

BALANCE SHEET AS

CAPITAL AND LIABILITIES	Notes	1992 Taka	1991 Taka
CAPITAL	3		
Authorised		<u>8,000,000,000</u>	<u>8,000,000,000</u>
Paid-up		<u>2,593,900,000</u>	2,110,500,000
RESERVE FUND AND OTHER RESERVES	4	117,041,615	264,846,792
DEPOSIT AND OTHER ACCOUNTS			
Fixed Deposits		28,556,924,541	25,950,076,586
Savings Bank Deposits		13,193,996,893	11,061,378,955
Current Accounts, Contingency Accounts etc.		8,869,251,186	7,879,907,730
		50,620,172,620	44,891,363,271
BORROWING FROM OTHER BANKING COMPANIES, AGENTS, ETC.	5		
In Bangladesh		765,597,045	2,225,537,093
Outside Bangladesh		346,397,513	233,816,448
		1,111,994,558	2,459,353,541
BILLS PAYABLE	6	491,730,217	286,401,216
BILLS FOR COLLECTION BEING BILLS RECEIVABLE-AS PER CONTRA			
In Bangladesh		228,243,834	201,477,407
Payable outside Bangladesh		1,150,132,964	751,212,581
		1,378,376,798	952,689,988
OTHER LIABILITIES	7	2,129,365,164	2,258,713,320
ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS-AS PER CONTRA			
Letter of Credit		8,493,255,843	9,138,741,986
Letter of Guarantee		5,670,197,978	5,494,424,621
		14,163,453,821	14,633,166,607
Carried over		<u>72,606,034,793</u>	<u>67,857,034,735</u>

BALANCE SHEET AS

CAPITAL AND LIABILITIES	Notes	1992 Taka	1991 Taka
Brought forward		72,606,034,793	67,857,034,735
Balance of profit brought forward from previous year		—	—
Add: Profit for the year brought forward from Profit and Loss Account		1,668,873	1,495,084
Less : Provision for taxation		—	—
		1,668,873	1,495,084
Transferred to:			
Reserve fund		—	—
Rural credit fund		—	—
Benevolent fund		668,873	495,084
Insurance fund		1,000,000	1,000,000
		1,668,873	1,495,084
Amount to be transferred to National Exchequer in terms of section 25 of Bangladesh Bank (Nationalisation) Order, 1972		—	—
		—	—
		<u>72,606,034,793</u>	<u>67,857,034,735</u>

CONTINGENT LIABILITIES 14

The accompanying notes form an

Syed Abdul Hamid
Asstt. General Manager

Abdur Rouf Mia
Dy. General Manager

Golam Mustafa
General Manager

Muhammad Taharuddin
Managing Director

In terms of our attached

Dhaka, 27 December 1993

Khan Wahab Shafique Rahman & Co
Chartered Accountants

AT 31 DECEMBER 1992

PROPERTY AND ASSETS	Notes	1992 Taka	1991 Taka
CASH	8		
In hand and with Bangladesh Bank and Sonali Bank (Including foreign currency notes)		6,159,555,450	5,277,150,539
BALANCES WITH OTHER BANKS	9		
In Bangladesh		—	—
Outside Bangladesh		1,046,602,457	1,024,166,084
		1,046,602,457	1,024,166,084
MONEY AT CALL AND SHORT NOTICE		1,010,516,498	1,141,933,833
INVESTMENTS (At cost)	10	10,567,278,583	9,988,927,050
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		29,166,285,623	26,538,648,858
Outside Bangladesh		267,241,797	300,540,216
		29,433,527,420	26,839,189,074
(ii) Bills discounted and purchased (excluding treasury bills of the Government)			
Payable in Bangladesh		50,443,412	39,434,243
Payable outside Bangladesh		1,316,796,697	934,523,891
		1,367,240,109	973,958,134
		30,800,767,529	27,813,147,208
BILLS RECEIVABLE BEING BILLS FOR COLLECTION-AS PER CONTRA			
Payable in Bangladesh		228,243,834	201,477,407
Payable outside Bangladesh		1,150,132,964	751,212,581
		1,378,376,798	952,689,988
Carried over		50,963,097,315	46,198,014,702

AT 31 DECEMBER 1992

PROPERTY AND ASSETS	Notes	1992 Taka	1991 Taka
Brought forward		50,963,097,315	46,198,014,702
CONSTITUENTS LIABILITIES FOR ACCEPTANCES, ENDORSEMENTS AND OTHER OBLIGATIONS AS PER CONTRA			
Letters of credit		8,493,255,843	9,138,741,986
Letters of guarantee		5,670,197,978	5,494,424,621
		14,163,453,821	14,633,166,607
PREMISES LESS DEPRECIATION	12	316,059,126	323,503,253
OTHER ASSETS	13	7,163,424,531	6,702,350,173
		<u>72,606,034,793</u>	<u>67,857,034,735</u>

integral part of the financial statements.

Dr. Abdullah Fāruq
Chairman

Engineer Ali Ahmed
Director

Moshiur Rahman
Director

report of same date.

Ata Khan & Co.
Chartered Accountants

PROFIT AND LOSS ACCOUNT FOR

EXPENDITURE	Notes	1992 Taka	1991 Taka
Interest paid on deposit, borrowings etc.		3,728,838,947	3,683,528,049
Salaries and allowances and provident fund (including salaries and allowances paid to Managing Director)		1,007,627,480	867,769,315
Directors' fees and local committee members' fees and allowances		91,500	28,000
Rent, taxes, insurance, lighting etc.		125,140,417	114,589,224
Law Charges		9,669,749	8,781,992
Postage, telegram, telephone and stamps		28,080,092	31,242,440
Auditors' fees		1,011,170	801,220
Depreciation and repairs to the banking company's property		58,508,676	52,337,418
Stationary, printing, advertisement etc.		45,003,588	43,539,291
Loss from sale of or dealing with non-banking assets		31,534	16,632
Other expenditure	15	97,872,216	93,753,862
Balance of profit carried to Balance Sheet		1,668,873	1,495,084
		<u>5,103,544,242</u>	<u>4,897,882,527</u>

The accompanying notes form an

Syed Abdul Hamid
Asstt. General Manager

Abdul Rouf Mia
Dy. General Manager

Golam Mustafa
General Manager

In terms of our attached

Dhaka, 27 December 1993

Khan Wahab Shafique Rahman & Co
Chartered Accountant

THE YEAR ENDED 31 DECEMBER 1992

INCOME	Notes	1992 Taka	1991 Taka
(Less provision made during the year for bad and doubtful debts and other usual or necessary provision)			
Interest and discount		4,553,643,096	4,618,309,094
Commission, exchange and brokerage		441,548,317	239,668,741
Rent		3,522,272	2,299,160
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		1,003,036	1,262,233
Other receipts		103,827,521	36,343,299
		5,103,544,242	4,897,882,527

integral part of the financial statements.

Muhammad Taheruddin
Managing Director

Dr. Abdullah Faruq
Chairman

Engineer Ali Ahmed
Director

Moshiur Rahman
Director

report of same date.

Ata Khan & Co.
Chartered Accountants