

Balance Sheet As at 31 December 2006

PROPERTY AND ASSETS	2006 Taka	2005 Taka
Cash:		
In hand (including foreign currencies)	852,193,449	559,051,547
With Bangladesh Bank and its agents bank (including foreign currencies)	3,990,807,322	4,073,965,360
	4,843,000,771	4,633,016,907
Balance with other banks and financial institutions		
In Bangladesh	29,259,223	173,644,660
Outside Bangladesh	1,172,579,470	798,699,070
	1,201,838,693	972,343,730
Money at call and short notice	400,000,000	140,000,000
Investments:		
Government	3,226,694,943	2,401,064,900
Others	555,616,258	6,000,000
	3,782,311,201	2,407,064,900
Loans and advances:		
Loans, cash credits, overdrafts, etc.	24,572,656,640	19,990,474,088
Bills purchased and discounted	1,532,624,242	1,446,013,439
	26,105,280,882	21,436,487,527
Fixed assets including premises, Furniture and fittings	227,588,632	139,031,649
Other assets	5,181,895,173	1,481,855,113
Non - banking assets	-	-
Total Assets	41,741,915,352	31,209,799,826
LIABILITIES AND CAPITAL		
Liabilities:		
Borrowings from other banks and financial institutions and agents	1,022,606,344	572,383,093
Deposits and other accounts:		
Current account and other accounts, etc.	7,000,883,122	5,329,201,849
Bills payable	318,640,366	164,324,055
Savings bank deposits	7,718,227,353	6,248,431,895
Term deposit	17,838,974,832	12,621,054,334
	32,876,725,673	24,363,012,133
Other liabilities	2,816,786,097	2,197,281,413
Total liabilities	36,716,118,114	27,132,676,639
Capital/shareholders' equity:		
Fund deposited with Bangladesh Bank	2,581,016,848	2,480,748,085
Other reserve - Exchange Equalization Account	3,903,107	3,903,107
Profit and loss account	2,440,877,283	1,592,471,995
Total shareholders' equity	5,025,797,238	4,077,123,187
Total liabilities and shareholders' equity	41,741,915,352	31,209,799,826
Off balance sheet items		
Contingent liabilities:		
Claim against the Bank not acknowledged as debts	-	-
Acceptances and endorsements	6,609,195,442	5,500,232,642
Letters of guarantee	4,044,455,207	3,438,126,695
Irrevocable letters of credit	7,324,975,464	5,837,428,856
Foreign exchange contracts - Spot and Forward	2,065,806,824	1,909,973,691
Traveller Cheques in hand	80,086,305	98,125,209
Govt. Bonds in hand	1,201,316,446	157,180,000
Total	21,325,835,688	16,941,067,093




Steve Banner
Chief Executive Officer, Bangladesh



Adnan Wahed
Chief Operating Officer, Bangladesh

AUDITORS' REPORT
See annexed report of date

Dhaka, 25 February 2007



Hoda Vasi Chowdhury & Co
Chartered Accountants