

AB Bank Limited
Balance Sheet
As of 31 December 2007

	Notes	31.12.2007 Taka	31.12.2006 Taka
PROPERTY AND ASSETS			
Cash	3.00	4,299,269,940	3,247,071,614
In hand (including foreign currencies)	3.01	671,113,391	519,829,203
Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.02	3,628,156,549	2,727,242,411
Balance with other banks and financial institutions	4.00	1,860,735,223	1,273,352,219
In Bangladesh	4.01	718,485,962	230,470,168
Outside Bangladesh	4.02	1,142,249,261	1,042,882,051
Money at call and on short notice	5.00	574,080,317	517,150,308
Investments	6.00	8,884,601,130	6,281,369,023
Government	6.01	5,855,269,461	4,817,154,007
Others	6.02	3,029,331,670	1,464,215,016
Loans and advances		40,915,352,218	31,289,251,217
Loans, cash credits, overdrafts, etc	7.00	39,303,901,301	29,486,234,780
Bills purchased and discounted	8.00	1,611,450,918	1,803,016,437
Fixed assets including premises, furniture and fixtures	9.00	2,381,004,409	1,148,462,590
Other assets	10.00	4,634,821,166	4,232,680,251
Non-banking assets		-	-
Total Assets		<u>63,549,864,403</u>	<u>47,989,337,222</u>
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11.00	1,872,010,028	1,297,378,229
Deposits and other accounts	12.00	53,375,348,391	42,076,995,417
Current deposits		4,371,717,515	4,159,604,591
Demand deposits		2,666,304,319	2,176,159,548
Bills payable		1,105,058,168	538,583,214
Savings bank deposits		8,493,116,434	8,179,509,291
Short-term deposits		3,396,098,545	2,620,786,358
Fixed deposits		31,131,930,491	23,363,898,951
Bearer certificates of deposit		130,325,000	140,863,710
Other deposits		2,080,797,920	897,589,754
Other liabilities	13.00	3,790,916,719	2,032,200,664
Total Liabilities		<u>59,038,275,138</u>	<u>45,406,574,310</u>
Capital/Shareholders' Equity			
Total Shareholders' Equity		4,511,589,265	2,582,762,912
Paid-up capital	14.00	743,261,800	571,740,000
Statutory reserve	15.00	1,356,905,450	772,867,621
Other reserve	16.00	715,626,287	683,597,039
Retained earnings	17.00	1,695,795,728	554,558,252
Total Liabilities and Shareholders' Equity		<u>63,549,864,403</u>	<u>47,989,337,222</u>

	Notes	31.12.2007 Taka	31.12.2006 Taka
Off-Balance Sheet Items			
Contingent liabilities			
	18.00	27,287,649,576	21,112,279,519
Acceptances and endorsements		3,304,001,966	2,974,762,808
Letters of guarantee	18.01	3,812,034,559	2,920,556,934
Irrevocable letters of credit		8,754,662,567	7,802,605,638
Bills for collection		2,719,761,107	2,571,462,007
Other contingent liabilities	18.02	8,697,189,377	4,842,892,133
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Spot and forward foreign exchange contracts		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Total off-Balance Sheet items including contingent liabilities		<u>27,287,649,576</u>	<u>21,112,279,519</u>

The annexed notes form an integral part of the Balance Sheet


Sajedur Seraj
Vice Chairman


Syed Afzal Hasan Uddin
Director


Mohd. Tipu Sultan, FCA
Director


Kaiser A. Chowdhury
Managing Director

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

Dhaka,
10 March 2008


ACNABIN
Chartered Accountants