



A man transports his wife and some belongings on a makeshift raft through floodwaters after their house was submerged yesterday in the flood-affected village of Sonapur, some 25 km east of Guwahati in Assam. Another 16 people have died in raging floods in the neighbouring eastern Bihar state, taking India's death toll to 293, as officials warned that the situation was deteriorating across the east and northeast.

China to boost spending to fight TB

AFP, Beijing

China plans to radically increase funding for the fight against tuberculosis, a disease that costs the lives of up to 150,000 Chinese every year, state media reported yesterday.

The Ministry of Health intends to spend "hundreds of millions of yuan" (tens of millions of dollars) on curbing the killer disease, compared with just 40 million yuan (4.8 million dollars) at present, the China Daily said.

This follows criticism from international organisations that Chinese efforts to fight tuberculosis have stalled over the past decade, after rapid initial successes.

Figures vary for annual deaths in China from tuberculosis, or TB, ranging from 130,000 reported in the China Daily to 150,000 estimated by the World Bank.

One reason for the enormous death toll could be that a rising number of tuberculosis cases go unnoticed.

US forces strike Fallujah as Allawi talks tough on terror

AFP, Fallujah

US warplanes hit a suspected hide-out of alleged al-Qaeda operative Abu Mussab al-Zarqawi yesterday in this Iraqi flashpoint west of Baghdad as the country's interim Prime Minister Iyad Allawi vowed there would be no dialogue with terrorists.

The dawn strike, which came five days after a similar operation killed 11 people, targeted around a dozen men in the courtyard of a house in the southwestern part of the city, a US military statement said without indicating if there were any casualties.

A hospital in town said it received five wounded, including two children, after the attack.

"I was asleep when I heard a very loud explosion so I got up to help take the injured to the hospital," said Mohammed Jassin, a resident of the

Jubail neighbourhood south of the city.

The US military said it has conducted seven similar operations over the past month against Jordanian-born Zarqawi's network in Fallujah and that the latest operation was coordinated with the interim government.

Iraq's interim Prime Minister Iyad Allawi, who is on a Middle East tour, said in Cairo Thursday there would be no dialogue with foreign fighters, whom he has accused of being behind most of the attacks and bombings in Iraq.

"Our government is not prepared to have a dialogue with these elements, who will be arrested and brought to justice under Iraqi law," Allawi said.

The premier also met with the country's highest Sunni religious

authority in a bid to enlist its help in overcoming what he has described as the militant Salafist and Sunni foreign elements that are affiliated with Zarqawi.

Both the US military and the Iraqi government blame these foreigners for some of the worst and bloodiest attacks in Iraq over the past 15 months and say they have entered the country from neighbouring states.

They have vowed to capture or kill Zarqawi, who has a 25-million-dollar US bounty on his head.

Allawi urged Iraq's neighbours on Wednesday during a meeting in Cairo to do more to secure borders and combat terror because an unstable Iraq would undermine their security as well.

In another restive spot in Iraq, two US soldiers were killed and one

wounded when their convoy hit a roadside bomb on Thursday outside Samarra north of Baghdad, the US military said on Friday.

The latest casualties brings to 664 the number of US troops killed in action in Iraq since the start of the US-led war in March 2003, based on Pentagon figures.

Samarra, 125 kilometers (75 miles) north of Baghdad, has turned into an insurgency hotbed with US troops and Iraqi police limiting their presence to its outskirts.

In addition to attacks by alleged foreigners and rebels loyal to the former regime of Saddam Hussein, Iraq's interim government is besieged by a wave of hostage-taking that threatens to derail its efforts to rebuild the war-torn country and keep all potential partners out.

Global warming melts Peruvian peaks

REUTERS, Lima

The snow atop Pastoruri, one of the Andes most beautiful peaks and a big draw for mountaineers and skiers, could disappear along with many of Peru's glaciers in the next several years because of global warming, experts say.

At 17,000 feet (5,191 meters) in the northern Andes, the glacier, which covers famed Pastoruri has shrunk at a rate of 62 feet (19 meters) every year since 1980. Today it covers a surface area of 0.7 square miles (1.8 square kilometers), about 25 percent less than a quarter of a century ago.

Pastoruri is one of 18 glacier-

capped mountains in Peru suffering the effects of climate change, according to Peru's National Environment Council, CONAM.

"If climatic conditions remain as they are, all the glaciers (in Peru) below 18,000 feet will disappear by around 2015," CONAM's President Patricia Iturrugui told Reuters in an interview.

Pastoruri is a major tourist attraction near the city of Huaraz, 230 miles (419 km) northeast of Lima, and is the country's most popular mountain for skiing.

Peru has the most tropical glaciers in Latin America and has already lost 20 percent of the 1,615

miles (2,600 kms) of glaciers running through its central and southern Andes in the past 30 years, according to CONAM.

Climate change, caused by greenhouse gases such as carbon dioxide, is considered one of the biggest longer term threats to mankind and could bring higher sea levels, devastating floods and droughts.

The world has been heating up in the past 50 years and the Earth is at its hottest in 10,000 years, scientists say.

"There are 18 glacial mountains in Peru and they are all experiencing melting," Iturrugui said.

Humanitarian crisis looms as Afghan refugees flee Pak al-Qaeda hunt

AFP, Kabul

Aid workers and Afghan officials are struggling to avert a looming humanitarian crisis as thousands of Afghan refugees living in Pakistan pour across the border fleeing Pakistani army operations to hunt al-Qaeda-linked militants.

Over 20,000 refugees have already crossed the border into Afghanistan's insurgency-hit southwestern provinces, many of them leaving Pakistan after decades with only hours to pack what little they can carry, aid workers said.

"Because of the military operations in South Waziristan many refugees have been forced to leave and because they have no time to


pack or gather their things they face difficulties when they come back to Afghanistan," UN refugee worker Paul Stromberg told AFP.

The refugees are streaming into the Taliban stronghold of Paktika province over border crossings where the UN and aid organisations have no presence, said Stromberg, senior repatriation coordinator of the United Nations High Commission for Refugees (UNHCR) in Afghanistan.

Afghanistan's southeastern provinces bordering Pakistan are a hotbed of Taliban-led insurgency. The Afghan government, the UN and most aid organisations have pulled out fearing attacks on their workers.



A man runs for safety near the debris of collapsed building in Manila yesterday. The eight-story building collapsed in a busy commercial district in the Philippines capital allegedly due to faulty architectural design according to city engineers. Nobody was injured in the accident as the tenants were safely evacuated before the building collapsed.



Agrani Bank

Financial Statements - 2003

Balance Sheet as at 31st December 2003				Profit and Loss Account for the year ended 31st December 2003				Highlights on the overall activities of the Bank for the year 2003 and 2002						
		Notes	2003 Taka	2002 Taka			Notes	2003 Taka	2002 Taka	SI		Particulars	2003 Taka	2002 Taka
PROPERTY & ASSETS														
CASH:		03	7,138,114,855	6,716,783,398	OPERATING INCOME									
Cash in Hand (including foreign currencies)			971,401,957	919,020,241	Interest Income					18				
Balance with Bangladesh Bank & Sonali Bank (including foreign currencies)			6,166,712,898	5,797,763,157	Interest paid on Deposits & Borrowings					19				
BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS:					Net Interest Income									
In Bangladesh		04	3,013,664,544	3,801,544,906										
Outside Bangladesh			2,000,500,000	2,550,500,000	Interest from Investment					20				
MONEY AT CALL AND SHORT NOTICE:					Commission, Exchange Earnings & Brokerage					21				
INVESTMENTS:		05	1,640,000,000	3,600,000,000	Other Operating Income					22				
Government			31,502,384,181	32,446,986,531	TOTAL OPERATING INCOME (A)					3,271,046,896				
Others			29,150,006,800	30,000,365,250	OPERATING EXPENSES									
LOANS & ADVANCES:					Salary & Allowance:					23				
Loans, Cash Credit & Over Draft etc.			86,944,756,991	86,282,798,583	Rent, Taxes, Insurance, Lighting etc.					24				
Bills Discounted and Purchased			2,368,008,204	2,677,047,486	Legal Expenses					25				
PREMISES AND FIXED ASSETS:					Postage, Stamp, Telecommunication etc.					26				
OTHER ASSETS:		08	485,162,048	516,778,053	Auditors Fees					27				
NON-BANKING ASSETS:					Stationery, Printing, Advertisement etc.					27				
TOTAL ASSETS		09	141,435,693,566	144,449,726,927	Managing Director/Chief Executive's fees					28				
LIABILITIES & CAPITAL					Directors' Fee & Allowances					29				
Liabilities:					Depreciation and Repair of Fixed Assets					30				
Borrowings from other banks & financial institutions and agents		10	4,971,646,389	4,460,780,630	Sale from or dealing with non banking Assets									
DEPOSITS AND OTHER ACCOUNTS:					Other Expenses					31				
Current Accounts & Other Accounts		11	117,427,108,104	115,471,824,117	TOTAL OPERATING EXPENSES (B)					2,242,316,861				
Bills Payable			11,606,777,458	12,798,008,175	Profit / (Loss) before Provision (C) = (A - B)					264,636,587				
Savings Bank - Deposits			2,331,248,723	2,239,498,128	Provision for loans and advances					32				
Fixed Deposits			43,738,221,266	42,527,860,034	Provision for Investment					33				
OTHER LIABILITIES					Total Provision (D)					262,136,587				
TOTAL LIABILITIES		12	15,633,737,501	21,112,513,288	Total Profit / (Loss) before Tax (C - D)					2,500,000				
CAPITAL / SHAREHOLDERS' EQUITY:					Provision for Tax					1,125,000				
Paid-up Capital		13	2,484,200,000	2,484,200,000	Net Profit / (Loss) after Tax :					1,375,000				
Statutory Reserve		14	919,001,572	920,408,892	Appropriation:					1,375,000				
Assets Revaluation Reserve			145,712,106	144,337,106	Statutory Reserve					5,000,000				
Other Reserve		15	191,987,720	191,987,720	General Reserve					10,000,000				
Surplus profit and loss A/C		16	581,301,746	584,084,066	Dividends payable to Govt.					Nil				
TOTAL SHAREHOLDERS' EQUITY:					Retained surplus					Nil				
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY			141,435,693,566	144,449,726,927										
Off Balance Sheet Items as at 31st December 2003														
CONTINGENT LIABILITIES :					Acceptances and Endorsements per contra:					17.a				
Letters of Guarantee			1,254,470,936	1,255,379,350	Letters of Credit					17.b				
Letters of Credit			10,687,779,695	11,294,290,910	Other Contingent Liabilities					17.c				
Bills for Collection			8,282,530,414	7,486,445,086	Claims against the bank not acknowledge as debt					10,863,363				
Other Contingent Liabilities			1,374,774,180	1,690,261,980										
Liabilities on account of outstanding forward exchange contract			7,798,004,000	7,834,076,000										
OTHER COMMITMENTS:					Documentary credit and short term trade-related transactions					10,863,363				
Liability on account of outstanding forward exchange contract			10,863,363	105,791,319										
Forward assets purchased and forward deposits placed			-	-										
Undrawn note issuance and revolving underwriting facilities			-	-										
Undrawn formal standby facilities, credit lines and other commitments			-	-										
TOTAL OFF - BALANCE SHEET ITEMS					29,408,422,588					29,666,244,645				

sd/
Chairman

sd/
Director

sd/
Director

sd/
Managing Director

Sd/
Howlader yunus & Co.
Chartered Accountants

Sd/
ACNABIN & Co
Chartered Accountants