



**Consolidated Balance Sheet**  
as at 30 September 2011

Particulars	Amount in Taka	
	Sep-11	Dec-10
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currencies)	1,373,051,994	1,267,716,376
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,012,100,424	8,309,148,371
13,385,152,418	9,576,864,747	
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	539,525,034	728,270,405
Outside Bangladesh	1,182,684,165	68,715,404
1,722,209,199	1,396,985,809	
<b>Money at call and short notice</b>		
	1,000,000,000	-
<b>Investments</b>		
Government	37,078,871,212	19,368,115,114
Others	3,038,027,887	2,830,421,281
40,116,899,099	22,198,536,395	
<b>Loans, advances and lease / investments</b>		
Loans, cash credits, overdrafts etc / investments	119,730,903,660	111,440,806,551
Bills purchased and discounted	6,542,989,605	7,396,483,456
126,273,893,265	118,837,290,007	
<b>Fixed assets including premises, furniture and fixtures</b>		
Other assets	3,862,618,566	1,743,653,375
2,457,630,775	1,779,459,193	
<b>Non - banking assets</b>		
<b>Total assets</b>	<b>188,818,483,323</b>	<b>155,532,789,526</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agents</b>		
	4,906,305,329	5,214,498,448
<b>Deposits and other accounts</b>		
Current / Al-wadeah current deposits	22,243,448,880	21,862,938,684
Bills payable	2,477,539,362	2,437,755,219
Savings bank / Mudaraba savings deposits	17,418,201,408	15,302,405,243
Term deposits / Mudaraba term deposits	112,785,663,491	85,196,215,629
Bearer certificate of deposit	-	-
Other deposits	154,924,873,141	124,799,314,775
9,691,416,183	8,052,376,938	
<b>Total liabilities</b>	<b>169,522,594,652</b>	<b>138,066,198,161</b>
<b>Capital / Shareholders' equity</b>		
Paid up capital	7,798,095,580	5,776,367,100
Share premium	2,241,230,396	2,241,230,396
Minority Interest	75	71
Statutory reserve	4,391,633,607	4,391,633,607
Revaluation gain / loss on investments	1,023,733,851	1,400,566,303
Revaluation reserve	251,603,566	251,603,566
Foreign currency translation gain	2,360,406	1,301,116
Other reserve	-	-
Surplus in profit and loss account / Retained earnings	3,587,151,189	3,383,897,206
<b>Total Shareholders' equity</b>	<b>19,295,808,671</b>	<b>17,466,599,365</b>
<b>Total liabilities and Shareholders' equity</b>	<b>188,818,483,323</b>	<b>155,532,789,526</b>

**OFF - BALANCE SHEET EXPOSURES**

Particulars	Amount in Taka	
	Sep-11	Dec-10
<b>Contingent liabilities</b>		
Acceptances and endorsements	23,840,693,720	21,609,053,753
Letters of guarantee	33,682,267,106	29,132,696,537
Irrevocable letters of credit	31,536,032,227	30,876,331,386
Bills for collection	7,227,833,275	5,681,386,777
Other contingent liabilities	-	-
96,286,846,328	87,299,468,273	
<b>Other commitments</b>		
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Liabilities against forward purchase and sale	-	-
<b>Total Off-Balance Sheet exposures including contingent liabilities</b>	<b>96,286,846,328</b>	<b>87,299,468,273</b>

Ahmed Kamal Khan Chowdhury  
Chief Financial Officer

Md. Ehsan Khasru  
Managing Director

**Balance Sheet**  
as at 30 September 2011

Particulars	Amount in Taka	
	Sep-11	Dec-10
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>		
In hand (including foreign currencies)	1,373,001,528	1,267,659,482
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies)	12,012,100,424	8,309,148,371
13,385,101,952	9,576,807,853	
<b>Balance with other banks and financial institutions</b>		
In Bangladesh	279,865,001	416,957,643
Outside Bangladesh	1,101,233,512	618,924,978
1,381,098,512	1,035,882,621	
<b>Money at call and short notice</b>		
	1,000,000,000	-
<b>Investments</b>		
Government	37,078,871,212	19,368,115,114
Others	1,009,420,596	1,116,172,748
38,088,291,808	20,484,287,862	
<b>Loans, advances and lease / investments</b>		
Loans, cash credits, overdrafts, etc / investments	114,493,229,516	104,191,063,179
Bills purchased and discounted	5,999,469,109	6,976,325,713
120,492,698,625	111,167,388,892	
<b>Fixed assets including premises, furniture and fixtures</b>		
Other assets	3,798,401,704	1,691,643,703
8,216,122,921	8,840,934,896	
<b>Non - banking assets</b>		
<b>Total assets</b>	<b>186,361,715,522</b>	<b>152,796,945,827</b>
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agents</b>		
	4,184,351,679	3,868,678,036
<b>Deposits and other accounts</b>		
Current / Al-wadeah current deposits	22,030,803,794	21,582,196,478
Bills payable	2,477,539,362	2,437,755,219
Savings bank / Mudaraba savings deposits	17,418,201,408	15,302,405,243
Term deposits / Mudaraba term deposits	112,785,663,491	85,196,215,629
Bearer certificate of deposit	-	-
Other deposits	154,712,228,055	124,518,628,582
9,168,529,579	7,641,117,954	
<b>Total liabilities</b>	<b>168,065,109,313</b>	<b>136,028,424,572</b>
<b>Capital / Shareholders' equity</b>		
Paid up capital	7,798,095,580	5,776,367,100
Share premium	2,241,230,396	2,241,230,396
Statutory reserve	4,391,633,607	4,391,633,607
Revaluation gain / loss on investments	1,014,331,498	1,416,425,850
Revaluation reserve	251,603,566	251,603,566
Other reserve	-	-
Surplus in profit and loss account / Retained earnings	2,599,711,561	2,691,260,736
<b>Total Shareholders' equity</b>	<b>18,296,606,209</b>	<b>16,768,521,255</b>
<b>Total liabilities and Shareholders' equity</b>	<b>186,361,715,522</b>	<b>152,796,945,827</b>

**OFF - BALANCE SHEET EXPOSURES**

Particulars	Amount in Taka	
	Sep-11	Dec-10
<b>Contingent liabilities</b>		
Acceptances and endorsements	23,786,230,041	21,576,518,796
Letters of guarantee	33,665,168,396	29,116,615,250
Irrevocable letters of credit	30,761,843,393	30,089,013,836
Bills for collection	6,946,921,130	5,404,511,893
Other contingent liabilities	-	-
95,160,162,961	86,186,659,775	
<b>Other commitments</b>		
Documentary credits and short term trade -related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
Liabilities against forward purchase and sale	-	-
<b>Total Off-Balance Sheet exposures including contingent liabilities</b>	<b>95,160,162,961</b>	<b>86,186,659,775</b>

Ahmed Kamal Khan Chowdhury  
Chief Financial Officer

Md. Ehsan Khasru  
Managing Director

**Consolidated Profit & Loss Account**  
for the period from January to 30 September 2011

Particulars	Amount in Taka		Amount in Taka	
	Jan-Sep'11	Jan-Sep'10	Jul-Sep'11	Jul-Sep'10
Interest income / profit on investments	12,422,335,708	8,967,550,545	4,293,827,213	3,049,026,187
Interest / profit paid on deposits, borrowings, etc.	(9,335,144,807)	(5,728,084,691)	(3,476,467,333)	(1,882,117,896)
Net interest / net profit on investments	3,087,190,901	3,239,465,854	817,359,880	1,166,908,291
Investment income	2,715,983,842	2,088,668,530	1,127,978,721	805,813,471
Commission, exchange and brokerage	2,232,823,215	1,890,267,820	702,611,460	807,784,128
Other operating income	527,000,057	521,508,450	139,142,601	100,745,379
<b>Total operating income (A)</b>	<b>8,562,998,015</b>	<b>7,739,910,854</b>	<b>2,787,092,662</b>	<b>2,881,251,269</b>
Salaries and allowances	1,444,013,817	1,226,235,450	541,724,238	451,622,257
Rent, taxes, insurance, electricity, etc.	277,068,752	221,620,691	95,930,732	50,895,965
Legal expenses	10,421,930	6,797,063	2,913,474	3,773,150
Postage, stamp, telecommunication, etc.	101,523,708	92,338,233	33,372,314	29,821,462
Stationery, printing, advertisements, etc.	194,196,413	176,865,054	54,216,680	57,662,584
Managing Director's salary and fees	6,243,067	6,530,000	2,163,067	2,450,000
Directors' fees	2,347,977	3,670,480	412,734	1,391,449
Auditors' fees	55,400	-	34,500	-
Charges on loan losses	-	-	-	-
Depreciation and repair of Bank's assets	190,478,727	157,878,235	66,086,831	54,596,306
Other expenses	1,007,545,225	916,512,760	396,792,933	330,472,038
<b>Total operating expenses (B)</b>	<b>3,233,895,816</b>	<b>2,808,447,968</b>	<b>1,193,667,583</b>	<b>982,687,613</b>
<b>Profit / (loss) before provision (C=A-B)</b>	<b>5,329,102,199</b>	<b>4,931,462,887</b>	<b>1,593,425,159</b>	<b>1,898,563,657</b>
<b>Provision for loans / investments</b>				
Specific provision	300,000,000	300,000,000	50,000,000	80,000,000
General provision	255,000,000	(80,000,000)	20,000,000	30,000,000
Provision for Off-Shore Banking Unit	-	30,000,000	-	10,000,000
80,000,000	380,000,000	15,000,000	200,000,000	
Provision for off-balance sheet exposures	635,000,000	630,000,000	85,000,000	320,000,000
Provision for diminution in value of investments	276,356,090	-	95,843,512	-
Other provisions	-	-	-	-
<b>Total provision (D)</b>	<b>911,356,090</b>	<b>630,000,000</b>	<b>180,843,512</b>	<b>330,000,000</b>
<b>Total profit / (loss) before tax (E=C-D)</b>	<b>4,417,746,109</b>	<b>4,301,462,887</b>	<b>1,412,581,647</b>	<b>1,578,563,657</b>
<b>Provision for taxation:</b>				
Current tax (including Deferred tax)	1,908,820,758	1,974,975,485	503,990,303	754,995,485
Retained earnings brought forward from previous year	2,508,926,150	2,326,487,402	908,591,344	823,568,172
<b>Net profit after taxation</b>	<b>1,078,225,054</b>	<b>846,575,611</b>	<b>1,078,225,054</b>	<b>846,575,611</b>
<b>Retained earnings brought forward from previous year</b>	<b>3,587,151,189</b>	<b>3,173,043,013</b>	<b>1,986,816,398</b>	<b>1,670,143,783</b>
<b>Appropriations</b>				
Statutory reserve	15	-	2	-
Minority interest	-	-	-	-
General reserve	15	-	2	-
Retained surplus	3,587,151,189	3,173,043,013	1,986,816,398	1,670,143,783
<b>Earnings per share (EPS)</b>				
	3.22	2.98	1.17	1.06

Ahmed Kamal Khan Chowdhury  
Chief Financial Officer

Md. Ehsan Khasru  
Managing Director

**Consolidated Statement of Changes in Equity**  
for the period from January to 30 September 2011

Particulars	Paid up capital		Statutory reserve	Share premium	Minority interest	Revaluation reserve	Revaluation gain / loss on investments	F.C. translation	Retained earnings	Total
	Taka	Taka								
Balance as at 1 January 2011	5,776,367,100	4,391,633,607	2,241,230,396	71	251,603,566	1,420,566,303	1,301,116	3,383,897,206	17,466,599,365	
Changes in accounting policy / Last year's profit	-	-	-	-	-	-	-	-	-	
<b>Restated balance</b>	<b>5,776,367,100</b>	<b>4,391,633,607</b>	<b>2,241,230,396</b>	<b>71</b>	<b>251,603,566</b>	<b>1,420,566,303</b>	<b>1,301,116</b>	<b>3,383,897,206</b>	<b>17,466,599,365</b>	
Surplus / (deficit) on account of revaluation of properties	-	-	-	-	-	-	-	-	-	
Adjustment of last year revaluation gain on investments	-	-	-	-	-	(508,770,945)	-	-	(508,770,945)	
Surplus / (deficit) on account of revaluation of investments	-	-	-	-	-	111,938,493	-	-	111,938,493	
Currency translation differences	-	-	-	-	-	-	1,059,291	4,874,667	5,933,957	
Net gains and losses not recognized in the income statement	-	-	-	-	-	-	1,023,733,851	2,360,406	17,075,700,871	
Net profit for the year	-	-	-	-	-	-	-	2,508,926,150	2,508,926,150	
Dividends (Bonus shares)	-	-	2,021,728,480	-	-	-	-	(2,021,728,480)	-	
Cash dividend	-	-	-	-	-	-	-	(288,818,355)	(288,818,355)	
Minority interest	-	-	-	-	4	-	-	-	4	
Issue of share capital-right share	-	-	-	-	-	-	-	-	-	
Appropriation made during the year	-	-	-	-	-	-	-	-	-	
7,798,095,580	4,391,633,607	2,241,230,396	75	251,603,566	1,023,733,851	2,360,406	3,587,151,189	19,295,808,671		
<b>Balance as at 30 September 2010</b>	<b>4,621,093,700</b>	<b>3,284,058,294</b>	<b>-</b>	<b>60</b>	<b>251,603,566</b>	<b>2,059,579,072</b>	<b>2,056,223</b>	<b>3,173,043,013</b>	<b>13,391,433,929</b>	

Ahmed Kamal Khan Chowdhury  
Chief Financial Officer

Md. Ehsan Khasru  
Managing Director

**Profit & Loss Account**  
for the period from January to 30 September 2011

Particulars	Amount in Taka			
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