

INTERNATIONAL FINANCE INVESTMENT AND COMMERCE BANK LIMITED

Balance Sheet (Unaudited)

As at June 30, 2010

	June 30, 2010	December 31, 2009	Growth
	Taka	Taka	%
<u>PROPERTY AND ASSETS</u>			
Cash	4,785,520,623	4,633,980,079	3.27
In hand (including foreign currency)	733,349,102	670,698,496	9.34
Balance with Bangladesh Bank and its Agents Bank (including foreign currency)	4,052,171,521	3,963,281,583	2.24
Balance with other banks and financial institutions	3,301,250,791	8,155,648,754	(59.52)
In Bangladesh	1,995,265,399	7,203,872,949	(72.30)
Outside Bangladesh	1,305,985,392	951,775,805	37.22
Money at call and short notice	210,000,000	200,000,000	5.00
Investments	9,586,047,572	9,082,951,144	5.54
Government	7,554,292,500	7,848,544,488	(3.75)
Others	1,628,737,899	831,389,483	95.91
Outside Bangladesh	403,017,173	403,017,173	0.00
Loans and advances	42,961,515,297	37,793,886,723	13.67
Loans, cash credits, overdrafts, etc.	41,128,984,159	35,986,175,332	14.29
Bills purchased and discounted	1,832,531,138	1,807,711,391	1.37
Fixed assets including premises, furniture and fixtures	629,360,035	616,262,074	2.13
Other assets	2,841,798,486	2,419,136,205	17.47
Non Banking Assets	-	-	
Total assets	64,315,492,804	62,901,864,980	2.25
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowing from other banks, financial Institutions and agents	1,500,000,000	1,250,000,000	20.00
In Bangladesh	1,500,000,000	1,250,000,000	20.00
Outside Bangladesh	-	-	
Deposit and other accounts	49,345,354,106	50,017,960,808	(1.34)
Current deposits and other accounts	7,719,227,063	6,569,331,019	17.50
Bills payable	1,846,921,138	1,279,279,322	44.37
Savings bank deposits	8,364,393,796	8,170,413,132	2.37
Term deposits	31,414,812,109	33,998,937,335	(7.60)
Other liabilities	8,698,050,233	7,436,447,934	16.97
Total liabilities	59,543,404,338	58,704,408,742	1.43
Capital / Shareholders' equity			

Paid up capital	1,743,860,800	1,743,860,800	-
Statutory reserve	1,545,408,159	1,545,408,159	-
Other reserve	180,718,719	179,907,922	0.45
Surplus in Profit and Loss Account	1,302,100,788	728,279,357	78.79
Total shareholders' equity	4,772,088,466	4,197,456,238	13.69
Total liabilities and shareholders' equity	64,315,492,804	62,901,864,980	2.25
<u>OFF BALANCE SHEET ITEMS</u>			
Contingent liabilities:			
Acceptances and endorsements	8,566,218,799	6,762,868,026	26.67
Letters of guarantee	3,436,525,019	3,186,598,664	7.84
Irrevocable letters of credit	8,635,134,675	7,593,746,458	13.71
Bills for collection	3,496,538,972	3,823,520,949	(8.55)
	24,134,417,466	21,366,734,096	12.95
Other Commitments:			
Forward assets purchased and forward deposits placed	-	-	
Total off balance sheet items including contingent liability	24,134,417,466	21,366,734,096	12.95
Net Asset Value (NAV) Per Share	273.65	240.70	13.69