

Arab Bangladesh Bank Limited

Balance Sheet at 31 December 2005

		Amounts in Taka	
		At	At
		31 Dec 2005	31 Dec 2004
PROPERTY AND ASSETS			
Cash	3	1,935,415,308	2,910,258,213
In hand (including foreign currencies)	3.1	447,609,426	424,564,899
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	1,487,805,882	2,485,693,314
Balance with other banks and financial institutions	4	540,799,380	994,140,941
In Bangladesh	4.1	58,756,465	15,815,086
Outside Bangladesh	4.2	482,042,915	978,325,855
Money at call and on short notice	5	389,841,183	437,497,085
Investments	6	4,060,946,942	6,738,151,765
Government		3,275,356,000	6,379,123,400
Others		785,590,942	359,028,365
Loans and advances		21,384,633,900	17,008,497,469
Loans, cash credits, overdrafts, etc	7	20,494,759,758	16,567,561,650
Bills purchased and discounted	8	889,874,142	440,935,819
Fixed assets including premises, furniture and fixtures	9	370,056,970	276,665,125
Other assets	10	4,383,708,872	4,148,268,828
Non-banking assets		-	-
Total Assets		33,065,402,555	32,513,479,426
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions, and agents	11	1,910,530,448	761,463,419
Deposits and other accounts	12	27,361,442,154	28,299,226,744
Current deposits		3,438,832,415	3,418,474,830
Other demand deposits		1,389,662,491	1,120,874,616
Bills payable		545,669,598	573,560,403
Savings bank deposits		6,949,853,081	6,343,878,618
Short term deposits		2,258,788,337	2,070,763,039
Fixed deposits		12,127,312,542	13,802,702,710
Bearer certificates of deposit		127,493,553	126,412,684
Other deposits		523,830,137	842,559,843
Other liabilities	13	2,266,550,116	2,209,212,488
Total Liabilities		31,538,522,718	31,269,902,651
Capital/ Shareholders' Equity			
Paid-up capital	14	519,763,600	495,012,900
Statutory reserve	15	650,203,611	556,311,769
Other reserve	16	176,127,054	67,678,720
Retained earnings	17	180,785,572	124,573,386
Total Shareholders' Equity		1,526,879,837	1,243,576,775
Total Liabilities and Shareholders' Equity		33,065,402,555	32,513,479,426

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, 27 April 2006

S. F. AHMED & CO
Chartered Accountants

Arab Bangladesh Bank Limited

Off-Balance Sheet items at 31 December 2005

	Notes	Amounts in Taka	
		At	At
		31 Dec 2005	31 Dec 2004
Contingent liabilities	18		
Acceptances and endorsements		1,917,587,425	1,729,246,591
Letters of guarantee	18.1	2,798,201,975	3,619,932,664
Irrevocable letters of credit		3,583,469,507	4,494,497,273
Bills for collection		2,012,260,027	1,290,538,229
Other contingent liabilities	18.2	4,215,536,901	4,221,697,194
		14,527,055,835	15,355,911,951
Other commitments	19		
Documentary credits and short term trade-related transactions		-	-
Forward assets purchase and forward deposits placed		-	-
Spot and forward foreign exchange contracts		135,462,343	358,986,993
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
		135,462,343	358,986,993
Total off-Balance Sheet items including contingent liabilities		14,662,518,178	15,714,898,944