

## STATEMENT OF FINANCIAL POSITION

As at 31 December 2009

	Note	2009		2008	
		BD millions	US\$ millions	BD millions	US\$ millions
<b>ASSETS</b>					
Cash and balances at central banks		<b>81.21</b>	<b>215.99</b>	82.40	219.14
Treasury bills	4	<b>124.93</b>	<b>332.25</b>	16.58	44.09
Placements with banks and other financial institutions	5	<b>246.09</b>	<b>654.50</b>	410.48	1,091.71
Trading securities	6	<b>1.64</b>	<b>4.35</b>	0.38	1.02
Loans and advances	7	<b>1,151.42</b>	<b>3,062.30</b>	1,095.71	2,914.13
Investment securities	8	<b>483.12</b>	<b>1,284.90</b>	399.18	1,061.64
Accrued interest receivable and other assets	9	<b>12.48</b>	<b>33.19</b>	12.51	33.27
Property and equipment	18	<b>16.86</b>	<b>44.84</b>	16.86	44.84
<b>Total assets</b>		<b>2,117.75</b>	<b>5,632.32</b>	2,034.10	5,409.84
<b>LIABILITIES</b>					
Due to banks and other financial institutions	10	<b>259.82</b>	<b>691.00</b>	253.96	675.42
Borrowings under repurchase agreements	11	<b>125.58</b>	<b>334.01</b>	31.82	84.64
Customers' deposits	12	<b>1,480.39</b>	<b>3,937.21</b>	1,519.25	4,040.57
Accrued interest payable and other liabilities	13	<b>10.59</b>	<b>28.16</b>	11.68	31.06
<b>Total liabilities</b>		<b>1,876.38</b>	<b>4,990.38</b>	1,816.71	4,831.69
<b>EQUITY</b>					
Share capital	19	<b>77.76</b>	<b>206.81</b>	77.76	206.81
Statutory reserve	20	<b>38.88</b>	<b>103.40</b>	38.88	103.40
General reserve	20	<b>32.40</b>	<b>86.17</b>	32.40	86.17
Reserves and retained earnings	20	<b>92.33</b>	<b>245.56</b>	68.35	181.77
<b>Total equity</b>		<b>241.37</b>	<b>641.94</b>	217.39	578.15
<b>Total liabilities and equity</b>		<b>2,117.75</b>	<b>5,632.32</b>	2,034.10	5,409.84

**Farouk Yousuf Khalil Almoayyed**  
Deputy Chairman

**Abdul Razak A. Hassan Al Qassim**  
Chief Executive Officer & Director

The Board of Directors approved the financial statements consisting of pages 50 to 91 on 21 January 2010.  
The accompanying notes 1 to 42 are an integral part of these financial statements.