

43. Highlights of the overall activities of the Bank

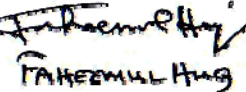
Sl #	Particulars	2008 Taka	2007 Taka	Change in %
1	Paid-up capital	2,229,785,400	743,261,800	200.00
2	Total capital	7,439,796,153	4,785,078,287	55.48
3	Capital surplus	1,644,359,819	330,507,812	397.53
4	Total assets	84,053,612,585	63,549,864,403	32.26
5	Total deposits	68,560,474,323	53,375,348,391	28.45
6	Total loans and advances	56,708,771,906	40,915,352,218	38.60
7	Total contingent liabilities and commitments	26,074,330,983	18,590,460,199	40.26
8	Credit-deposit ratio	82.71	76.66	7.90
9	Ratio of classified loans against total loans and advances	2.99	4.31	(30.60)
10	Profit after tax and provision	2,300,621,640	1,903,493,845	20.86
11	Loans classified during the year	506,000,000	779,104,000	(35.05)
12	Provision kept against classified loans	658,205,595	659,944,862	(0.26)
13	Provision surplus/ (deficit)	81,600,219	56,817,277	43.62
14	Cost of fund	11.09%	10.54%	5.22
15	Interest earning assets	68,593,162,817	49,207,751,610	39.40
16	Non-interest earning assets	15,460,449,768	14,342,112,793	7.80
17	Return on investments (ROI)	21.22%	22.87%	(7.23)
18	Return on assets (ROA)	3.12%	3.41%	(8.63)
19	Income from investments	2,152,888,463	1,734,306,446	24.14
20	Earnings per share	103.18	85.37	20.86
21	Net income per share	103.18	85.37	20.86
22	Price-earnings ratio (Times)	7.97	10.00	(20.31)

44. Assets and liabilities as at 31 December 2008 denominated in foreign currencies have been converted to local currency Bangladesh Taka (BDT) at the following exchange rates:

<u>Currency</u>	<u>Abbreviation and unit</u>	<u>Equivalent BDT</u>
British Pound Sterling	GBP 1.00	99.6376
European Currency	EURO 1.00	96.2950
Indian Rupee	INR 1.00	1.4269
Japanese Yen	JPY 1.00	0.7605
US Dollar	USD 1.00	68.9200


Chairman
M. Wahidul Haque


Director
M. A. Awal


Director
Faheemul Huq


Managing Director
Kaiser A. Chowdhury

Dhaka,
28 March 2009