

Arab Bangladesh Bank Limited
Balance Sheet at 31 December 2004

		Amounts in Taka	
		At	At
		31 Dec 2004	31 Dec 2003
PROPERTY AND ASSETS			
Cash	3	2,910,258,213	3,419,624,970
In hand (including foreign currencies)	3.1	424,564,899	351,819,229
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	2,485,693,314	3,067,805,741
Balance with other banks and financial institutions	4	980,323,555	805,618,999
In Bangladesh		6,850,333	75,155
Outside Bangladesh	4.2	973,473,222	805,543,844
Money at call and on short notice	5	446,461,838	795,225,125
Investments	6	6,738,151,765	3,335,867,314
Government	6.1	6,379,123,400	2,903,035,300
Others	6.7	359,028,365	432,832,014
Loans and advances		17,008,497,469	20,435,241,117
Loans, cash credits, overdrafts, etc	7	16,567,561,650	20,043,778,534
Bills purchased and discounted	8	440,935,819	391,462,583
Fixed assets including premises, furniture and fixtures	9	276,665,125	285,196,670
Other assets	10	4,148,268,828	3,892,676,480
Non-banking assets		-	-
Total Assets		32,508,626,793	32,969,450,675
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions, and ag	11	756,610,786	681,035,992
Deposits and other accounts	12	28,299,226,744	27,260,164,472
Current deposits and other accounts		5,156,991,200	4,912,352,947
Bills payable		-	-
Savings bank deposits		8,452,261,290	8,061,968,010
Fixed deposits		14,607,642,919	14,174,386,782
Bearer certificates of deposit		82,331,335	111,456,733
Other deposits		-	-
Other liabilities	13	2,209,212,488	3,892,272,631
Total Liabilities		31,265,050,018	31,833,473,095
Capital/ Shareholders' Equity			
Paid-up capital	14	495,012,900	471,440,800
Statutory reserve	15	556,311,769	503,323,439
Other reserve	16	67,678,720	88,693,234
Retained earnings	17	124,573,386	72,520,107
Total Shareholders' Equity		1,243,576,775	1,135,977,580
Total Liabilities and Shareholders' Equity		32,508,626,793	32,969,450,675

The accompanying notes form an integral part of these financial statements.

for Arab Bangladesh Bank Limited

Faisal M Khan
Chairman

Sajedur Seraj
Vice Chairman

Syed Golam Kibria
Director

Kaiser A. Chowdhury
Managing Director

Signed in terms of our report of even date annexed

House 25, Road 13A, Block D
 Banani, Dhaka 1213, Bangladesh
 Dated, 23 June 2005

S. F. AHMED & CO
 Chartered Accountants

Arab Bangladesh Bank Limited
Off-Balance Sheet items at 31 December 2004

		Amounts in Taka	
Notes	At 31 Dec 2004	At 31 Dec 2003	
Contingent liabilities	18		
Acceptances and endorsements	1,729,246,591	517,149,030	
Letters of guarantee	1,532,033,328	2,612,592,429	
Irrevocable letters of credit	4,494,497,273	4,021,005,861	
Bills for collection	1,290,538,229	1,137,678,751	
Other contingent liabilities	4,221,697,194	2,004,555,602	
	13,268,012,615	10,292,981,673	
Other commitments	19		
Documentary credits and short term trade-related transactions	-	-	
Forward assets purchase and forward deposits placed	-	-	
Spot and forward foreign exchange contracts	358,986,993	1,251,215,997	
Undrawn note issuance and revolving underwriting facilities	-	-	
Undrawn formal standby facilities, credit lines and other commitments	-	-	
	358,986,993	1,251,215,997	
Total off-Balance Sheet items including contingent liabilities	13,626,999,608	11,544,197,670	