

BALANCE SHEET AS OF 31 DECEMBER, 2000

PARTICULARS	Note	31-12-2000 Taka	31-12-1999 Taka
PROPERTY AND ASSETS			
Cash	3	5,559,567,993	6,159,982,627
Cash in hand		2,209,377,135	1,841,163,907
Balance with Bangladesh Bank and Sonali Bank		3,350,190,858	4,318,818,720
Balance with other banks	4	3,160,828,986	1,257,193,000
In Bangladesh		1,408,888,234	275,118,526
Outside Bangladesh		1,751,940,752	982,074,474
Money at call and short notice	5	3,572,274,830	2,894,303,594
Investment	6	20,559,626,608	19,416,861,558
Government		18,934,200,465	17,805,397,340
Others		1,625,426,143	1,611,464,218
Loans and Advances	7		
Loans, Cash Credit, Overdrafts etc. (Including bills purchased & discounted) :		80,952,941,706	73,409,961,101
In Bangladesh		77,088,721,819	69,578,808,463
Outside Bangladesh		3,864,219,887	3,831,152,638
Premises and Fixed Assets	8	703,172,993	685,675,255
Other Assets	9	14,059,476,643	12,645,016,828
TOTAL ASSETS		128,567,889,759	116,468,993,963
LIABILITIES & CAPITAL			
Liabilities			
Borrowing from other banks, agents	10	2,083,339,633	2,735,319,782
In Bangladesh		115,788,129	258,233,516
Outside Bangladesh		1,967,551,504	2,477,086,266
Deposit & Other Accounts	11	104,677,929,889	93,321,994,680
Current Deposits and other Accounts etc.		15,573,265,030	14,318,192,597
Bills Payable		831,654,852	885,365,572
Saving Bank Deposits		34,951,012,169	30,040,059,218
Term Deposits		53,321,997,838	48,078,377,293
Other Liabilities	12	18,672,996,049	17,286,444,070
Total Liabilities		125,434,265,571	113,343,758,532
Paid-up Capital	13	2,593,900,000	2,593,900,000
Statutory Reserve	14	168,201,607	159,812,850
Other Reserve	15	371,522,581	371,522,581
Total Equity		3,133,624,188	3,125,235,431
TOTAL LIABILITIES & EQUITY		128,567,889,759	116,468,993,963

The annexed notes form an integral part of the Balance Sheet.

Sd/-
Begum Lutfun Nessa
Asstt. General Manager

Sd/-
Nazli Shamima Firdous
Dy. General Manager

Sd/-
Syed Abdul Hamid
General Manager

Sd/-
M. Ziaul Haq
Deputy Managing Director

Sd/-
Murshid Kuli Khan
Managing Director

Sd/-
Abu Saleh
Director

Sd/-
M. Nurun Nabi
Director

Sd/-
M. Ayubur Rahman
Chairman

This is the Balance Sheet referred to in our report of same date.

Dated. Dhaka
02 May 2002

Sd/-
M.J. ABEDIN & CO.
Chartered Accountants

Sd/-
ACNABIN & CO.
Chartered Accountants

PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 DECEMBER, 2000

PARTICULARS	Note	2000 Taka	1999 Taka
Interest and discount	16	6,211,722,102	5,581,063,313
Interest paid on deposit, borrowing etc.	17	5,939,889,157	5,737,641,958
Net Interest Income		271,832,945	(156,578,645)
Investment income	18	1,379,970,234	1,360,229,349
Commission, exchange and brokerage	19	1,357,395,869	1,175,751,842
Other operating income	20	257,937,840	145,398,866
Total Operating Income		3,267,136,888	2,524,801,412
Salaries and allowances		1,913,778,072	1,736,338,615
Rent. Taxes, insurance, lighting etc.		171,830,266	216,015,298
Law charges		23,939,790	23,995,153
Postage, telegram, telephone and stamps		21,348,946	21,099,157
Auditors' fees		1,018,592	2,729,162
Stationery, printing, advertisement etc.		65,459,345	58,060,977
Managing Director's salaries & allowances		294,480	203,570
Director's fees		705,130	688,760
Depreciation and repair of fixed assets		82,739,033	78,529,533
Other expenditure	21	154,813,644	144,293,615
Total Operating Expenses		2,435,927,298	2,281,953,840
Profit before Provision		831,209,590	242,847,572
Provision for bad and doubtful debts	22	485,000,000	119,827,397
Provision for investments		50,000,000	20,000,000
Other provisions	23	284,992,280	92,733,118
Total Provision		819,992,280	232,560,515
Total Profit before Income tax		11,217,310	10,287,057
Provision for income tax		-	-
Net Profit after Taxation		11,217,310	10,287,057
Appropriations			
Transferred to Reserve Fund		7,000,000	7,000,000
Transferred to Benevolent Fund		2,217,310	1,287,057
Transferred to Insurance Fund		2,000,000	2,000,000
		11,217,310	10,287,057

The annexed notes form an integral part of the Profit and Loss Account.

Sd/-
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Asstt. General Manager

Sd/-
Nazli Shamima Firdous
Dy. General Manager

Sd/-
Syed Abdul Hamid
General Manager

Sd/-
M. Ziaul Haq
Deputy Managing Director

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Sd/-
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Chairman

This is the Profit and Loss Account referred to in our report of same date.

Dated. Dhaka
02 May 2002

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M.J. ABEDIN & CO.
Chartered Accountants

Sd/-
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