



Balance Sheet

As at 31 December 2008

		2008		2007	
	Note	BD millions	US\$ millions	BD millions	US\$ millions
Assets					
Cash and balances at central banks		82.40	219.14	53.54	142.39
Treasury bills	4	16.58	44.09	16.89	44.91
Placements with banks and other financial institutions	5	410.48	1,091.71	500.14	1,330.17
Trading securities	6	0.38	1.02	–	–
Loans and advances	7	1,095.71	2,914.13	945.97	2,515.87
Investment securities	8	399.18	1,061.64	347.94	925.37
Accrued interest receivable and other assets	9	12.51	33.27	22.16	58.95
Property and equipment	18	16.86	44.84	17.07	45.40
Total assets		2,034.10	5,409.84	1,903.71	5,063.06
Liabilities					
Due to banks and other financial institutions	10	253.96	675.42	302.33	804.07
Borrowings under repurchase agreements	11	31.82	84.64	18.14	48.23
Customers' deposits	12	1,519.25	4,040.57	1,319.95	3,510.51
Accrued interest payable and other liabilities	13	11.68	31.06	13.80	36.71
Total liabilities		1,816.71	4,831.69	1,654.22	4,399.52
Equity					
Share capital	19	77.76	206.81	64.80	172.34
Statutory reserve	20	38.88	103.40	32.40	86.17
General reserve	20	32.40	86.17	32.40	86.17
Reserves and retained earnings	20	68.35	181.77	119.89	318.86
Total equity		217.39	578.15	249.49	663.54
Total liabilities and equity		2,034.10	5,409.84	1,903.71	5,063.06

Abdulla Ali Kanoo
Chairman

Farouk Yousuf Khalil Almoayed
Deputy Chairman

Abdul Razak A. Hassan Al Qassim
Chief Executive Officer

The Board of Directors approved the financial statements consisting of pages 48 to 85 on 20 January 2009.

The accompanying notes 1 to 43 are an integral part of these financial statements.