

Treasury Bonds (note 6.1.2)

Five years Government treasury bond

Ten years Government treasury bond

6.2.1 Investment in shares



Financial Statements

Amount in Taka

31.12.2011

2,228,148,433

2,618,158,224

390,009,791

624,109,962

914,277,457

1,022,651,486

2,618,158,224

57,119,319

154,738,903

426,893,571

217,096,177

798,728,651 437,669,926

361,058,725

597,701

3,402,299

364,461,024

31.12.2010

2,593,050,695

3,083,986,671

490,935,976

472,554,509

1,408,796,305

1,201,281,283

3,083,986,671

135,924,255

370,490,285 134,832,794

641,247,334

361,578,983

551,724

3,448,276

283,116,626

1,354,574

Note to the Financial Statements

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ior the v	vear ende	u su Dec	ember 2011

		Amount	in Taka
5.1.1	Commercial Banks	31.12.2011	31.12.2010
	National Bank of Pakistan	100,000,000	50,000,00
	Mercantile Bank Limited	150,000,000	
	Uttara Bank Limited	600,000,000	(9 + (
	Agrani Bank Limited	200,000,000	
	National Bank Limited	100,000,000	92
	Sonali Bank Limited	400,000,000	350
	Mutual trust Bank Limited	490,000,000	343
	Arab Bangladesh Bank Limited	*]	200,000,00
	ACTAS:	2,040,000,000	250,000,00
5.1.2	Financial Institutions		
	Union Capital	100,000,000	5 3 45
	International Leasing	100,000,000	·-
		200,000,000	(*)
6.00	Investments		
********	Government Securities (note 6.1)	9,304,513,931	6,506,731,75
	Other Investments (note 6.2)	189,569,065	169,700,08
	C-5AZ	9,494,082,996	6,676,431,83
6.01	Government Securities		3003 00 10
	Treasury Bills and Reserve Repo (note 6.1.1)	0.000.004.001	C 400 050 05

Prize Bond Debenture (note 6.1.3)	1,709,900 80,000,000	2,177,800 82,500,000	
		9,304,513,931	6,506,731,752
6.1.1 Treasury bills and reverse	repo (at revalued amount)	5
05 years Government treasur	ry bills	- 1	ÿ # 8
02 years Government treasur	ry bills		1253
364 days Government treasu	ry bills	≅	828
364 days Reverse reno		ω.	220

45000000		/	
	05 years Government treasury bills	- 1	:#3
	02 years Government treasury bills		125.0
	364 days Government treasury bills	≌	820
	364 days Reverse repo	*	500
	91 day Government treasury bills (at present value)	· · · · · · · · · · · · · · · · · · ·	
	28 days Government treasury bills	¥ .	520
	01 day reverse repo-Bangladesh Bank		. *
	15 C		
6.1.2	Treasury bonds (at revalued amount)	50 50 50 50 50 50 50 50 50 50 50 50 50 5	

	Fifteen years Government treasury bond	508,042,059	508,315,042
		9,222,804,031	6,422,053,952
6.1.3	Debentures		
	Twenty years HBFC debenture - 5.5%	10,000,000	12,500,000
	Mutual Trust Bank bond	70,000,000	70,000,000
		80,000,000	82,500,000
6.2	Other Investments		^ **
	Shares (note 6.2.1)	189,534,065	169,700,086
	Investment others	35,000	PARTE BALLETON

Ring			
	Quoted companies		
	Shares in listed companies	151,193,415	146,664,986
	Unquoted companies		
	Karmasangsthan Bank Limited	10,000,000	10,000,000
	Bangladesh Development company limited	21,000,000	229
	Grameen I. T. Park	4,201,760	4,201,760
	Central Depository Bangladesh Limited	3,138,890	8,833,340
		189,534,065	169,700,086

(Details of investment in shares may kindly be seen in annexure - B)

6.3 Investment in securities are classified as nor Rangladesh Rank circular

0.3	investment in securities are classified as per Ba	angiadesh Bank Circular	
	Held For Trading (HFT) Held To Maturity (HTM)	6,175,874,493 3,046,929,538	4,447,815,744 1,974,238,208
	neid to maturity (HTM)	9,222,804,031	6,422,053,952

Treasury bond and treasury bills are categorized into HTM and HFT as per Bangladesh Bank circular.HTM securities are revalued at the end of the year and revaluation Loss/gain is shown in capital account. HFT securities are revalued weekly and gain on revaluation is shown as revaluation reserve under capital account. Securities are shown at revalued amount.

6.4 Assets pledged as security

Assets in the amounts shown below were p	pledged as	security
for the following liabilities		

IUI	Liabilities to bank	
	Liabilities to customers	

Liabilities to bank	22 (1)	3253
Liabilities to customers	*	(* ()
	-	27.0
	and the same of th	

We have no assets pledged, mortgaged or hypothecated against bank's borrowings.

6.5 Maturity Grouping of Investments

	On demand	1,744,900	2,177,800
	Upto one month		3*5
	Over one month but not more than three months		
	Over three months but not more than one year	704,083,441	23,035,100
	Over one year but not more than five years	6,710,019,972	5,789,642,061
	Over five years	2,078,234,683	861,576,877
		9,494,082,996	6,676,431,838
7.	Loans & advances	50 11,0000	:90
	Loans, cash credits & overdrafts etc. (note 7.1)	54,266,599,661	43,257,526,832
	Bills purchased & discounted (note 7.2)	2,618,158,224	3,083,986,672
		56,884,757,885	46,341,513,504

	Data parentises de discountes (mote 142)	Djorojr Dojan 1	5,005,500,072
		56,884,757,885	46,341,513,504
7.1	Loans, cash credits & overdrafts etc.		
	In Bangladesh		
	Loans (note 7.1.1)	25,935,567,835	20,822,595,023
	Cash credit	14,346,858,693	10,629,475,991
	Overdraft (note 7.1.2)	6,279,490,073	4,022,853,609
	Others (note 7.1.3)	7,704,683,060	7,782,602,209
		54,266,599,661	43,257,526,832
	Outside Bangladesh		180
	1,5233	54,266,599,661	43,257,526,832
7.1.1	Loans	50 Silver	
	Loan general	4,157,096,263	3,503,549,859
	Term loan	20,832,637,475	16,286,874,333
	Loan secured	72,562,301	1.500 e A 1 1 1 1 1 1 1 1 1 1
	Others	873,271,796	1,032,170,831
		25.935.567.835	20,822,595,023

7.1.2	Overdraft	

Tempora	ry overdraft
Overdraf	t secured mortgage
Overdraf	secured (other securities)

7.1.3	Others
	Loan against packing credit
	Payment against documents
	Loan against trust receipts
	Other short term advance
	Staff loan
	Loan against import merchandi

7,704,683,060	7,782,602,209
1,463,171	46,672,683
733,651,230	645,509,435
156,011,003	51,958,178
4,949,720,855	6,075,822,517
879,206,006	199,006,125
984,630,795	763,633,272

195,977,620 3,760,548,963

2,322,963,490

6,279,490,073

54,206,639

1,776,369,955

2,192,277,014

4,022,853,609

		31.12.2011	31.12.2010
.2	Bills purchased & discounted		200
	Local bills purchased	2,228,148,433	2,593,050,695
	Foreign bills purchased and discounted	390,009,791	490,935,976
		2,618,158,224	3,083,986,672

Amount in Taka

Residual maturity grouping of loans including bills purchased and discounted

	56,884,757,885	46,341,513,504
Above five years	5,858,229,580	3,834,290,044
Above one year but not more than five years	19,144,007,363	15,225,095,477
Above three months but not more than one year	20,625,574,421	17,358,786,508
Not more than three months	9,683,138,206	9,173,883,007
Payable on demand	1,573,808,315	749,458,468

			10,012,020,000
7.4	Loans on the basis of significant concentration including bills p	urchased & discounted	
	a. Advance to Directors'	→ :	15 -1 3
	b. Advances to Managing director and other senior executives	733,651,230	645,509,435
	c. Advances to customers group	22,828,101,655	17,918,111,069
	d. Advances to Industrial sector (note 7.4.1)	33,323,005,000	27,777,893,000

	56,884,757,885	46.341.513.504
Advances to industrial sectors	Na	500000000000000000000000000000000000000
Food and allied industries	4,450,000,000	3,543,300,000
Textile	6,684,300,000	6,313,600,000
ERGM	3,652,000,000	3,230,400,000
Accessories	1,129,400,000	1,018,200,000
Jute Production and Allied Industries	3,211,200,000	3,389,200,000
Forest production and allied Industries	54,900,000	66,100,000
Paper, Board, Printing, Publication and Packaging	1,720,800,000	994,100,000
Tannery leather and rubber production	926,600,000	927,400,000
Chemical pharmaceutical and allied Industries	1,394,800,000	1,478,300,000
Glass, Crmc. and other non Metal. Production	219,100,000	160,700,000
Engineering	2,058,005,000	1,289,400,000
Electrical and electronics Industries	669,400,000	567,700,000
Service industries	4,752,300,000	2,809,700,000
Miscellaneous industries	90,300,000	823,093,000
Industries not elsewhere classified	2,309,900,000	1,166,700,000

	33,323,003,000	21,111,033,000
5 Loans and advances allowed to each customer exc	eeding 10% of bank's total equity	
Number of customers	12	13
Amount of outstanding loans*	10,810,500,000	10,721,000,000
Classified amount thereon	10 60 60	
Amount of recovery		

*Loans and advances allowed to customers' group exceeding 10% of banks total capital fund which is computed of Tk.61.26 crore of the bank as at 31 December 2011.

(Details are given in Annexure - C) Geographical location - wise loans and advance

7.4.1

6,422,053,952

5,642,977,075

270,761,835

169,700,086

9,222,804,031

7,224,569,348

189,569,065

Geographical location - wise loans and advances,		
Inside Bangladesh	40 (21 0(0 204)	22 204 507 161
Dhaka division	40,671,068,784	32,284,507,161
Chittagong division	8,982,221,977	7,417,262,754
Khulna division	2,695,990,948	1,894,406,322
Rajshahi division	3,065,705,733	2,454,413,284
Sylhet division	890,663,231	871,131,043
Barisal division	166,625,319	132,804,599
Rangpur division	412,481,893	1,286,988,340
	56,884,757,885	46,341,513,504
Outside Bangladesh		

		10 To	
		56,884,757,885	46,341,513,504
7.7	Distribution of loans and advances according to	o BRPD circular by Bangladesh Bank	
	Unclassified loan		2.00
	Standard	53 080 006 040	43 848 867 004

Standard	23,707,070,740	73,070,007,03
SMA	406,890,840	252,678,18
	54,395,987,780	44,101,545,27
Classified loan:		1350 Stot Atod
Sub-standard	229,718,980	296,593,99
Doubtful	88,228,690	282,520,66
Bad and loss	2,171,842,530	1,660,853,58
	2,489,790,200	2,239,968,23
Total	56,885,777,980	46,341,513,50
		_

7.8 Provision required for loans and advances **Base for Provision** Rate %

Un	classified-General provision				Required Provision
Ag	ro based and Micro Credit	602,832,000	5	30,141,600	35,171,100
SM	IA .	394,846,200	5	19,742,310	12,291,910
Otl	ners (excluding staff loan)	52,656,564,000	1&2	546,289,560	446,722,360
				596,173,470	494,185,370
Cla	ssified-specific provision			300	
Sul	o-standard	70,229,530	5 & 20	13,336,330	32,050,180
Do	ubtful	33,723,780	50	16,861,890	92,189,490
Ba	d/Loss	849,434,980	100	849,434,980	610,305,100
				879,633,200	734,544,770
Ad	ditional provision			14,743,316	1000
Re	quired provision for loans & adv	ances		1,490,549,986	1,228,730,140
To	al provision maintained			1,490,549,986	1,228,730,140
Ex	cess / (Short) provision during	the year		74	7:

7.9 Listing of assets Pledge as security/collaterals Nature of the secured assets

Fixed assets	63,946,573,624	46,806,776,650
Cash and quasi-cash	2,318,258,846	2,876,366,941
Others	11,888,402,448	10,437,380,996
	78,153,234,918	60,120,524,587
7.10 Particulars of Loans and Advances:	2/8//	
(i) Debts considered good in respect of which the banking	54,353,665,087	40,550,640,918

2,354,942,235

176,150,563

56,884,757,885

733,651,230

733,651,230

2,896,681,040

76,466,436

83,737,916

849,434,980

688,783,000

101,075,598

4,227,149,511

1,563,723,075

46,341,513,504

645,509,435

645,509,435

2,239,968,230

97,606,429

7,570,819

610,305,100

587,707,402

	(1)	Debts considered good in respect of whice	n the	bankin
ì		company is fully secured.		
	(ii)	Debts considered good for which the banking	- 2	
200		no other security other than debtor's personal s	ecurit	ty.
	(iii)	Debts considered good secured by personal lia	hilitie	s of one

(iii) Debts considered good secured by personal l	The second second
or more parties in addition to the personal se (iv) Debts considered doubtful or bad not provide	
(1v) Debts considered doubtful of bad flot provide	AL 101.

or any of them either severally or jointly with any other
(vi) Debts due by companies or firms in which the directors of the
banking company are interested as directors, partners or managing agents or in the case of private companies, as members.
(vii) Maximum total amount of advances including temporary

advances made at any time during the year to the directors or

(v) Debts due by directors and officers of the banking company

managers or officers of the banking company or any of them
either severally or jointly with any other person.*
(viii)Maximum total amount of advances including temporary advances granted during the year to the companies or firms in
which the directors of the banking company are interested as directors, partners or managing agents or in the case of private company

(ix) Due from banking companies.
Amount of classified debts on which interest has not been
credited to income
(a-i) (Decrease)/ Increase in provision
(a_ii) Amount realized against loan previously written off

	(a-1)	(Decrease) increase in provision
	(a-ii)	Amount realized against loan previously written off
	(b)	Amount of provision kept against loan classified as
x)	Cum	lative amount of classified loans which is written off
xi)	Class	ified loans which is written off for current Year

There is no loans in the name of existing Directo	ors. This amount represents loan to officers of the bar
- Prince	500 (200 MB) 12 12 12 12 12 12 12 12 12 12 12 12 12

7.11	Bills Purchased and Discounted
	Payable in Bangladesh
	Payable outside Bangladesh

7.11.1	Maturity grouping of bills purchased & discounted
	Not more than one month
	Above one month but not more than three months
	Above t hree months but not more than six months

8.	Premises and fixed assets	
	Own assets	
	Furniture and fixtures	
	Equipment and computer	

Above six months

Vehicles	
Less: Accum	ulated depreciation

Leased assets	
Leasehold assets	
Less: Accumulated depreciation	

A Schedule of Fixed Assets is given in Annexure-D.

Otl	ner Assets
a)	Stationery, stamps, printing materials etc
b)	Advance rent;

c)	Income receivable	(note 9.2)
d)	Advance income to	ax
e)	Security deposits	(note 9.1)
f)	Suspense account	(note 9.3)

0	g) Other prepayments
	Advances/expenditures incurred against proposed branch
_	Advance for space of HO and Main Branch
- I	Balance with Fakrul Islam securities
3	Due from branches-EDF
W	h) Branch adjustment account

27 777 903 000

33 323 005 000

h		Branch adjustment account
	i)	Sundry debtors (note 9.4)
j)	j)	Subs fees of Dun Breadstreet
	W	Deferred Toy Access (note 36

	1) Sundry debtors (note 9.4)	114,332,828	240,176,756
	j) Subs fees of Dun Breadstreet	3,341,176	3,341,176
	k) Deferred Tax Assets (note 36)	183,916,077	168,821,619
	Position Clearing(Net)	×	54
	m) Position General Ledger(Net)	326,912,406	210,888,757
		2,339,569,927	2,315,509,761
9.1	Security deposits		
	Security deposits, rent and other prepayments made to considered good.	statutory authorities, other institutions	and individuals are

9.2 Income receivable Income receivable consists of interest income receivable considered good.

9.3 Suspense account

Suspense account consists of DD paid without advice, clearing, petty cash etc.

4	Sundry Debtors
	Protested bill, Main branch
	Protested bill, Khatungonj branch
	Protested bill, Khulna branch
	BCCI-Bombay
	BCCI-London
v	Protested bill, SWIFT charges

Protested bill, SWIFT charges	20,244,921
	28,842,253
Others	85,490,575
	114,332,828

included encashment of Sanchaypatras amount which will be adjusted after receiving Bangladesh Bank advice . Borrowing from other banks Including Financial Institutions & Agents

In Bangladesh (note 10.1)

10.1	In Bangladesh(a+b)
	a) Money at call and on short not
	Agrani Bank Ltd
-	Sonali Bank Ltd
	Sub total
	b) Other borrowing:

Outside Bangladesh (note 10.2)

Bangladesh bank clearing a	ccount
Sub-total	
b) Term borrowing	9
Long term loan from Bangla	adesh Bank

Long term toan from bangi
Bangldesh Bank Refinance
Loan from Bangladesh Ban

	Bangldesh Bank Refinance Loan for housebuilding
	Loan from Bangladesh Bank under EDF scheme
	Government Placement for Agro based Industries
	Sub-total
	Grand total
10.2	Outside Bangladesh

Term Borrowing Loan for micro credit and small scale Industries Agro business development Project of ADB

Secured and unsecured borrowing from other bank
Secured (Assets pledged as security for liabilities)
Unsecured

10.3 Overall transaction of Repo and Reverse Repo:

	outstanding during the year
Securities sold under repo:	3
D 4 D 1 1 1 D 1	

Minimum

i) with Bangladesh Bank

	ii)	with	other	banks	&
		finan	cial inst	itutions	
11.	Deposits	& oth	er acco	unts	

Interest bearing accounts	(note 11.2)	
Non-Interest bearing ac	counts	

Non-Interest bearing accounts (note 11.1)

Current and of	ther accounts	(note 11.1.1)
Bills payable	(note 11.1.2)
		Current and other accounts Bills payable (note 11.1.2

11.1.1 Current and other accounts

Current account Margin/sundry deposit

11.1

	13,114,787	12,700,404
	90,079,736	44,257,894
	431,201,493	327,494,741
	371,185,148	344,587,168
	1,384,933	1,108,666
	14,019,454	11,622,523
	1,133,890	940,517
s	192,109,823	163,045,080
	466,666,667	400,000,000
	1,762,850	2,696,172
	805,842	550 Yes T-252 (1997) (1997)
	127,602,818	383,828,289
	114,332,828	240,176,756
	3,341,176	3,341,176
	183,916,077	168,821,619
	¥	94
	326,912,406	210,888,757
	2,339,569,927	2,315,509,761

e account and others

6,535,881

244,800

416,367

1,399,580

6,535,881

244,800

416,367

1,399,580

20,244,921 28,842,160 211,334,596

240,176,756

1,293,427,511	1,391,196,871
1,494,728,147	1,327,266,471
2,788,155,658	2,718,463,342

1	- 1	106,073,028
16-	7373	- (-
ð!	55 310 000	82 978 000

5.5	
1,293,427,511	1,391,196,871
1,293,427,511	1,285,123,843
1,123,442,124	1,082,981,373
805,842	696,531
113,860,545	118,467,939
33,319,000	82,978,000

1,494,728,147	1,327,266,471
1,294,454,000	1,142,523,801
200,274,147 1,294,454,000	184,742,670

2,718,463,342

2,718,463,342

Maximum	Maximum outstanding
outstanding during	during the year

2,788,155,658

2,788,155,658

outstanding during the year	during the year
	200 000 000

the year	
S 2 8	208,899,881
S:#1	286,120,911

5,484,159,992
43,775,440,851
49,259,600,843

3,392,646,221	4,887,144,405
3,392,646,221 591,866,053	597,015,587
3,984,512,274	5,484,159,992

3,392,646,221	4.887.144.405
1,873,853,895	3,111,655,004
1,518,792,326	1,775,489,401