Capital Requirement Core Capital (Tier-I) Supplementary Capital (Tier-II)

FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2005

FINANC	IAL STATEMENT	S FOR T	HE YEA	R ENDED DECE	MBER 31	,2005
NOTES TO THE FINANCIAL STATEMENTS	Not	2005 tes Taka	2004 Taka	Notes	2005 Taka	2004 × Taka
2005 2004 Notes Taka Taka 2) Inter-bank deposits: Repayable on demand:	14 STATUTORY RESERVE Opening balance at the beginning of the year Addition during the year from net profit Closing balance at the end of the year As per Section 24 of Bank Companies Act 1991, 20% of pre tax prof		394,111,596 126,514,579 520,626,175 eserve Account.	26 POSTAGE, STAMPS, TELECOMMUNICATION ETC. Stamps, Postage & Courier Telephone Charges Fax, Telex & Internet, Radio Link, & DDN Charges Total	6,140,313 8,622,647 10,620,872 25,383,832	4,440,329 6,133,002 1,505,720 12,079,051
Repayable within 1 month; 2,059,322,000 1,257,388,000	15 OTHER RESERVE Opening balance at the beginning of the year Addition during the year Amount transferred for issuance of bonus share Closing balance at the end of the year Total	72,366,672 (67,668,005) 4,698,667	30,563,436 41,803,236 72,366,672	27 STATIONERY, PRINTING, ADVERTISEMENT ETC. Table Stationery Printing Stationery Security Stationery Computer Stationery	3,173,700 11,991,473 300,719 2,553,595	2,317,939 7,184,225 352,884 1,581,387
Total 28,438,792,427 22,270,276,218 11.4 Sector wise Deposits Government	As per Rule, Bonus share / cash dividend would be issued out of su be covered from Other Reserve Account as per approval of the Boa 16 PROFIT & LOSS ACCOUNT Income: Interest, discount and similar income		is any shortfall, that may	Advertisement Total 28 CHIEF EXECUTIVE'S SALARY & ALLOWANCES Basic Salary Allowances	19,226,474 37,245,961 2,580,000 1,281,000	11,958,417 23,394,852 2,280,000 1,200,000
12 OTHER LIABILITIES 28,438,792,427 22,270,276,218 Unearmed income on Treasury Bills 134,979,673 240,428,820 Provision against Expenses 6,382,175 59,919,824	Dividend Income Fee, Commission and Brokerage Gains less Losses arising from dealing securities Gains less Losses arising from investment securities Gains less Losses arising from dealing in foreign currenci	7,957,114 435,316,376 5,660,940 154,437,250	8,738,193 405,750,979 15,316,105	Bonus 29 DIRECTORS' FEES & MEETING EXPENSES Directors Fees @ Tk.2,500.00 Other financial benefits to Directors	480,000 4,341,000 722,500	380,000 3,860,000 757,500
Accrued Interest 657,589,735 311,955,706 Provision on loans and advances (Note - 12.1) 339,494,000 237,660,000 Interest Suspense Account (Note - 12.2) 47,161,565 35,446,012 Provision for decrease in value of investments (Note 34) 2,725,000 12,500,000 Other Provision (Note 35) 5,000,000 12,500,000 Provision for Dhaka Bank Foundation (Note 36) 15,665,000 22,913,945	Income fron non-banking assets Other operating income Profit less Losses on interest rate changes Expenses:	3,635,990,450 2,148,912,856	2,659,014,686	Fees related to Shariah Council Meeting Board Meeting Expense Executive Committee Meeting Expense Total Each Director is paid for Tk.2,500.00 per meeting per attendence	12,500 108,374 210,908 1,054,282	25,000 432,027 227,438 1,436,965
Provision for Income Tax (Note - 12.3) 555,790,490 325,129,258 Tax deducted at source & payable 26,096,745 26,719,535 Excise Duty Payable (Note - 12.4) 11,435,198 6,991,327 Other Account Payable (Note - 12.4) 11,78,808 1,178,808 Exchange Equalization Account Total 1,837,689,597 1,294,931,183	Interest, fee and commission Losses on loans and advances Administrative expenses Other operating expenses Depreciation on banking assets Profit before tax & provision	439,236,446 146,880,380 7,600,225 2,742,629,907 893,360,543	1,389,172,510 391,191,371 124,614,448 7,230,408 1,912,208,737 746,805,949	30 DEPRECIATION OF BANK'S ASSETS Land Building Furniture & Fixture Office Appliance & Equipment Computer	1,299,522 195,441 2,756,080 104,593	549,356 1,177,285 2,159,329
12.1 Provision for loans and advances: i) The Movement in specific provision for Bad and Doubtful Debts: Provision held at the beginning of the year 75,843,000 162,930,150 Fully provided debt written off (-) (578,000) (139,220,555)	16.1 PROFIT & LOSS ACCOUNT SURPLUS Operating income as on 31 December Less: Provision for loans during the year Provision for diminution in value of investment	893,360,543 102,411,596 2,725,000	746,805,949 88,823,405	Motor Vehicle Staff House Equipment Total 31 REPAIR & MAINTENANCE OF BANK'S ASSETS Office Premises	3,244,585 7,600,225 5,765,485	3,344,438 7,230,408 4,081,918
Recoveries of amounts previously written off 1,637,144 Specific provision for the year (+) 37,991,656 59,970,019 Recoveries and Provision no longer required (-) (11,409,800) (7,836,614) Provision held at the end of the year 103,484,000 75,843,000 II) The movement in general provision on unclassified loans:	Other Provision Provision for Dhaka Bank Foundation Provision for Income Tax Statutory Reserve (20% of pre tax profit) Sub-t Net Profit	5,000,000 15,665,000 305,000,000 153,511,789 584,313,385 309,047,158	12,500,000 12,909,650 275,000,000 126,514,579 515,747,634 231,058,315	Office Equipment Office Furniture Motor Vehicle Computer 32 OTHER EXPENSES Total	4,015,852 423,282 1,082,770 4,547,798 15,835,187	2,852,805 68,614 1,841,109 1,625,800 10,470,246
Provision held at the beginning of the year Additional provision for the year 74,193,000 36,690,000 Provision held at the end of the year 236,010,000 161,817,000 122, Interest Suspense Account 10,000 161,817,000 17,000	17 CONTINGENT LIABILITIES Acceptance & Endorsement Letters of Credit Usance/Defer L/C	3,415,518,928 1,261,443,230	1,208,658,227	Contribution to Superannuation Fund Contractual Service Charge Petrol, Oil and Lubricants Entertainment: canteen & other Donation and Subscription	2,500,000 6,308,917 2,383,287 8,051,078 4,481,281	2,500,000 4,421,910 2,015,638 7,137,621 3,280,926
Balance at the beginning of the year Amount transferred to "Interest Suspense" A/c during the year (+) Amount recovered in "Interest Suspense" A/c during the year (-) Amount written off during the year (-) Balance at the end of the year (-) (178,779) (3,570,318) 47,161,565 35,446,012	Sight L/C L/C Back to Back Foreign & Inland BD-Sight (EDF) B/B - Local	3,927,751,480 506,662,083 387,122,069 224,956,944	3,289,011,249 281,583,959 163,172,214 110,975,229 5,748,304,115	Travelling and Conveyance Lease rent for Vehicle Lease rent for Fixed Assets Branch Opening Expenses Training Expenses Training Expenses	4,123,866 9,438,842 57,220,548 3,528,482 2,020,775	3,802,560 7,522,809 62,480,395 3,339,111 1,740,306
12.3 Provision for Income Tax Advance Tax Balance of Advance Income Tax on 1 January Paid during the year Settlement for previous years 142.367,461 273,657,162 211,449,249 (436,081,636)	Letters of Guarantee (Note - 17.1) Bid Bond Performance Bond Counter Guarantee Other Guarantee	852,031,707 2,519,232,909 343,578,777 1,542,992,071	468,265,819 1,977,058,194 213,350,594 930,693,935	Books and Papers WASA Charges Staff Uniform Vehicle Registration Charges Potted Plants Medical Expenses	766,272 1,050,288 297,510 308,460 1,096,969 4,033,005	526,155 979,004 235,570 196,780 926,823 1,867,826
Provision 341,685,855 142,367,461 Balance of provision on 1 January 325,129,258 * 486,210,894 Provision made during the year 305,000,000 275,000,000 Settlement for previous years [74,338,768] [436,081,636) 555,790,490 325,129,258	Shipping Guarantee Bills for Collection Local Bills for Collection Foreign Bills for Collection	5,257,835,689 741,841,243 637,165,935	3,589,368,696 192,732,761 177,206,498	Business Development & Promotion Godown Expenses Reuters Charges Swift Charges Co-branding fee & expenses for Credit Card	2,483,484 1,168,328 4,017,246 3,427,234 9,155,093	2,086,672 1,149,352 3,229,067 2,798,535 7,516,054
Provision for taxation has been made on accounting profit considering taxable allowances / disallowances as per Income Tax Ordinance 1984 amounting to Tk.305,000,000 for the year 2005 (Assessment Year 2006-2007). This provision for corporate tax has been made as per estimate of the bank's tax consultants. The tax provision is found adequate. Assessment for the years from 1995 to 2003 have since been completed. Tax return for the year 2004 (Assessment year 2005-2006)	T.C Stock BSP/PSP/PS ICB Unit Certificate	1,379,007,178 119,949,887 213,975,001 51,333,400	369,939,259 153,352,580 73,405,000 51,773,900	ATM Network Service Charges Right Share Issue Expense Loss on foreign exchange dealing position Other expenses Total 33 PROVISION FOR LOANS & ADVANCES	3,485,701 1,630,624 13,339,896 563,194 146,880,380	3,431,556 983,680 446,148 124,614,448
has been filed but assessment is yet to be done by the Tax Authority. 12.4 Other Account Payable 3 month and 5 years BSP/PSP Risk Fund for leasing Membership Fee credit card 10,350,000 1,477,852 190,724 190,724	Other Commitments FWD Exchange Sold US Investment & Premium Bond 17.1 Letters of Guarantee	16,755,989 402,014,277 16,762,311,878	20,200,397 298,731,877 11,215,002,174	Provision on classified loan no longer required On classified loans & advances as per BBK circular On unclassified loans & advances Total 34 PROVISION AGAINST DECREASE IN VALUE OF INVESTMENT	28,218,596 74,193,000 102,411,596	52,133,405 36,690,000 88,823,405
Application, Processing & Utilisation Fee 327,399 Adjusting Account Credit 14,145,268 ATM Settlement Account 31,405,554 2,069,372 31,491,208 14,087,948	Money for which the Bank is contingently liable in respect of guara Directors Government Bank and other financial institutions Others	343,578,777 4,914,256,912	46,792,121 3,542,576,575	Dealing Securities: Quoted Unquoted Investment Securities: Quoted	2,725,000	
13.1 Authorized 26.500,000 ordinary shares of Tk.100 each in the year 2005 (10,000,000 ordinary shares of Tk.100 each in the year 2004) The Bank incressed its authorized capital from Tk.1000 million to Tk.2650 million by passing a special resolution in the bank's 2nd	17.2 Litigation pending of bank SL # Branch Name 1 Local Office 2 Islampur Branch		3,589,368,696 161,749,000 1,039,000	Unquoted Total 35 OTHER PROVISION On Loss of FEX Position Provision for Gratuity	2,725,000	12,500,000
Extra Ordinary General Meeting held on 11th April 2005. 13.2 Issued, subscribed and paid up The Issued, subscribed and paid up capital of the bank as follows: 6.638,362 ordinary shares (2004: 5,310.690 ordinary shares) 6.638,362 ordinary shares (2004: 5,310.690 ordinary shares)	3 Imamganj Branch 4 Bangshal Branch 5 Banani Branch 6 Khatunganj Branch 1 Agrabad Branch	8,400,000 5,017,000 44,065,000 16,080,000 142,045,000 al 377,385,000	8,400,000 5,017,000 8,266,000 16,000,000 142,045,000 342,596,000	Other Assets Total 36 PROVISION FOR DHAKA BANK FOUNDATION Provision for Dhaka Bank Foundation has been made @ 2% on pre tax profit i 37 EARNING PER SHARE (EPS)	5,000,000 e. profit after provision for loans and or	12,500,000 ther provisions.
of Tk.100 each 232,3427 ordinary shares (2004:1,327,672 ordinary shares) 232,342,700 132,767,200 of Tk.100 each issued as bonus shares 331,918,100 331,918,100 Total 1,228,097,000 663,836,200	In some cases, the bank obtained preliminary / final decree again procedure yet to be completed for final disposal. 18 INTEREST / PROFIT INCOME Demand Loan Term Loan	amunikésésésésésésés	Rin Adalat Ain 2003, legal	Bonus Issue: Net Profit 2004 Ordinary Shares outstanding until 20th July 2004 Bonus Issue 21st July 2004 (1 ordinary share for every 4 shares) Total ordinary shares outstanding	357,572,894 5,310,690 1,327,672 6,638,362	
Bank has increased its paid up capital of Tk.232,342,700 by issuance of 7:20 Bonus share at par on 28th April 2005 and of Tk. 331,918,100 by issuance of 1:2 Right share at par on 30th November 2005. 13.3 Initial Public Offer (IPO) Out of the total issued, subscribed and paid up capital of the bank 1,320,000 ordinary shares of Tk.100	Overdrafts Loan against Imported Merchandise/Murabaha Loan against Trust Receipt Packing Credits Cash Credits / Bai-Muajjal	510,850,972 78,424,164 723,606,050 1.812,183 206,611,676	381,712,439 339,425,178 79,046,930 559,116,608 3,648,727 126,730,259	Computation of EPS: Earning per share (EPS) 2004 Right Issue: Net Profit 2005 Ordinary Shares outstanding until 27th April 2005	60.57 462,558,947 6,638,362	
eachamounting to TK 132,000,000 was raised through public offering of shares held in 24th February 2000. 13.4 Percentage of Shareholdings at 31 December 2005 Particulars 2005 2004 % of Holdings Value of Shares (Tk.) % of Holdings Value of Shares (Tk.)	Payment against Documents House Building Loan Transport Loan Syndicate Loan Hire Purchase Lease Rental/tzara	114,884,012 30,063,481 5,624,641 99,982,741 1,103,589 100,288,881	89,085,961 44,823,117 8,252,937 32,045,466 448,553 84,338,069	Bonus Issue 28th April 2005 (Tordinary shares for every 20 shares) Shares outstanding prior to right Issue Right Issue 29th Novemebr 2005(1 new share for every 2 outstanding shares Total ordinary shares outstanding after right Issue Theoritical ex-rights value per share	2,323,427 8,961,789 3,319,181 12,280,970	
1. Local Ownership: Government Banking Companies 7.189 88,292,800 6.788 45,060,500 Financial Institutions 6.138 75,384,700 6.645 44,109,800 Organized Institutions	Credit Card Total Interest / profit & Rental Income on Ioans & advar Call Lending and Fund Placement with banks Accounts with Foreign Banks Tota	13,192,779 nces 2,538,021,592 347,215,474 11,886,455	15,098,687 1,765,534,176 235,512,741 9,875,770 2,010,922,687	Adjustment facto Fair value of each share (Market price as on 29.11.2005) 481.00 Exercise value of Right Share Computation of EPS:	1.27	
Sponsors 59.858 735,117,000 59.629 395,838,600 General Public 24,983 306,810,400 24,847 164,940,600 ICB Account Holders 0.624 7,667,000 0.232 1,539,200 ICB 0.195 2,392,200 0.259 1,720,000 ICB Unit Fund 0.662 8,135,800 1,117 7,415,000	19 INTEREST / PROFIT PAID ON DEPOSITS & BORROWINGS Savings Account including Mudaraba Short Term Deposits Term Deposits Deposits under Scheme	118,599,116 49,414,742 1,545,211,041 52,801,048	129,555,045 34,293,990 1,052,069,750 38,299,786	Earning per share (EPS) 2005 The earnings / loss per shares, calculated in accordance with BAS 33, it effect of bonus share and rights issue have been taken into considera 38 RECEIPTS FROM OTHER OPERATING ACTIVITIES	tion.	
ICB Asset Managemet Co. Ltd. 0.030 371,700 0.090 600,000 ICB AMCL First Mutual Fund 0.010 118,000 0.031 205,000 ICB AMCL Unit Fund 0.015 181,500 0.023 150,000 ICB Mutual Fund 0.106 1,298,400 0.189 1,257,500 ICB Capital Management Ltd. 0.001 15,000 - -	Call Borrowing & Fund Placement Repurchase Agreement (REPO) Overseas Accounts Others (Note-19.1) Tota	356,236,181 20,255,893 5,808,277 586,558 2,148,912,856	128,278,372 6,257,665 311,713 106,189 1,389,172,510	Exchange earnings Brokerage Other Operating Income Total 39 PAYMENTS FOR OTHER OPERATING ACTIVITIES	30,419,534 4,467,661 91,532,050 126,419,245	68,621,264 3,884,126 75,274,274 147,779,664
BSRS Mutual Fund 0.188 2.312.500 0.151 1.000,000 Sub Total 100.00 1,228,097,000 100.00 663,836,200 2. Foreign Ownership: 100.00 1,228,097,000 100.00 663,836,200 13.5 Classification of shareholders by holding as on 31 December 2005	Interest paid on NFCD Interest paid on RFCD Interest paid on Gift Cheque Interest paid on Excel Account	11,189 70,068 14,959 490,342 586,558	1,900 7,915 96,374 106,189	Rent, Taxes, Insurance, Lighting etc. Chief executive's salary & allowances Directors' fees & Meeting expenses Repair of bank's assets Other expenses Total	64,863,616 4,341,000 1,054,282 15,835,187 146,880,380 232,974,465	48,741,773 3,860,000 1,436,965 10,470,246 124,614,448 189,123,432
Holdings No. of share holders No. of share Shares % of Holdings 1 to 500 shares 3138 390,245 3,18 501 to 5,000 shares 414 566,161 4,61	20 INCOME FROM INVESTMENT Interest on Treasury bills / bonds Interest on Debentures Dividend on Shares Total	PROFESSIONAL PROFE	136,905,637 653,276 8,738,193 146,297,106	40 OTHER ASSETS Stationery, stamps, printing materials etc. Advance rent and advertisement; Security deposit Preliminary, formation and organization expenses,	15,161,556 77,834,225 2,926,361 30,624,861	13,206,529 71,855,848 2,271,231 26,372,841
5,001 to 10,000 shares 36 241,170 1,96 10,001 to 20,000 shares 20 294,219 2.40 20,001 to 30,000 shares 9 225,758 1,84 30,001 to 40,000 shares 3 101,284 0,82 40,001 to 50,000 shares 6 268,033 2,18	21 COMMISSION / FEES, EXCHANGE EARNINGS & BROKERAGE Commission on L/C Commission on L/G Commission on Remmittance / Bill Processing Fee Consumer Loan Other Commission / Fees	162,618,696 64,619,798 14,592,304 7,058,571 68,915,881	113,145,664 50,971,037 34,122,619 2,543,204 30,685,279	renovation / development expenses and prepaid expenses; Branch adjustments; Suspense account; Other assets	501,477,901 89,547,688 463,788,592 1,181,361,184	642,606,988 62,346,861 440,395,740 1,259,061,038
50,001 to 100,000 shares 17 1,231,298 10.03 100,001 to 1,000,000 shares 34 8,962,802 72.98 Total 3677 12,280,970 100.00 13.6 Name of Directors and their Shareholdings as on 31 December 2005:	Commission on Credit Card Membership Fee on Credit Card Exchange gain including gain form foreign currericy dealin Brokerage (Dhaka Stock Exchange) Tota	734,618 1,476,625 ngs 110,832,222 4,467,661	900,263	(Increase) / decrease during the year 41 OTHER LIABILITIES Uneamed income on Treasury Bills Provision against Expenses Interest Suspense Account	77,699,854 134,979,673 6,382,175 47,161,565	(677,398,151) 240,428,820 59,919,824 35,446,012
SI. Name of Directors Status No. of Value of Share Share (Tk.) Status Status No. of Value of Share (Tk.)	22 OTHER OPERATING INCOME Other Income on Credit Card Telex charge recoveries Postage charge recoveries Incidental charges Supervision & monitoring charges of lease	3,175,971 481,432 8,870,495 24,362,740 2,912,113	3,787,393 7,564,287 8,351,060 8,832,225 1,463,499	Other Account Payable Exchange Equalization Account Total Increase / (decrease) during the year	31,491,208 1,178,808 221,193,429 (129,867,983)	14,087,948 1,178,808 351,061,412 1,954,725
1 Mrs. Rokshana Zaman Chairperson 109,264 10,926,400 59,062 5,906,200 2 Mrs. Shahnaz Naznin Vice Chairperson 111,230 11,233,000 60,125 6,012,500 3 Mrs. Selina Hai Director 15,285 1,528,500 100 10,000 4 Mrs. Rowshan Ara Hanif Director 10,185 1,018,500 100 10,000 5 Mrs. Jasmine Sultana Director 126,607 12,660,700 68,437 6,843,700	Swift charge recoveries Locker rent Godown charges recovery Reversals of provisions Recovery of loan previously written off	46.921,828 453,925 804,725 18,795,598 1,637,144	26,958,981 311,800 1,108,692 17,041,535 18,000	42 CASH AND CASH EQUIVALENT Cash in Hand Balance with Bangladesh Bank & Sonali Bank Balance with other banks & Financial Institutions Money at call & Short Notice	213,762,795 1,316,537,558 1,066,943,725 1,420,000,000	142,603,903 919,509,262 937,888,789 4,922,500,000
6 Mrs. Zaheda Wahed Director 185 18,500 100 10,000 7 Mrs. Lucky Islam Director 40,005 4,000,500 21,625 2,162,500 8 Mrs. Nilufar Hossain Director 18,685 1,868,500 100 10,000 9 Mrs. Jesmin Sultana Chowdhury Director 55,685 5,568,500 100 10,000 10 Mrs. Mamtaj Begum Director 55,685 5,568,500 100 10,000	Capital gain on sale of Shares (Note - 22.1) Profit from sale of fixed assets Tota 22.1 Profit on sale of Shares Sale proceeds of Shares Less Cost of Shares	3,548,821 516,528 112,481,320 31,846,473 28,297,652	16,878,337 3,728,105 96,043,914 29,664,798	Prize Bond (Investment, Note - 6) Total	1,483,000 4,018,727,078	1,047,500 6,923,549,454
11 Mrs. Amina Khatun Director 18,777 1,877,700 150 15,000 12 Mrs. Hosna Ara Shahid Director 186,377 18,637,700 96,250 9,625,000 Total 747,970 74,797,000 306,249 30,624,900 13.7 Risk-weighted assets and Capital ratios as defined by the Basel Capital Accord (BIS) Core Capital (Tier - 1)	23 SALARY AND ALLOWANCES Basic Salary Allowances Salary Casual Staff	3,548,821 112,227,093 82,836,845 4,734,122	12,786,461 16,878,337 89,161,325 69,795,737 4,313,123			
Paid up Capital 1,228,097,000 663,836,200 Statutory Reserve 674,141,964 520,626,175 Other Reserve 4,698,667 72,366,672 Surplus in Profit and Loss Account Total 2,215,980,789 1,487,887,362 Suplementary Capital (Tier - 2)	Bonus & Ex-gratia Car Maintenance Expenses Leave Fare Assistance Utility Expenses Medical Allowance Bank's contribution to Provident Fund	20,242,651 29,550,908 17,725,110 5,513,739 3,452,213	59,674,827 28,691,517 15,440,250 5,036,293 2,691,438 8,066,518			
196 General Provision 236,010,000 161,817,000 1,178,808 1,178,808 1,178,808 1,178,808 1,178,808 237,188,808 162,995,808 2,453,169,597 1,650,883,170 B. Risk Weighted Assets	Bank's contribution to Provident Fund Gratuity Total 24 RENT, TAXES, INSURANCE, LIGHTING ETC. Office Rent Electricity and Lighting	10,175,254 286,477,935 35,498,860 12,881,410	8,066,518 6,300,000 289,171,028 27,849,793 10,678,896			
Balance sheet business 19.132,766,302 14.042,776,085 Off- Balance sheet business 3,159,879,113 1.667,739,166 Total Risk-weighted Assets 22,292,645,415 15,710,515,251 C. Required Capital on Risk Weighted Assets (9% on B) 2,006,338,087 1,413,946,373 D. Capital Surplus / (Shortfall) [A-B] 446,831,510 236,936,797	Rates and Taxes Insurance 25 LEGAL & PROFESSIONAL EXPENSES Legal Expenses	4,105,354 12,377,992 64,863,616	1,292,027 8,921,057 48,741,773			
Total Capital Ratio (%) 11.00 10.51 Capital Requirement Required (%) Held (%) Required (%) Held (%) Core Capital (Tier.I) 450 9.94 4.50 9.47	Other professional fees Tota	2,400,986	363,000 1,932,456			

Required (%) Held (%) 4,50 9,47 4,50 1,04

Held (%) 9,94 1.06

Required (%) 4.50 4.50

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