

AB Bank Limited & its Subsidiary

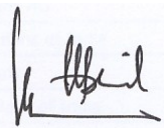
Consolidated Balance Sheet
As at 31 December 2009

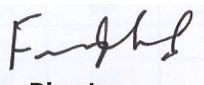
	Notes	31.12.2009 Taka	31.12.2008 Taka
PROPERTY AND ASSETS			
Cash	3(a)	5,354,881,576	4,096,044,155
In hand (including foreign currencies)	3.1(a)	489,993,012	679,556,149
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2(a)	4,864,888,564	3,416,488,006
Balance with other banks and financial institutions		2,494,371,843	1,482,603,346
In Bangladesh	4.1(a)	1,111,711,079	993,310,234
Outside Bangladesh	4.2(a)	1,382,660,764	489,293,112
Money at call and on short notice	5(a)	600,000,000	1,190,607,400
Investments	6(a)	16,369,303,226	11,395,936,062
Government	6.1(a)	9,675,466,462	7,159,183,261
Others	6.2(a)	6,693,836,764	4,236,752,801
Loans and advances		72,063,263,259	57,661,463,707
Loans, cash credits, overdrafts, etc	7(a)	69,732,552,194	54,412,358,249
Bills purchased and discounted	8(a)	2,330,711,064	3,249,105,458
Fixed assets including premises, furniture and fixtures	9(a)	2,441,036,589	2,444,761,466
Other assets	10(a)	7,770,150,692	5,919,474,791
Non-banking assets		-	-
Total Assets		107,093,007,184	84,190,890,928
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	6,136,287,306	3,193,343,038
Deposits and other accounts	12(a)	83,082,628,680	68,558,989,354
Current deposits		6,475,485,033	5,061,936,107
Demand deposits		2,514,211,354	2,523,379,991
Bills payable		1,289,857,131	1,176,651,056
Savings bank deposits		11,900,897,489	9,726,178,008
Short-term deposits		15,782,398,929	5,089,676,621
Fixed deposits		39,696,851,192	40,732,652,292
Bearer certificates of deposit		130,325,000	130,325,000
Other deposits		5,292,602,552	4,118,190,280
Other liabilities	13(a)	7,653,307,477	5,621,252,945
Total Liabilities		96,872,223,464	77,373,585,336
Capital/Shareholders' Equity			
Total Shareholders' Equity		10,220,783,720	6,817,305,592
Paid-up capital	14	2,564,253,200	2,229,785,400
Statutory reserve	15	3,101,206,092	2,066,121,258
Other reserve	16(a)	915,794,061	673,528,809
Retained earnings	17(a)	3,639,530,366	1,847,870,125
Total Liabilities and Shareholders' Equity		107,093,007,184	84,190,890,928

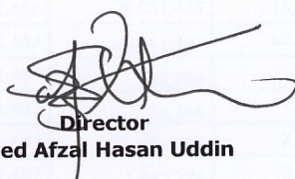
	Notes	31.12.2009 Taka	31.12.2008 Taka
Off-Balance Sheet Items			
Contingent liabilities	18	28,995,570,517	26,074,330,983
Acceptances and endorsements		8,378,635,299	6,718,613,229
Letters of guarantee	18.1	5,592,203,569	4,783,891,967
Irrevocable letters of credit		9,796,922,878	10,107,113,846
Bills for collection		5,227,808,771	4,464,711,941
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		28,995,570,517	26,074,330,983

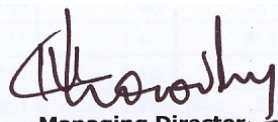
Other memorandum items	1,956,453,030	1,570,366,194
Value of traveller's cheques	32,030	11,075,194
Value of savings certificates (Sanchaya Patra)	1,956,421,000	1,559,291,000

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

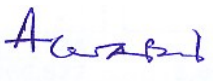

Chairman
M. Wahidul Haque


Director
Feroz Ahmed


Director
Syed Afzal Hasan Uddin


Managing Director
Kaiser A. Chowdhury

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


ACNABIN
Chartered Accountants

Dhaka,
29 April 2010