking (Note 12.1) Off-shore banking unit	83,526,716,661 74,546,707	54,789,597,348 43,220,882
	Deposits and other accounts	83,601,263,368	54,832,818,230
	Current/Al-wadeeah current accounts and other accounts Deposits from banks	-	-
	Deposits from customers  Bills payable	8,866,798,221 8,866,798,221	5,325,633,048 5,325,633,048
	Deposits from banks Deposits from customers	898,703,046 898,703,046	724,131,935 724,131,935
	Savings bank/Mudaraba savings bank deposits Deposits from banks	500,000,000	-
	Deposits from customers	7,447,958,226 7,947,958,226	4,935,720,360 4,935,720,360
	Fixed deposits/Mudaraba fixed deposits Deposits from banks	1,550,000,000	3,500,000,000
	Deposits from customers	64,337,803,875 65,887,803,875	40,347,332,887 43,847,332,887
2.1	Conventional and Islamic banking	83,601,263,368	54,832,818,230
	Deposits from banks (Note 12.1.1) Deposits from customers (Note 12.1.2)	2,050,000,000 81,476,716,661 <b>83,526,716,661</b>	3,500,000,000 51,289,597,348 <b>54,789,597,348</b>
2.1.1	Deposits from banks Fixed deposit:		
	AL-Arafah Islami Bank Limited Bangladesh Krishi Bank	800,000,000	500,000,000
	Eastern Bank Limited Hongkong Shanghai Banking Corporation	250,000,000	1,000,000,000
	IFIC Bank Limited	230,000,000	700,000,000
	National Credit and Commerce Bank Limited Social Islami Bank Limited	300,000,000	200,000,000
	The City Bank Limited The Premier Bank Ltd	200,000,000	700,000,000
	Trust Bank Limited	1,550,000,000	400,000,000 3,500,000,000
	Bangladesh Bank refinance	500,000,000 2,050,000,000	3,500,000,000
2.1.2	Deposits from customers  Current/Al-wadeeah current accounts and other accounts	8,792,251,514	5,282,412,166
	( Note 12.1.2a)  Bills payable (Note 12.1.2b)	898,703,046	724,131,935
	Savings bank/Mudaraba savings deposits	7,447,958,226	4,935,720,360
	Fixed deposits/Mudaraba fixed deposits (Note 12.1.2	64,337,803,875 81,476,716,661	40,347,332,887 <b>51,289,597,348</b>
2.1.2a	Current/Al-wadeeah current accounts and other accounts Current/Al-wadeeah current accounts	4,396,923,035	2,889,773,998
	Other demand deposit - Local currency Other demand deposit - Foreign currencies	2,408,103,446 1,268,710,680	1,182,781,322 705,021,517
	Foreign currency deposits (non-interest bearing)	533,048,720	390,977,927
	Export retention quota	185,465,633 <b>8,792,251,514</b>	113,857,402 5,282,412,166
2.1.2b	Bills payable  Bills payable - local currency	891,658,493	675,636,668
	Bills payable - foreign currencies  Demand draft	7,044,553 - <b>898,703,046</b>	2,576,708 45,918,559 <b>724,131,935</b>
2.1.2c	Fixed deposits/Mudaraba fixed deposits		
	Fixed deposits/Mudaraba fixed deposits Special notice deposit	52,184,308,072 6,574,326,494	
	Foreign currency deposits (interest bearing)  Deposit under schemes	8,220,767 5,570,948,542	12,507,897 4,153,291,187
		64,337,803,875	40,347,332,887
2.2	Payable on demand and time deposits  a) Demand deposits		
	Current/Al-wadeeah current accounts and other accounts Savings bank/Mudaraba savings deposits	4,471,469,742 670,316,240	2,932,994,880 444,214,832
	Foreign currency deposits (non interest bearing) Sundry deposits	533,048,720 3,862,279,759	390,977,927 2,001,660,241
	Bills payable	898,703,046 10,435,817,507	724,131,935 6,493,979,815
	b) Time deposits Savings hank/Mudaraha savings deposits		
	Savings bank/Mudaraba savings deposits Fixed deposits/Mudaraba fixed deposits	7,277,641,986 53,734,308,072	4,491,505,528 35,891,777,262
	Foreign currency deposits (interest bearing)  Special notice deposit	8,220,767 6,574,326,494	12,507,897 3,789,756,541
	Security deposits	*	-
	Deposits under schemes	5,570,948,542 73,165,445,861	4,153,291,187 48,338,838,415
.3	Sector-wise break-up of deposits and other accounts	83,601,263,368	54,832,818,230
	Government	1,546,128,000	1,131,885,817
	Deposit from banks Other public	1,588,295,000 3,486,213,000	3,500,000,000 4,521,824,445
	Foreign currencies	1,987,225,033	1,111,084,049
	Private	74,993,402,335 <b>83,601,263,368</b>	<b>44</b> ,568,023,919 <b>54</b> ,8 <b>32</b> ,8 <b>18</b> , <b>230</b>
	Maturity-wise grouping Deposits from banks		
	Payable on demand	+0	
	Up to 1 month Over 1 month but within 6 months	1,850,000,000	3,500,000,000
	Over 6 months but within 1 year Over 1 year but within 5 years	200,000,000	-
	Over 5 years Over 5 years	-	-
.4.2	Customer deposits excluding bills payable	2,050,000,000	3,500,000,000
	Payable on demand Up to 1 month	6,924,324,747 9,815,884,993	3,418,849,364 1,845,113,134
	Over 1 month but within 6 months	27,871,500,000	22,020,922,751
	Over 6 months but within 1 year Over 1 year but within 5 years	19,846,303,093 10,184,714,124	11,426,900,522 11,635,011,371
	Over 5 years	6,009,833,365 80,652,560,322	261,889,153 50,608,686,295
2.4.3	Bills payable		

		2010 Taka	2009 Taka
13.2	Provision for loans and advances/investments		
	A. General	£22.020.£0	
	Balance at the beginning of the year  Add: Provision made during the year	622,930,68	2 498,244,96
	On general loans and advances/investments	etc. 252,915,79	0 178,243,47
	On Special Mention Account (SMA)	48,525,85	
	ACCOMMENT BY THE VEHICLE THE SAME VILLE HAS BEEN BY THE SECTION OF	301,441,64	0 178,243,47
	Less: Provision no longer required		- (53,557,750
	Balance at the end of the year	924,372,32	2 622,930,68
	B. Specific	255 201 06	5 644 771 27
	Balance at the beginning of the year	355,381,06	5 644,771,37
	Less: Interest waiver during the year	(52,181,236	(34,112,93
	Write off during the year	(89,356,519	
		(141,537,755	(408,399,68
	Add: Recoveries of amounts previously written or Specific provision made during the year for other accounts	off 140,787,58	9 119,009,37
	outer decourts	140,787,58	9 119,009,37
	Balance at the end of the year	354,630,89	9 355,381,06
	C. Total provision on loans and advances/	1,279,003,22	1 978,311,74
	investments (A+B)	1,279,003,22	7/0,311,/-
13.3	Provision on off-balance sheet exposures		
	Balance as at 1 January	246,020,80	2 164,545,12
	Add: Provision made during the year (Note-3	4) 168,099,89	5 81,475,67
	Lace Adjustments and district	414,120,69	7 246,020,80
	Less: Adjustments made during the year Balance as at 31 December	414,120,69	7 246,020,80
		414,120,09	. 240,020,80
13.4	Interest suspense account Balance as at 1 January	89,353,24	5 155,862,37
	Add: Amount transferred to "interest suspense" accou	int	6 6
	during the year	344,954,93	1 280,205,79
	70 = KC = EX (V	434,308,17	6 436,068,17
	Less: Amount of interest suspense recovered	244,925,17	
	Amount written off during the year	34,114,24	
	Interest waiver during the year	7,112,75	
	Balance as at 31 December	286,152,17 148,156,00	
		140,150,00	3 05,333,24
13.5	Provision for income tax	***********	2752555555
	Current tax ( Note 13.5.1)	3,785,096,073	2,286,358,7
	Deferred tax ( Note 13.5.2)	255,527,620	330,795,4
		4,040,623,693	2,617,154,1
13.5.	1 Provision for current tax		
	Balance as at 1 January	2,286,358,717	2,061,256,0
	Provision made during the year	1,498,735,610	779,000,0
		3,785,094,327	2,840,256,0
	Adjustments made during the year	1,746	(553,897,30
	Balance as at 31 December	3,785,096,073	2,286,358,7
	Corporate tax position of the Bank has been shown in <b>Annexure-F</b>		
13 5	2 Provision for deferred tax		
	Balance as at 1 January	330,795,451	(65,538,78
	Provision made for deferred tax liabilities:	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
	Charged/(credited) to profit and loss account	164,685,104	(111,547,98
	Charged/(credited) to revaluation reserve	(226,470,806)	216,326,2
	(C) (C) (C)	(61,785,702)	104,778,2
		269,009,749	39,239,4
	Provision made for deferred tax assets	(13,482,129)	291,555,9
	Balance as at 31 December	255,527,620	330,795,4
12 6	Obligation under finance lesse		
13.6	Obligation under finance lease	56 510 050	001666
	Furniture, fixtures and equipments  Computer and accessories	56,510,059 23,818,827	90,161,5 33,294,8
	Motor vehicles	1,248,079	6,596,9
	Building	1,270,079	1,346,0
		81,576,965	131,399,4
		,	,,1
13.7	Provision for nostro accounts		110) (64 (77)
	As per instructions contained in the circular dated 13 September 2005 issued by Foreign		
	Bangladesh Bank, Bank is required to make pri debit balance of nostro account as at balance	ovision regarding	the un-reconci
	been made for debit entries which are out	standing for mor	
	Details of unreconciled entries are shown in A	Annexure K.	
14	Share capital		
14.1	Authorized capital		
	44,500,000 ordinary shares of Taka 100 each	4,450,000,000	4,450,000,0
14.2	as <sup>14</sup> II on the lift grants have traces I	- 10: 40 Vs	32 - 72 - 10 - 30
-	bere all sales	563,724,800	563,724,80
36	5 637 248 ordinary sharps of Take 100 each issued for each	303,724,000	303,724,00
30	5,637,248 ordinary shares of Taka 100 each issued for cash 24,390,127 (2009: 15,810,877) ordinary shares of Taka 100 each		
		2,439,012,700	
	24,390,127 (2009: 15,810,877) ordinary shares of Taka 100 each	2,439,012,700 <b>3,002,737,500</b>	
14.3	24,390,127 (2009: 15,810,877) ordinary shares of Taka 100 each		
14.3	24,390,127 (2009: 15,810,877) ordinary shares of Taka 100 each issued as bonus shares	3,002,737,500	
14.3	24,390,127 (2009: 15,810,877) ordinary shares of Taka 100 each issued as bonus shares  Initial public offer (IPO)  Out of the total issued, subscribed and fully paid up capital shares.	3,002,737,500	<b>2,144,812,5</b>

	other accounts		J.	
			140,787,589	
	Balance at the end of the year		354,630,899	355,381,065
(	C. Total provision on loans and advances/ investments (A+B)		1,279,003,221	978,311,747
3 F	Provision on off-balance sheet exposures			
	Balance as at 1 January		246,020,802	164,545,124
	Add: Provision made during the year (Note-3-	4)	168,099,895	81,475,678
			414,120,697	246,020,802
	Less: Adjustments made during the year  Balance as at 31 December		414,120,697	246,020,802
			414,120,097	240,020,802
4 1	nterest suspense account		00.353.345	155 962 272
	Balance as at 1 January	ınt	89,353,245	155,862,372
	Add: Amount transferred to "interest suspense" accouduring the year	an.	344,954,931	
	2 = V B V		434,308,176	
	Less: Amount of interest suspense recovered		244,925,176	
	Amount written off during the year		34,114,241	
	Interest waiver during the year		7,112,754	
			286,152,171	
	Balance as at 31 December		148,156,005	89,353,245
.5	Provision for income tax			
	Current tax ( Note 13.5.1)	3	,785,096,073	2,286,358,717
	Deferred tax ( Note 13.5.2)		255,527,620	330,795,451
		4,	040,623,693	2,617,154,168
	NEW 170 E			
.5.1		,	206 250 717	2.061.256.021
	Balance as at 1 January		,286,358,717	2,061,256,021
	Provision made during the year		,498,735,610	779,000,000
	responding to the second	3	,785,094,327	2,840,256,021
	Adjustments made during the year		1,746	(553,897,304)
	Balance as at 31 December	3,	785,096,073	2,286,358,717
	Corporate tax position of the Bank has been shown in <b>Annexure-F</b>			
.5.2	Provision for deferred tax			
	Balance as at 1 January		330,795,451	(65,538,788)
	Provision made for deferred tax liabilities:			
	Charged/(credited) to profit and loss account		164,685,104	(111,547,981)
	Charged/(credited) to revaluation reserve	(	226,470,806)	216,326,229
	200 LG2. IS		(61,785,702)	104,778,248
			269,009,749	39,239,460
	Provision made for deferred tax assets		(13,482,129)	291,555,991
	Balance as at 31 December		255,527,620	330,795,451
.6	Obligation under finance lease			
	Furniture, fixtures and equipments		56,510,059	90,161,559
	Computer and accessories		23,818,827	33,294,851
	Motor vehicles		1,248,079	6,596,986
	Building			1,346,037
			81,576,965	131,399,433
.7	Provision for nostro accounts			
	As per instructions contained in the circular I dated 13 September 2005 issued by Foreig Bangladesh Bank, Bank is required to make prodebit balance of nostro account as at balance been made for debit entries which are outs Details of unreconciled entries are shown in A	ovi: she star	Exchange Police sion regarding to eet date. Adequating for more	y Department of the un-reconciled late provision has
	Share capital			
.1	Authorized capital			
3	44,500,000 ordinary shares of Taka 100 each		4,450,000,000	4,450,000,000

3,002,737,500

2,272,917,429

1,293,503,630

6,569,158,889

924,372,322

413,954,721

8,166,144

241,309,084

1,587,802,271

8,156,961,160

100,545,900,000

9,049,100,000

6.53%

8.11%

(892,138,840) 1,023,149,743

330

The calculation of CAR has been done as per BRPD Circular no. 10 dated 10 March 2010 and the

Basel-II guideline December 2010 vide BRPD Circular no. 35 dated 29 December 2010.

2,144,812,500

1,557,013,281

942,577,212

4,644,403,323

626,655,255

248,192,755

3,339,553

15,587,257

893,774,820

5,538,178,143

45,150,284,000

4,515,028,400

10.29%

12.27%

330

14.5 Percentage of shareholdings at the closing date As at 21 December 2010 As at 21 December 2000

14.4 Capital adequacy ratio

Core capital (Tier-I)

Statutory reserve (Note 15)

Retained earnings (Note 17)

Supplementary capital (Tier-II)

unclassified loan/investments

Exchange equalization reserve

General provision maintained against

General provision on off-balance sheet exposure

Revaluation reserve of Government securities

Additional Supplementary capital (Tier-III)

On core capital - against standard of

On total capital - against standard

B) Total risk weighted assets

D) (Deficit)/Surplus (A-C)

minimum 4.5% (2009: 5%)

of minimum 9% (2009: 10%)

Paid up capital

Share premium

Other reserve

300,300

9,787,682

127,859,527

6,691,462,499

3,584,527

9,242,214,670

Conventional settlement account

Advance from brokerage customer

Payable to Government

104,948,571

43,443,808

60,650,477

5,163,774,972 2,178,448,571

A) Total capital

C) Required capital

Capital adequacy ratio:

	As at 31 Decemb	per 2010	As at 31 December 2009		
Category	No. of shares	%	No. of shares	%	
Sponsor	14,931,307	49.73	10,763,269	50.18	
General public	7,839,246	26.11	4,599,032	21.44	
Institutions	5,681,954	18.92	5,403,570	25.19	
Investment companies	972,149	3.24	342,280	1.60	
Non-resident Bangladeshi	475,719	1.58	339,974	1.59	
Foreign Investors	127,000	0.42	-		
£ 888	30,027,375	100.00	21,448,125	100.00	

red necessary, to conform the current year's presentation.