

**BALANCE SHEET AS**

**CAPITAL AND LIABILITIES**

CAPITAL	Notes	1993 Taka	1992 Taka
Authorised		<u>8,000,000,000</u>	<u>8,000,000,000</u>
Paid-up	3	2,593,900,000	2,593,900,000
RESERVE FUND AND OTHER RESERVES	4	122,850,083	117,041,615
DEPOSIT AND OTHER ACCOUNTS			
Fixed Deposits		30,284,584,075	28,556,924,541
Savings Bank Deposits		15,267,819,031	13,193,996,893
Current Accounts, Contingency Accounts etc.		9,028,817,695	8,869,251,186
		54,581,220,801	50,620,172,620
BORROWING FROM OTHER BANKING COMPANIES, AGENTS, ETC.			
	5		
In Bangladesh		574,194,743	765,597,045
Outside Bangladesh		488,637,749	346,397,513
		1,062,832,492	1,111,994,558
BILLS PAYABLE	6	399,582,537	491,730,217
BILLS FOR COLLECTION BEING BILLS RECEIVABLE AS PER CONTRA			
In Bangladesh		306,541,921	228,243,834
Payable outside Bangladesh		1,017,855,782	1,150,132,964
		1,324,397,703	1,378,376,798
OTHER LIABILITIES	7	2,016,812,135	2,129,365,164
ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA			
Letter of Credit		10,839,240,779	8,493,255,843
Letter of Guarantee		5,590,981,474	5,670,197,978
		16,430,222,253	14,163,453,821
Carried over		<u>78,531,818,004</u>	<u>72,606,034,793</u>

## CAPITAL AND LIABILITIES

	Notes	1993 Taka	1992 Taka
Brought Forward		78,531,818,004	72,606,034,793
Balance of Profit brought forward from the previous year		—	—
Add: Profit for the year brought forward from Profit & Loss Account		6,834,167	1,668,873
Less : Provision for Taxation		—	—
		6,834,167	1,668,873
Transferred to :			
Reserve Fund		5,500,000	—
Rural Credit Fund		—	—
Benevolent Fund		334,167	668,873
Insurance Fund		1,000,000	1,000,000
		6,834,167	1,668,873
Amount to be transferred to National Exchequer in terms of Section 25 of Bangladesh Bank (Nationalisation) Order, 1972		—	—
CONTINGENT LIABILITIES	14	—	—
		<u>78,531,818,004</u>	<u>72,606,034,793</u>

The accompanying Notes from an

Syed Abdul Hamid                      M. A Rauf                      Golam Mostafa                      Jalilur Rahman Chowdhury  
Asstt. General Manager Dy. General Manager General Manager                      Managing Director

In terms of our attached

Dhaka, the 12th October, 1994

**Khan Wahab Shafique Rahman & Co**  
Chartered Accountants

**PROPERTY AND ASSETS**

	Notes	1993 Taka	1992 Taka
CASH	8		
In hand and with Bangladesh Bank and Sonali Bank including Foreign Currency Notes.		6,257,373,599	6,159,555,450
BALANCES WITH OTHER BANK	9		
In Bangladesh		—	—
Outside Bangladesh		1,397,544,848	1,046,602,457
		1,397,544,848	1,046,602,457
MONEY AT CALL AND SHORT NOTICE		996,940,221	1,010,516,498
INVESTMENTS (at Cost)	10	12,535,816,670	10,567,278,583
ADVANCES	11		
(Other than bad and doubtful debts for which provision has been made to the satisfaction of the Auditors)			
(i) Loans, Cash Credit, Overdrafts etc.			
In Bangladesh		33,691,316,236	29,166,285,623
Outside Bangladesh		403,907,282	267,241,797
		34,095,223,518	29,433,527,420
(ii) Bills Discounted & Purchased (excluding Treasury Bills of the Government)			
Payable in Bangladesh		14,507,740	50,443,412
Payable outside Bangladesh		1,540,979,831	1,316,796,697
		1,555,487,571	1,367,240,109
		35,650,711,089	30,800,767,529
BILLS RECEIVABLE BEING BILLS FOR COLLECTION AS PER CONTRA			
Payable in Bangladesh		306,541,921	228,243,834
Payable outside Bangladesh		1,017,855,782	1,150,132,964
		1,324,397,703	1,378,376,798
Carried Over		58,162,784,130	50,963,097,315

**PROPERTY AND ASSETS**

	Notes	1993 Taka	1992 Taka
Brought Forward		58,162,784,130	50,963,097,315
CONSTITUENTS LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA			
Letters of Credit		10,839,240,779	8,493,255,843
Letters of Guarantee		5,590,981,474	5,670,197,978
		16,430,222,253	14,163,453,821
PREMISES LESS DEPRECIATION	12	323,689,424,	316,059,126
OTHER ASSETS	13	3,615,122,197	7,163,424,531
		<u>78,531,818,004</u>	<u>72,606,034,793</u>

integral part of the Financial Statements.

Mir Md. Nasiruddin  
Chairman

Mashiur Rahman  
Director

Ali Ahamed  
Director

report of same date.

**PROFIT AND LOSS ACCOUNT FOR**

<b>EXPENDITURE</b>	<b>Notes</b>	<b>1993 Taka</b>	<b>1992 Taka</b>
Interest paid on Deposits, Borrowings etc.		3,341,805,216	3,728,838,947
Salaries & Allowances and Provident Fund(including Salaries & Allowances paid to Managing Director)		1,085,651,695	1,007,627,480
Directors' Fees and Local Committee Members' Fees & Allowances		877,951	91,500
Rent, Taxes, Insurance, Lighting etc.		128,558,164	125,140,417
Law Charges		14,649,384	9,669,749
Postage, Telegram, Telephone & Stamps		26,765,425	28,080,092
Auditors' Fees		1,676,860	1,011,170
Depreciation and Repairs to the Banking Company's property		52,871,483	58,508,676
Stationary, Printing, and Advertisement etc.		46,130,414	45,003,588
Loss from Sale of or dealing with Non-banking Assets		37,856	31,534
Other Expenditure	16	92,787,745	97,872,216
Balance of Profit carried to Balance Sheet		6,834,167	1,668,873
		<u>4,798,646,360</u>	<u>5,103,544,242</u>

Syed Abdul Hamid  
Asstt. General Manager

M.A. Rauf  
Dy.General Manager

Golam Mostafa  
General Manager

Jalilur Rahman Chowdhury  
Managing Director

In terms of our attached

Dhaka, the 12th October, 1994

**Khan Wahab Shafique Rahman & Co.**  
Chartered Accountants

# THE YEAR ENDED 31 DECEMBER 1993

INCOME	Notes	1993 Taka	1992 Taka
(Less provision made during the year for bad and doubtful debts and other usual or necessary provisions)			
Interest and Discount	15	4,209,221,758	4,553,643,096
Commission, Exchange and Brokerage		518,086,925	441,548,317
Rent		3,027,453	3,522,272
Net Profit on Sale of Investments, Gold and Silver, Land, Premises and Other Assets		—	—
Income from Non-banking Assets and Profit from Sale of or dealing with such Assets		2,500,832	1,003,036
Other Receipts		65,809,392	103,827,521
		<u>4,798,646,360</u>	<u>5,103,544,242</u>

Mir Md. Nasiruddin  
Chairman

Mashiur Rahman  
Director

Ali Ahamed  
Director

report of same date.

**Ata Khan & Co.**  
Chartered Accountants