

AB Bank Limited
Balance Sheet
As at 31 December 2008

	Notes	31.12.2008 Taka	31.12.2007 Taka
PROPERTY AND ASSETS			
Cash	3	4,096,044,155	4,299,269,940
In hand (including foreign currencies)	3.1	679,556,149	671,113,391
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	3,416,488,006	3,628,156,549
Balance with other banks and financial institutions	4	2,300,013,425	1,860,735,223
In Bangladesh	4.1	993,239,274	718,485,962
Outside Bangladesh	4.2	1,306,774,151	1,142,249,261
Money at call and on short notice	5	1,190,678,360	574,080,317
Investments	6	11,408,536,062	8,884,601,130
Government	6.1	7,159,183,261	5,855,269,461
Others	6.2	4,249,352,801	3,029,331,670
Loans and advances		56,708,771,906	40,915,352,218
Loans, cash credits, overdrafts, etc	7	54,412,358,249	39,303,901,301
Bills purchased and discounted	8	2,296,413,657	1,611,450,918
Fixed assets including premises, furniture and fixtures	9	2,444,650,234	2,381,004,409
Other assets	10	5,904,918,443	4,634,821,166
Non-banking assets		-	-
Total Assets		<u>84,053,612,585</u>	<u>63,549,864,403</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11	3,193,343,038	1,872,010,028
Deposits and other accounts	12	68,560,474,323	53,375,348,391
Current deposits		5,063,421,076	4,371,717,515
Demand deposits		2,523,379,991	2,666,304,319
Bills payable		1,176,651,056	1,105,058,168
Savings bank deposits		9,726,178,008	8,493,116,434
Short-term deposits		5,089,676,621	3,396,098,545
Fixed deposits		40,732,652,292	31,131,930,491
Bearer certificates of deposit		130,325,000	130,325,000
Other deposits		4,118,190,280	2,080,797,920
Other liabilities	13	5,577,289,877	3,790,916,719
Total Liabilities		<u>77,331,107,238</u>	<u>59,038,275,138</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		6,722,505,347	4,511,589,265
Paid-up capital	14	2,229,785,400	743,261,800
Statutory reserve	15	2,066,121,258	1,356,905,450
Other reserve	16	636,829,248	715,626,287
Retained earnings	17	1,789,769,440	1,695,795,728
Total Liabilities and Shareholders' Equity		<u>84,053,612,585</u>	<u>63,549,864,403</u>

	Notes	31.12.2008 Taka	31.12.2007 Taka
Off-Balance Sheet Items			
Contingent liabilities			
	18	26,074,330,983	18,590,460,199
Acceptances and endorsements		6,718,613,229	3,304,001,966
Letters of guarantee	18.1	4,783,891,967	3,812,034,559
Irrevocable letters of credit		10,107,113,846	8,754,662,567
Bills for collection		4,464,711,941	2,719,761,107
Other contingent liabilities		-	-
Other commitments			
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		-	-
Total		<u>26,074,330,983</u>	<u>18,590,460,199</u>
Other memorandum items			
		11,990,064,507	8,697,189,377
Customers' stocks of securities-Merchant Banking Wing		10,419,698,313	7,204,085,208
Value of traveller's cheques		11,075,194	14,688,169
Value of savings certificates (Sanchaya Patra)		1,559,291,000	1,478,416,000

The annexed notes form an integral part of the Balance Sheet.

			
Chairman	Director	Director	Managing Director
M. Wahidul Haque	M. A. Awal	Faheemul Huq	Kaiser A. Chowdhury

This is the Balance Sheet referred to in our report of even date.

Dhaka,
28 March 2009

ACNABIN
Chartered Accountants