

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

| 31-12-83 | | | 31-12-84 | |
|----------------|---------------|--|---------------|----------------|
| Taka | Taka | | Taka | Taka |
| | | CAPITAL | | |
| 5,00,00,000 | | Authorised (Note-5) | | 15,00,00,000 |
| 3,00,00,000 | | Paid-up | | 3,00,00,000 |
| | | RESERVE FUND AND OTHER RESERVES : | | |
| | | (Including Tk. 1,14,94,495 of U.A.E. branches) | | |
| 9,21,43,257 | | | | 10,25,97,841 |
| | | DEPOSITS AND OTHER ACCOUNTS : | | |
| | 670,29,55,301 | Fixed deposits | 946,75,82,773 | |
| | 317,13,86,704 | Savings bank deposits | 398,78,34,575 | |
| | 383,62,47,531 | Current account, contingency account, etc. | 513,71,73,614 | |
| 1371,05,89,536 | | | | 1859,25,90,962 |
| | | BORROWING FROM OTHER BANKS, AGENTS, ETC. (Note-6) | | |
| | 245,60,62,680 | In Bangladesh | 212,88,06,680 | |
| | 70,28,03,673 | Outside Bangladesh | 85,77,55,390 | |
| 315,88,66,353 | | | | 298,65,62,070 |
| | | BILLS FOR COLLECTION BEING BILLS RECEIVABLE-AS PER CONTRA : | | |
| | 16,97,39,908 | Payable in Bangladesh | 12,41,23,686 | |
| | 20,20,86,115 | Payable outside Bangladesh | 29,02,41,790 | |
| 37,18,26,023 | | | | 41,43,65,476 |
| | | OTHER LIABILITIES (Note-7) | | |
| 137,64,41,770 | | | | 138,56,49,066 |
| 1873,98,66,939 | | Carried over | | 2351,17,65,415 |

BALANCE SHEET AS AT

CAPITAL AND LIABILITIES

| 31-12-83 | | 31-12-84 | |
|----------------|---------------|--|-----------------------|
| Taka | Taka | Taka | Taka |
| 1873,98,66,939 | | | 2351,17,65,415 |
| | | Brought forward | |
| | | ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS – AS PER CONTRA : | |
| | 502,96,00,776 | Letters of Credit | 868,06,41,389 |
| 573,50,10,703 | 70,54,09,927 | Letters of Guarantee | 80,00,26,999 |
| | | | 948,06,68,388 |
| | | PROFIT AND LOSS ACCOUNT | |
| | — | Balance brought forward from previous year | — |
| | 19,27,18,174 | Add : Profit for the year | 23,09,98,642 |
| | 19,27,18,174 | | 23,09,98,642 |
| | | <i>Less : Appropriations :</i> | |
| | 14,61,48,030 | Provision for Taxation | 14,93,27,816 |
| | 65,00,000 | Transfer to Reserve Fund | 1,00,00,000 |
| | 1,87,55,519 | Transfer to Rural Credit Fund | 1,50,17,890 |
| | 2,00,000 | Transfer to Benevolent Fund | 3,38,311 |
| | 11,14,625 | Transfer to Insurance Fund | 11,14,625 |
| | | Amount to be transferred in terms of Section 25 of Bangladesh Banks (Nationalisation) Order, 1972. | 5,52,00,000 |
| | 2,00,00,000 | | 23,09,98,642 |
| | 19,27,18,174 | | |
| | | | <u>3299,24,33,803</u> |
| | | | <u>2447,48,77,642</u> |

M.A. ROUF
Asstt. General Manager

KABIR AHMED
Deputy General Manager

SHAMSUDDIN AHMED
General Manager

NUR AHMED
Deputy Managing Director

As per our annexed report of even date

A. QASEM & CO.
Chartered Accountants

RAHMAN RAHMAN HUO & CO.
Chartered Accountants

PROPERTY AND ASSETS

| 31-12-83 | | | 31-12-84 | |
|-----------------------|---------------|--|---------------|-----------------------|
| Taka | Taka | | Taka | Taka |
| 1766,56,32,096 | | Brought forward | | 2241,40,05,918 |
| | | CONSTITUENTS' LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS - AS PER CONTRA | | |
| | 502,96,00,776 | Letters of Credit | 868,06,41,389 | |
| | 70,54,09,927 | Letters of Guarantee | 80,00,26,999 | |
| 573,50,10,703 | | | | 948,06,68,388 |
| | | PREMISES | | |
| | 84,70,424 | Written down value as on 1-1-84 | 83,85,770 | |
| | — | Add: Additions during the year | — | |
| | 84,70,424 | | 83,85,770 | |
| | — | Less: Disposals during the year | — | |
| | 84,70,424 | | 83,85,770 | |
| | 84,654 | Less: Depreciation charged for the year | 82,537 | |
| 83,85,770 | | | | 83,03,233 |
| | | FURNITURE AND FIXTURES | | |
| | 5,01,23,233 | Written down value as on 1-1-84 | 4,70,73,360 | |
| | 63,86,361 | Add: Additions during the year | 1,77,55,525 | |
| | 5,65,09,594 | | 6,48,28,885 | |
| | 6,78,131 | Less: Disposals during the year | 38,25,316 | |
| | 5,58,31,463 | | 6,10,03,569 | |
| | 91,47,475 | Less: Depreciation charged for the year | 91,63,238 | |
| 4,66,83,988 | | | | 5,18,40,331 |
| | | OTHER ASSETS (Note-4) | | |
| 101,91,65,085 | | | | 103,76,15,933 |
| <u>2447,48,77,642</u> | | | | <u>3299,24,33,803</u> |

A.F.M. EHASANUL KABIR, Chairman

COMMODORE F. AHMED BN, Director

K. KAMRUL HODA, Director

A.A. QURESHI, Managing Director

DR. MOHAMMAD HAROONUR RASHID, Director

PROFIT AND LOSS ACCOUNT FOR THE

| 31-12-83 Taka | EXPENDITURE | 31-12-84 Taka |
|------------------|--|------------------|
| 100,19,75,129 | Interest paid on Deposits, Borrowings, etc. | 125,88,78,852 |
| 23,02,89,135 | Salaries, Allowances, Bonus and Provident Fund (Including Tk. 62,100 paid to Managing Director) | 26,44,12,306 |
| 20,960 | Directors fees and allowances | 30,200 |
| 6,35,95,195 | Rent, Taxes, Insurance, Lighting | 9,05,94,087 |
| 46,35,325 | Law Charges | 38,34,122 |
| 1,35,37,380 | Postage, Telegram, Telephone, Stamps | 1,86,84,746 |
| 6,04,830 | Auditors Fees | 9,15,960 |
| 1,67,61,461 | Depreciation on and Repairs to Banks Property | 1,90,57,184 |
| 2,64,20,674 | Stationery, Printing, Advertisement, etc. | 3,02,37,712 |
| 2,028 | Loss from sale of or dealing with Non-Banking Assets | 2,088 |
| 5,13,47,057 | Other Expenditure | 6,14,89,179 |
| 19,27,18,174 | Net Profit Carried to Balance Sheet | 23,09,98,642 |
| 160,19,07,348 | | 197,91,35,078 |

M.A. ROUF
Asstt. General Manager

KABIR AHMED
Deputy General Manager

SHAMSUDDIN AHMED
General Manager

NUR AHMED
Deputy Managing Director

As per our annexed report of even date

A. QASEM & CO.
Chartered Accountants

RAHMAN RAHMAN HUQ & CO.
Chartered Accountants

YEAR ENDED 31ST DECEMBER 1984

| 31-12-83 Taka | INCOME | 31-12-84 Taka |
|----------------------|--|----------------------|
| | (Less provision made during the year for Bad and Doubtful Debts and other usual or necessary provisions) | |
| 139,98,60,080 | Interest and Discount | 166,72,24,044 |
| 16,38,13,228 | Commission, Exchange and Brokerage | 25,65,49,222 |
| 39,31,555 | Rent | 79,78,720 |
| — | Net Profit on Sale of Investment, Gold and Silver, Land, Premises and other Assets. | 100 |
| 26,871 | Income from non-banking assets and profit from sale of or dealing with such Assets. | 2,66,285 |
| 3,42,75,614 | Other Receipts | 4,71,16,707 |
| <u>160,19,07,348</u> | | <u>197,91,35,078</u> |

A.F.M. EHASANUL KABIR, Chairman

A.A. QURESHI, Managing Director

COMMODORE F. AHMED BN, Director

K. KAMRUL HODA, Director

DR. MOHAMMAD HAROONUR RASHID, Director