

		Amount in Taka	
		as of September 30, 2010	as of December 31, 2009
<b>1.0</b>	<b>Cash in Hand</b>		
<b>1.1</b>	<b>Cash in Hand</b>		
	i) In Local Currency	3,217,411,365	2,427,217,406
	ii) In Foreign Currency	23,371,272	53,555,039
	<b>Sub-Total (a)</b>	<b>3,240,782,637</b>	<b>2,480,772,445</b>
	<b>Balance with Bangladesh Bank &amp; its Agent Bank (Sonali Bank Ltd.)</b>		
	Balance with Bangladesh Bank	31,045,766,495	34,063,521,467
	Balance with Sonali Bank Ltd.	1,015,600,821	941,374,534
	<b>Sub-Total (b)</b>	<b>32,061,367,316</b>	<b>35,004,896,001</b>
	<b>Grand Total (a + b)</b>	<b>35,302,149,953</b>	<b>37,485,668,446</b>
<b>2.0</b>	<b>Investments</b>		
	<b>Mode - wise Investment</b>		
	i) Bai - Murabaha	134,806,824,857	116,411,397,077
	ii) Bai - Muajjal	9,204,928,285	7,325,845,456
	iii) Hire Purchase under Shirkatul Melk	77,470,287,088	73,318,125,512
	iv) Purchase & Negotiation	4,202,999,826	3,620,608,152
	v) Bai- as- Sarf (FDB)/FCD	1,233,777,955	941,480,817
	vi) Musharaka documentary Bill (MDB)	10,031,459,511	7,167,833,029
	vii) Musharaka	40,745,648	39,488,517
	viii) Bai - Salam	2,987,947,336	2,198,037,437
	ix) Quard	3,453,978,238	2,990,398,923
	x) Mudaraba Foreign Currency Investment	1,934,454,218	602,586,352
	<b>Total</b>	<b>245,367,402,962</b>	<b>214,615,801,272</b>
<b>3.0</b>	<b>Other Assets</b>		
	i) Stock of Stationery in Hand	141,321,723	53,697,854
	ii) Stamps in Hand	3,600,018	3,648,184
	iii) Advance Rent Paid	177,230,322	147,801,932
	iv) Security Deposits Paid Account	9,376,877	9,190,353
	v) Suspense Account (Advance against Expenses)	781,699,067	522,321,352
	vi) Accrued Income	349,818,350	137,243,763
	vii) Deferred Revenue Expenses	119,400	119,400
	viii) Receivable against RDS (RIP & IBSC)	127,402,313	-
	ix) Advance Income Tax	2,834,733,046	-
	x) IB General Account	1,822,710,659	-
	<b>Total</b>	<b>6,248,011,775</b>	<b>874,022,838</b>
<b>4.0</b>	<b>Other Mudaraba Deposits</b>		
	i) Mudaraba Special Notice Deposits	3,706,685,339	3,434,569,828
	ii) Mudaraba Hajj Deposits	830,982,295	769,372,714
	iii) Mudaraba Savings Bond	16,272,716,998	15,593,445,459
	iv) Mudaraba Special Savings (Pension) Deposits	54,151,619,297	46,593,133,745
	v) Mudaraba Monthly Profit Deposit Scheme	10,303,330,671	10,505,730,175
	vi) Mudaraba Muhor Savings	212,482,429	186,187,643
	vii) Mudaraba Waqf Cash Deposit	192,057,258	159,809,534
	viii) Mudaraba Foreign Currency Deposits	1,995,525,908	360,250,804
	<b>Total</b>	<b>87,665,400,195</b>	<b>77,602,499,902</b>

	Amount in Taka	
	as of September 30, 2010	as of December 31, 2009
<b>5.0 AI Waddeeah Current &amp; Other Deposits Accounts</b>		
i) AI Waddeeah Current Deposits	14,870,925,821	10,914,240,936
ii) Convertible Taka Account	151,708	151,708
iii) Non Resident Investors Taka Account /FC Deposits	54,158,784	1,536,786
iv) Non Resident FC of Exchange House / Banks	721,982,845	113,497,360
v) Non Resident Taka Account	1,476,273,930	972,248,972
vi) Foreign Currency Deposit	171,382,755	208,902,910
vii) Foreign Currency Deposit ERQ	417,368,211	250,861,641
viii) Other FC Deposit	51,226,223	15,112,860
ix) Foreign Currency: Security Deposit	43,614,921	44,673,004
x) Foreign Currency Held against Back to Back L/C	2,269,327,598	1,857,587,457
xi) Foreign Currency held against Cash L/C	33,450,302	1,976,912
xii) Foreign Demand Draft /TT Payable	608,948,847	371,423,802
xiii) Foreign Currency Deposit against Foreign Bank Guarantee	28,055,495	27,663,388
xiv) Security Deposit - Investment	12,222,549	11,116,497
xv) Security Deposit - L/C (Wes)	256,450,174	226,015,313
xvi) Security Deposit - Foreign L/C General	1,078,365,885	1,968,010,761
xvii) Security Deposit - Back to Back L/C (Inland)	41,422,591	116,944
xviii) Security Deposit - Bank Guarantee	345,081,650	77,092,454
xix) Security Deposits - Foreign Bill Negotiation FBN/ MDB	4,442,705	3,747,952
xx) Security Deposit - IBP/ FDB/ Bai-As-Sarf	4,760,049	2,401,592
xxi) Security Deposit - Inland L/C	218,039,280	119,085,583
xxii) Profit Payable	6,000,936,069	5,339,603,086
xxiii) Sundry Deposits	2,528,125,548	1,267,303,763
<b>Total</b>	<b>31,236,713,940</b>	<b>23,794,371,681</b>
<b>6.0 Bills Payable</b>		
i) Payment Order	1,991,510,422	1,857,855,902
ii) T.T. Payable	49,587,773	55,696,708
iii) D.D. Payable	608,463,534	626,979,722
iv) FC Bills Payable	5,181,274	5,181,274
<b>Total</b>	<b>2,654,743,003</b>	<b>2,545,713,606</b>
<b>7.0 Other Liabilities</b>		
i) Provision for Classified & Unclassified Investments and Off- Balance Sheet Items	6,425,801,534	5,700,000,000
ii) Provision for Other Assets	57,108,934	55,108,934
iii) Current Tax	5,987,291,574	2,555,793,565
iv) Zakat Payable	163,709,258	228,709,258
v) Dividend Payable	11,373,416	11,107,562
vi) Foreign Correspondents Charges	1,403,436	941,448
vii) Incentive Bonus Payable	11,284,935	514,487,230
viii) Payable against Expenditure	188,509,400	101,651,793
ix) Clearing Adjustment	421,769,348	13,646,716
x) Transfer Delivery	14,401,751	303,088
xi) Profit/ Rent /Compensation Suspense Account	1,250,987,240	949,358,941
xii) Sub. Cash Assistance	70,388,000	65,511,887
xiii) Un-earned Exchange	9,435,888	12,986,188
xiv) IB General Account		529,585,233
xv) Payable to IBFfor taking over (RIP & IBSC)	127,402,313	
xv) Others	26,743,507	-
<b>Total</b>	<b>14,767,610,534</b>	<b>10,739,191,843</b>
<b>8.0 Deferred Tax Liabilities</b>		

At the beginning of the year	165,959,677	138,259,677
Add: Addition during the period	26,250,000	27,700,000
Exchange difference	-	-
<b>At the end of the period</b>	<b>192,209,677</b>	<b>165,959,677</b>
<b>9.0 Paid up Capital</b>		
The Shareholders of the Bank in their 27 <sup>th</sup> Annual General Meeting held on May 19, 2010 approved 20% Stock Dividend (Bonus Share) & 10% Cash Dividend for the year 2009, thus Paid - up Capital of the Bank was increased from Tk.6,177.60 million to Tk.7,413.12 million during the year 2010		
61,776,000 Ordinary Shares of Tk.100 each		6,177,600,000
12,355,200 Ordinary Shares of Tk.100 each issued as Bonus Share		1,235,520,000
<b>Total</b>		<b>7,413,120,000</b>
<b>10.0 Other Reserves</b>		
General Reserve	405,191,666	366,786,525
Share Premium	1,989,633	1,989,633
Exchange Equalization Account	-	38,405,141
Assets Revaluation Reserve	4,313,460,000	4,313,460,000
Dividend Equalization Account	32,000,000	32,000,000
Revaluation Reserve of Securities	671,900,000	1,078,000,000
<b>Total</b>	<b>5,424,541,299</b>	<b>5,830,641,299</b>
<b>Amount in Taka</b>		
	<b>January to</b>	<b>January to</b>
	<b>September 30, 2010</b>	<b>September 30,</b>
<b>11.0 Investment Income</b>		
Income from General Investment		
Bai Murabaha	10,080,968,988	8,830,027,582
Musharaka /Musharaka Documentary Bills	613,768,520	364,262,732
Bai Muajjal	829,577,998	707,907,092
Hire Purchase under Shirkatul Melk	5,874,724,077	4,967,572,525
Bai Salam	135,673,016	99,738,874
Bai -As- Sarf (FDB /FCD) / Inland Bills Purchased	58,264,024	77,478,710
<b>Sub Total (i)</b>	<b>17,592,976,623</b>	<b>15,046,987,515</b>
Profit on Deposits with other Banks & Financial Institutions		
(a) In Bangladesh	266,140,697	26,667,346
(b) Outside Bangladesh	20,339,034	1,985,138
<b>Sub Total (ii)</b>	<b>286,479,731</b>	<b>28,652,484</b>
<b>Grand Total (i + ii)</b>	<b>17,879,456,354</b>	<b>15,075,640,000</b>
<b>12.0 Profit Paid on Deposits</b>		
i) Profit paid on Mudaraba Savings Deposit	3,042,389,113	2,654,145,806
ii) Profit paid on Mudaraba Term Deposit Account	2,440,673,721	2,291,355,039
iii) Profit paid on other Mudaraba Deposits	4,745,084,095	4,385,319,155
iv) Profit paid on Placement	-	-
v) Profit paid on Mudaraba Perpetual Bond (MPB)	234,000,000	273,000,000
<b>Total</b>	<b>10,462,146,929</b>	<b>9,603,820,000</b>
<b>13.0 Commission, Exchange &amp; Brokerage Income</b>		
i) Commission Income	1,567,810,679	1,170,925,176
ii) Exchange Income	1,290,035,258	1,152,158,919
iii) Brokerage Income	10,064,495	6,579,342
<b>Total</b>	<b>2,867,910,432</b>	<b>2,329,663,437</b>
<b>14.0 Other Operating Income</b>		
i) Rent on Locker	2,658,567	2,192,061
ii) Telephone/ Trunk Call Charge recovered	19,714,620	32,275,508
iii) P&T Charge recovered	42,960,288	40,666,795
iv) Legal Expenses recovered	695,421	548,721
v) E & TA Fees recovered	1,041,046	509,570
vi) Income from ATM & SWIFT	79,126,877	57,927,343
vii) Account Maintenance Charges	177,437,775	2,880,308
viii) Service Charges recovered	19,322,178	6,985,129

ix) Rent on Premises realised	1,720,352	1,289,582
x) Sale proceeds of Tender Schedule	362,053	383,000
xi) Profit on sale of Bank's Car	1,039,268	728,537
xii) Written-off Investment Recovery	147,856,667	168,508,465
xiii) Recruitment Fees recovered	8,688,003	9,427,000
xiv) Others	21,232,304	23,664,544
xv) MICR Cheque Charge Realised	1,211,984	-
<b>Total</b>	<b>525,067,403</b>	<b>347,986,563</b>

**Amount in Taka**

<b>January to September 30, 2010</b>	<b>January to June 30, 2009</b>
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**15.0 Rent, Taxes, Insurances, Electricity etc.**

i) Rent, Rates and Taxes	101,276,646	70,967,554
ii) Insurance	82,825,077	74,915,416
iii) Electricity and Lighting	73,559,290	61,357,030
<b>Total</b>	<b>257,661,013</b>	<b>207,240,000</b>

**16.0 Postage, Stamps, Telecommunications etc.**

i) Postage	27,931,285	24,711,276
ii) SWIFT Charges	8,940,516	14,741,604
iii) Telephone	17,912,905	18,901,729
iv) Fax & Internet	5,523,327	5,611,052
v) Stamps	370,381	4,339
<b>Total</b>	<b>60,678,414</b>	<b>63,970,000</b>

**17.0 Stationery, Printing and Advertisement etc.**

i) Paper & Table Stationery	10,626,595	9,579,060
ii) Printing and Stationery (Registers and Forms)	10,754,505	5,347,921
iii) Advertisement & Publicity	32,404,552	18,443,019
<b>Total</b>	<b>53,785,652</b>	<b>33,370,000</b>

**18.0 Other Expenses**

i) T.A. & D.A.	29,877,428	29,101,373
ii) Repairs to Rented Premises	685,813	733,485
iii) Motor Car Running & Maintenance	29,452,691	29,965,216
iv) Periodicals & Newspapers	2,485,983	2,238,514
v) Entertainment	31,973,568	28,601,641
vi) Overtime	14,371,879	12,592,626
vii) Direct Expenses on Investment	5,301,831	(3,509,564)
viii) Training Expenses	13,916,532	17,775,613
ix) Meeting Expenses	7,008,924	4,973,124
x) Bank Charges	13,570,198	9,889,622
xi) Uniforms	4,131,074	4,677,720
xii) Conveyance	4,559,353	3,904,304
xiii) Honorarium & Cash Award	5,710,285	3,317,475
xiv) Membership Fees	4,351,880	5,989,950
xv) Staff Welfare	3,385,000	1,235,000
xvi) Evening Banking Allowance	1,034,473	1,027,454
xvii) Computer Expenses	13,100,000	11,569,034
xviii) Wages	20,620,271	12,512,978
xix) Discomfort Allowance	4,578,743	4,478,037
xx) Air Condition Maintenance	716,418	1,122,263
xxi) WASA / Gas Expenses	3,500,368	3,347,755
xxii) Washing Charges	2,828,387	2,519,577
xxiii) Transportation Charges	747,025	517,876
xxiv) ATM Charges	5,702,883	987,593
xxv) Reuters Charges	2,362,336	4,917,259
xxvi) Business Development Expenses	98,886,918	31,284,044
xxvii) Photocopy Expenses	5,829,236	4,961,636
xxviii) Upkeep of Office Premises	5,052,397	3,944,831
xxix) Clearing House Expenses	632,151	489,522
xxx) Bonus Share Issue Expenses	4,119,760	-
xxxi) Rating Expenses	(52,250)	-

xxxii) Band Width Charges	19,049,361	11,589,384
xxxiii) Other Regulatory Fees and Expenses	(211,895)	200,000
xxxiv) MPB Expenses	1,942,706	2,069,285
xxxv) Natural Disaster Operation	-	(165,000)
xxxvi) Brokerage House Expenses	1,073,204	242,158
xxxvii) Donation	-	-
xxxviii) Recruitment Expenses	5,810,985	2,679,600
xxxix) Others	68,174,939	81,997,967
<b>Total</b>	<b>436,280,855</b>	<b>333,779,352</b>

Amount in Taka	
January to September 30, 2010	31 December, 2009

#### 19.0 Earnings Per Share (EPS)

a) Attributable Profit for the period	3,528,068,100	2,492,360,000
b) Number of Outstanding Shares	74,131,200	74,131,200
<b>Earnings Per Share (EPS) (a ÷ b)</b>	<b>47.59</b>	<b>33.62</b>

Earnings per Share (EPS) has been calculated in accordance with "Bangladesh Accounting Standard (BAS) - 33 Earnings per Share" which has been shown on the face of Profit & Loss Account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year. Previous year's figures have been adjusted due to issuance of 12,355,200 Bonus Shares during the year 2010 against 20% Stock Dividend of 2009 as per guidelines of Bangladesh Accounting Standard (BAS)-33.

#### 20.0 Net Asset Value Per Share (NAV)

a) Capital/ Share-holders' Equity for the period	22,609,751,953	20,105,543,853
b) Number of Outstanding Shares	74,131,200	74,131,200
<b>Net Asset Value Per Share (NAV) (a ÷ b)</b>	<b>305.00</b>	<b>271.22</b>

Net Asset Value per Share (NAV) has been disclosed as per the Securities and Exchange Commission's Notification No.SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,355,200 Bonus Shares during the year 2010 against 20% Stock Dividend of 2009.

Amount in Taka	
January to September 30, 2010	31 December, 2009

#### 21.0 Net Operating Cash Flow Per Share (NOCFPS)

a) Net Cash flows from Operating Activities	8,261,693,151	16,718,800,000
b) Number of Outstanding Shares	74,131,200	74,131,200
<b>Net Operating Cash Flow Per Share (NOCFPS) (a ÷ b)</b>	<b>111.45</b>	<b>225.53</b>

Net Operating Cash Flow per Share (NOCFPS) has been disclosed as per the Securities and Exchange Commission's Notification No.SEC/CMRRCD/2009-193/Admin/03-31 dated June 1, 2009. Previous year's number of ordinary shares has been adjusted to conform current year's presentation due to issuance of 14,355,200 Bonus Shares during the year 2010 against 20% Stock Dividend of 2009.