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C. All Other Preference Shares	
D. Perpetual Subordinated Debt	
E. Exchange Equilibrium Account	2,441 1,445
Sub Total	25,066 13,223
Grand Total	241,814 168,958

The actual Core Capital of the Bank was 21.67% on 31/12/99 and 15.57% on 31/12/98 of Risk-Weighted Assets. Total required capital of the Risk Weighted Assets as of 31/12/99 was 20.55% and as of 31/12/98 was 11.56%.

Classification of Loans and Advances

Type of Loan	31.12.99	% of Total	31.12.98	% of Total
A. Undeclared	2,039,743	97.89%	1,177,842	99.07
B. Classified				
i. Sub Standard	18,925	0.90%	584	0.05
ii. Doubtful	15,392	0.74%	7,407	0.62
iii. Bad & Loss	9,482	0.45%	—	—
Total Classified Loans and Advances				
Provision for Loans and Advances				

(Taka in thousand)

Particulars	31.12.99	Base for Provision	Rate of Provision	Amount	31.12.98	Base for Provision	Rate of Provision	Amount
C. Unclassified	20,39,743	1%	5%	22,625	11,77,842	1%	5%	11,778
D. Classified								
i. Sub Standard								
ii. Doubtful								
iii. Bad & Loss								
Total	20,49,749			27,389	11,81,849			13,782

Position of Provision

Particulars 31.12.99 31.12.98

Provision Required 27,389 13,782

Provision Made 27,389 13,782

DESCRIPTION OF RISK PROPERTY

The bank's business principally carried out on rented premises but it has purchased 1/30 undivided and undemarcated shares of 10 Kathas of land i.e. 5.33 chataar at Farah Plaza, 70 Green Road, Dhaka with the ground floor having 3288 sq ft floor space valuing Tk. 13,671,500. Further preparation for purchasing the 1st floor of the same building measuring 5,150 sq ft valuing Tk. 20,913,000 is almost completed. The Bank also purchased 0.1253 acres of land at Chandaila Mouza, Tharia-Roygan, District-Sirajgonj valuing Tk. 2,111,623 for its sabuj project. The Khatian number of the land is 493,501 and Dang Number is 324.

PLAN OF OPERATION AND DISCUSSION OF FINANCIAL CONDITION

Internal and External Sources of Cash

Internal Sources of Cash:

External Sources of Cash: