

Balance Sheet

As at 31 December 2005

	2005 Taka	2004 Taka
PROPERTY AND ASSETS		
Cash:		
In hand (including foreign currencies)	559,051,547	189,167,827
With Bangladesh Bank (including foreign currencies)	4,073,965,360	2,540,470,771
	4,633,016,907	2,729,638,598
Balance with other banks and financial institutions		
In Bangladesh	173,644,660	279,902,562
Outside Bangladesh	798,699,070	873,860,057
	972,343,730	1,153,762,619
Money at call and short notice	140,000,000	1,360,000,000
Investments:		
Government	2,401,064,900	1,540,384,900
Others	6,000,000	6,000,000
	2,407,064,900	1,546,384,900
Loans and advances:		
Loans, cash credits, overdrafts, etc.	19,990,474,088	15,619,107,834
Bills discounted and purchased	1,446,013,439	1,682,115,553
	21,436,487,527	17,301,223,387
Fixed assets	139,031,649	137,314,119
Other assets	1,481,855,113	558,757,958
Non - banking assets	-	-
Total assets	31,209,799,826	24,787,081,581
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowing from other banks and financial institutions		
Deposits and other accounts:		
Current and other accounts, etc.	572,383,093	1,051,144,529
Bills payable	5,329,201,849	3,734,574,838
Term deposits	164,324,055	165,495,185
Saving deposits	12,621,054,334	10,894,014,369
	6,248,431,895	5,123,642,134
	24,363,012,133	19,917,726,526
Other liabilities	2,197,281,413	1,895,371,884
Total liabilities	27,132,676,639	22,864,242,939
Capital/shareholders' equity:		
Fund deposited with Bangladesh Bank	2,480,748,085	1,187,692,909
Other reserve	3,903,107	3,903,107
Profit and loss account	1,592,471,995	731,242,626
Total shareholders' equity	4,077,123,187	1,922,838,642
Total liabilities and shareholders' equity	31,209,799,826	24,787,081,581
Off balance sheet items		
Contingent liabilities:		
Claim against the Bank not acknowledged as debts	-	33,303,000
Acceptance and endorsements	5,500,232,642	3,847,025,154
Letters of guarantee	3,438,126,695	2,781,024,015
Irrevocable letters of credit	5,837,428,856	4,636,297,338
Foreign exchange contracts - Spot and Forward	1,909,973,691	1,062,423,346
Traveller Cheques in hand	98,125,209	58,228,847
Govt. Bonds in hand	157,180,000	180,440,000
Total	16,941,067,093	12,598,741,700

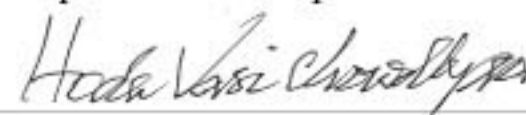


Steve Banner
Chief Executive Officer, Bangladesh



Adnan Wahed
Chief Operating Officer, Bangladesh

As per our annexed report of same date.



Hoda Vasi Chowdhury & Co
Chartered Accountants