

		Amount in Taka	
		as of March 31, 2010	as of December 31, 2009
1.0	Cash in Hand		
1.1	Cash in Hand		
	i) In Local Currency	2,650,591,325	2,427,217,406
	ii) In Foreign Currency	27,322,995	53,555,039
	Sub-Total (a)	2,677,914,320	2,480,772,445
	Balance with Bangladesh Bank & its Agent Bank (Sonali Bank Ltd.)		
	Balance with Bangladesh Bank	30,345,196,804	34,063,521,467
	Balance with Sonali Bank Ltd.	640,419,347	941,374,534
	Sub-Total (b)	30,985,616,151	35,004,896,001
	Grand Total (a + b)	33,663,530,471	37,485,668,446
2.0	Investments		
	Mode - wise Investment		
	i) Bai - Murabaha	119,033,415,050	116,411,397,077
	ii) Bai - Muajjal	8,230,532,557	7,325,845,456
	iii) Hire Purchase under Shirkatul Melk	73,992,731,058	73,318,125,512
	iv) Purchase & Negotiation	4,895,498,568	3,620,608,152
	v) Bai- as- Sarf (FDB)/FCD	1,133,567,856	941,480,817
	vi) Musharaka documentary Bill (MDB)	7,701,970,407	7,167,833,029
	vii) Musharaka	37,719,260	39,488,517
	viii) Bai - Salam	2,579,092,745	2,198,037,437
	ix) Quard	3,028,262,352	2,990,398,923
	x) Mudaraba Foreign Currency Investment	297,482,263	602,586,352
	Total	220,930,272,116	214,615,801,272
3.0	Other Assets		
	i) Stock of Stationery in Hand	71,247,070	53,697,854
	ii) Stamps in Hand	3,449,874	3,648,184
	iii) Advance Rent Paid	145,675,984	147,801,932
	iv) Security Deposits Paid Account	9,258,607	9,190,353
	v) Suspense Account (Advance against Expenses)	513,876,287	522,321,352
	vi) Accrued Income	174,349,840	137,243,763
	vii) Deferred Revenue Expenses	119,400	119,400
	viii) IB General Account (Note - 13.2)	789,213,986	-
	ix) Advance Income Tax	1,821,465,422	-
	Total	3,528,656,470	874,022,838
4.0	Other Mudaraba Deposits		
	i) Mudaraba Special Notice Deposits	3,065,726,087	3,434,569,828
	ii) Mudaraba Hajj Deposits	791,468,378	769,372,714
	iii) Mudaraba Savings Bond	15,869,007,086	15,593,445,459
	iv) Mudaraba Special Savings (Pension) Deposits	49,031,846,399	46,593,133,745
	v) Mudaraba Monthly Profit Deposit Scheme	10,360,692,326	10,505,730,175
	vi) Mudaraba Muhor Savings	193,037,341	186,187,643
	vii) Mudaraba Waqf Cash Deposit	171,730,584	159,809,534
	viii) Mudaraba Foreign Currency Deposits	1,536,786	360,250,804
	Total	79,485,044,987	77,602,499,902

	Amount in Taka	
	as of March 31, 2010	as of December 31, 2009
5.0 AI Waddeeah Current & Other Deposits Accounts		
i) AI Waddeeah Current Deposits	11,152,689,609	10,914,240,936
ii) Convertible Taka Account	151,708	151,708
iii) Non Resident Investors Taka Account /FC Deposits	339,031,203	1,536,786
iv) Non Resident FC of Exchange House / Banks	140,245,010	113,497,360
v) Non Resident Taka Account	929,700,715	972,248,972
vi) Foreign Currency Deposit	132,849,564	208,902,910
vii) Foreign Currency Deposit ERQ	358,805,536	250,861,641
viii) Other FC Deposit	45,039,559	15,112,860
ix) Foreign Currency: Security Deposit	46,388,727	44,673,004
x) Foreign Currency Held against Back to Back L/C	1,955,040,940	1,857,587,457
xi) Foreign Currency held against Cash L/C	85,753,773	1,976,912
xii) Foreign Demand Draft /TT Payable	716,513,384	371,423,802
xiii) Foreign Currency Deposit against Foreign Bank Guarantee	27,653,883	27,663,388
xiv) Security Deposit - Investment	19,178,409	11,116,497
xv) Security Deposit - L/C (Wes)	383,329,232	226,015,313
xvi) Security Deposit - Foreign L/C General	1,929,473,643	1,968,010,761
xvii) Security Deposit - Back to Back L/C (Inland)	116,944	116,944
xviii) Security Deposit - Bank Guarantee	236,350,675	77,092,454
xix) Security Deposits - Foreign Bill Negotiation FBN/ MDB	11,206,245	3,747,952
xx) Security Deposit - IBP/ FDB/ Bai-As-Sarf	1,830,226	2,401,592
xxi) Security Deposit - Inland L/C	90,874,768	119,085,583
xxii) Profit Payable	6,286,979,064	5,339,603,086
xxiii) Sundry Deposits	1,270,195,603	1,267,303,763
Total	26,159,398,420	23,794,371,681
6.0 Bills Payable		
i) Payment Order	1,903,305,411	1,857,855,902
ii) T.T. Payable	57,706,019	55,696,708
iii) D.D. Payable	535,446,987	626,979,722
iv) FC Bills Payable	5,181,274	5,181,274
Total	2,501,639,691	2,545,713,606
7.0 Other Liabilities		
i) Provision for Classified & Unclassified Investments and Off- Balance Sheet Items	5,645,545,151	5,700,000,000
ii) Provision for Other Assets	55,108,934.00	55,108,934
iii) Current Tax	4,067,568,493	2,555,793,565
iv) Zakat Payable	271,816,758	228,709,258
v) Dividend Payable	11,008,542	11,107,562
vi) Foreign Correspondents Charges	1,106,982	941,448
vii) Incentive Bonus Payable	436,295,255	514,487,230
viii) Payable against Expenditure	85,721,716	101,651,793
ix) Clearing Adjustment	390,092,937	13,646,716
x) Transfer Delivery	2,444,681	303,088
xi) Profit/ Rent /Compensation Suspense Account	978,094,432	949,358,941
xii) Sub. Cash Assistance	-	65,511,887
xiii) Un-earned Exchange	18,294,172	12,986,188
xiv) IB General Account	-	529,585,233
xv) Others	21,684,419	-
Total	11,984,782,472	10,739,191,843
8.0 Deferred Tax Liabilities		
At the beginning of the year	165,959,677	138,259,677
Add: Addition during the period	9,000,000	27,700,000
Exchange difference	-	-
At the end of the period	174,959,677	165,959,677

9.0 Paid up Capital

The Shareholders of the Bank in their 26th Annual General Meeting held on August 14, 2009 approved 30% Stock Dividend (Bonus Share) for the year 2008, thus Paid - up Capital of the Bank was increased from Tk.4,752.00 million to Tk.6,177.60 million during the year 2009.

47,520,000 Ordinary Shares of Tk.100 each	4,752,000,000
14,256,000 Ordinary Shares of Tk.100 each issued as Bonus Share	<u>1,425,600,000</u>
Total	<u>6,177,600,000</u>

10.0 Other Reserves

General Reserve	366,786,525	366,786,525
Share Premium	1,989,633	1,989,633
Exchange Equalization Account	38,405,141	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	805,100,000	1,078,000,000
Total	<u>5,557,741,299</u>	<u>5,830,641,299</u>

Amount in Taka

	January to March 31, 2010	January to March 31, 2009
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11.0 Investment Income

Income from General Investment		
Bai Murabaha	3,095,615,928	3,105,533,755
Musharaka /Musharaka Documentary Bills	192,727,999	115,978,474
Bai Muajjal	265,299,780	272,205,880
Hire Purchase under Shirkatul Melk	1,910,046,258	1,552,893,904
Bai Salam	40,535,389	35,824,490
Bai -As- Sarf (FDB /FCD) / Inland Bills Purchased	16,637,118	41,498,512
Sub Total (i)	<u>5,520,862,472</u>	<u>5,123,935,015</u>
Profit on Deposits with other Banks & Financial Institutions		
(a) In Bangladesh	69,670,339	61,444
(b) Outside Bangladesh	11,551,449	573,540
Sub Total (ii)	<u>81,221,788</u>	<u>634,984</u>
Grand Total (i + ii)	<u>5,602,084,260</u>	<u>5,124,570,000</u>

12.0 Profit Paid on Deposits

i) Profit paid on Mudaraba Savings Deposit	924,441,674	896,865,727
ii) Profit paid on Mudaraba Term Deposit Account	757,715,682	783,600,838
iii) Profit paid on other Mudaraba Deposits	1,600,133,789	1,501,453,436
iv) Profit paid on Placement	-	-
v) Profit paid on Mudaraba Perpetual Bond (MPB)	95,000,000	99,000,000
Total	<u>3,377,291,145</u>	<u>3,280,920,000</u>

13.0 Commission, Exchange & Brokerage Income

i) Commission Income	471,339,873	371,972,011
ii) Exchange Income	426,175,938	360,027,989
iii) Brokerage Income	2,997,363	-
Total	<u>900,513,174</u>	<u>732,000,000</u>

14.0 Other Operating Income

i) Rent on Locker	776,354	826,402
ii) Telephone/ Trunk Call Charge recovered	7,301,632	10,462,583
iii) P&T Charge recovered	14,587,277	13,858,615
iv) Legal Expenses recovered	104,247	105,481
v) E & TA Fees recovered	227,245	163,903
vi) Income from ATM & SWIFT	25,286,606	18,672,495
vii) Incidental Charges recovered	-	20,305
viii) Service Charges recovered	6,630,875	2,007,912
ix) Rent on Premises realised	380,624	368,047
x) Sale proceeds of Tender Schedule	135,053	176,000
xi) Profit on sale of Bank's Car	1,039,729	-
xii) Written-off Investment Recovery	21,748,493	44,003,422
xiii) Recruitment Fees recovered	717,433	5,883,000
xiv) Others	5,442,817	10,691,834
xv) Profit / (loss) due to change in profit rate	-	-
Total	<u>84,378,385</u>	<u>107,240,000</u>

			Amount in Taka	
			January to March 31, 2010	January to March 31, 2009
15.0	Rent, Taxes, Insurances, Electricity etc.			
	i) Rent, Rates and Taxes		31,326,266	23,336,993
	ii) Insurance		5,031,839	7,988,164
	iii) Electricity and Lighting		12,771,963	6,704,843
	Total		49,130,068	38,030,000
16.0	Postage, Stamps, Telecommunications etc.			
	i) Postage		9,276,589	8,494,490
	ii) SWIFT Charges		4,629,115	8,883,181
	iii) Telephone		4,461,749	5,193,644
	iv) Fax & Internet		1,551,349	1,928,067
	v) Stamps		510	618
	Total		19,919,312	24,500,000
17.0	Stationery, Printing and Advertisement etc.			
	i) Paper & Table Stationery		3,121,439	3,166,054
	ii) Printing and Stationery (Registers and Forms)		794,960	638,698
	iii) Advertisement & Publicity		1,827,406	2,575,248
	Total		5,743,805	6,380,000
18.0	Other Expenses			
	i) T.A. & D.A.		9,571,829	11,151,416
	ii) Repairs to Rented Premises		322,911	321,450
	iii) Motor Car Running & Maintenance		8,462,865	10,065,476
	iv) Periodicals & Newspapers		209,069	869,543
	v) Entertainment		10,320,762	11,444,709
	vi) Overtime		3,451,414	3,289,938
	vii) Direct Expenses on Investment		8,782,594	1,519,538
	viii) Training Expenses		4,289,362	6,731,309
	ix) Meeting Expenses		3,577,178	1,484,356
	x) Bank Charges		5,832,950	3,533,047
	xi) Uniforms		422,293	83,378
	xii) Conveyance		1,378,584	1,273,732
	xiii) Honorarium & Cash Award		188,700	693,200
	xiv) Membership Fees		54,300	7,289,940
	xv) Staff Welfare		625,000	750,000
	xvi) Evening Banking Allowance		346,334	328,060
	xvii) Computer Expenses		3,680,303	3,649,698
	xviii) Wages		5,224,891	3,708,469
	xix) Discomfort Allowance		1,481,664	1,400,680
	xx) Air Condition Maintenance		124,557	168,282
	xxi) WASA / Gas Expenses		845,511	940,031
	xxii) Washing Charges		967,547	891,509
	xxiii) Transportation Charges		169,569	182,110
	xxiv) ATM Charges		642,477	177,913
	xxv) Reuters Charges		1,181,219	1,180,319
	xxvi) Business Development Expenses		13,341,365	11,672,479
	xxvii) Photocopy Expenses		1,724,306	1,567,416
	xxviii) Upkeep of Office Premises		1,443,525	1,225,811
	xxix) Clearing House Expenses		214,273	167,268
	xxx) Bonus Share Issue Expenses		-	-
	xxxi) Rating Expenses		-	261,250
	xxxii) Band Width Charges		2,332,614	2,794,927
	xxxiii) Other Regulatory Fees and Expenses		3,000	200,000
	xxxiv) MPB Expenses		200,000	605,280
	xxxv) Natural Disaster Operation		-	-
	xxxvi) Brokerage House Expenses		228,700	790
	xxxvii) Donation		-	-
	xxxviii) Recruitment Expenses		1,561,958	840,829
	xxxix) International Conference Expenses		-	121,256
	xxxx) Others		22,529,372	30,707,090
	Total		115,732,996	113,292,500

	Amount in Taka	
	<u>January to March 31, 2010</u>	<u>January to March 31, 2009</u>
19.0 Earnings Per Share (EPS)		
a) Attributable Profit for the period	1,318,219,148	633,060,000
b) Number of Outstanding Shares	61,776,000	61,776,000
Earnings Per Share (EPS) (a ÷ b)	21.34	10.25

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 14,256,000 Bonus Shares during the year 2009 against Stock Dividend of 2008 as per guidelines of Bangladesh Accounting Standard (BAS)-33.