

Cash in Hand (including foreign currencies)

Balance with Bangladesh Bank & Sonali Bank

(including foreign currencies)

**FINANCIAL INSTITUTIONS:** 

In Bangladesh

INVESTMENTS:

OTHER ASSETS:

Liabilities:

Bills Payable

**Term Deposits** 

Government

Others

Outside Bangladesh

LOANS & ADVANCES:

NON-BANKING ASSETS: TOTAL ASSETS

LIABILITIES & CAPITAL

Institutions and agents

Savings Bank Deposits

OTHER LIABILITIES

TOTAL LIABILITIES

Share Premium Account

Paid-up Capital

Statutory Reserve

Letter of Credit

TOTAL:

Letter of Guarantee

Bills for Collection

Other Reserve

**BALANCE WITH OTHER BANKS AND** 

MONEY AT CALL AND SHORT NOTICE:

Loans, Cash Credit & Over Draft etc.

Borrowings from other banks & financial

**DEPOSITS AND OTHER ACCOUNTS:** 

Current Accounts & Other Accounts

CAPITAL / SHAREHOLDERS' EQUITY:

Surplus in Profit and Loss Account

TOTAL SHAREHOLDERS' EQUITY:

CONTINGENT LIABILITIES:

Other Contingent Liabilities

**TOTAL OFF - BALANCE SHEET ITEMS** 

Interest paid on Deposits & Borrowings Net Interest Income

Commission, Exchange Earnings & Brokerage

TOTAL OPERATING INCOME (A)

Rent, Taxes, Insurance, Lighting etc.

Chief Executives salary & fees

Charges on loan losses Depreciation of Bank's Assets

Repair of Bank's Assets

Other Provision

Total Provision (D)

Provision for Tax

Statutory Reserve

General Reserve Dividends etc. Retained surplus

Directors' Fee & Meeting Expenses

TOTAL OPERATING EXPENSES (B)

Provision for Dhaka Bank Foundation

Total Profit / (Loss) before Tax ( C - D )

Net Profit / (Loss) after Tax:

Earning per Share (EPS):

Interest receipts

Dividend receipts

**CASH FLOW FROM OPERATING ACTIVITIES** 

Receipts from other operating activities

Payments for other operating activities

Statutory deposits Purchase / Sale of trading securities

Loans and advances to other banks Loans and advances to customers

Other liabilities account of customers

Net cash flow from operating activities (A)

CASH FLOW FROM INVESTING ACTIVITIES

Sale of property, plant & equipment Purchase / sale of subsidiary

CASH FLOW FROM FINANCING ACTIVITIES Receipts from issue of ordinary shares

Net cash flow from financing activities (C)

Net increase / (Decrease) in cash (A+B+C)

Opening cash & cash equivalent at 1 January

Closing cash & cash equivalent at 31 December

Net cash used in investing activities (B)

Purchase / Sale of property, plant & equipment

Effects of exchange rate changes on cash & cash equivalent

Proceeds from sale of securities

Purchase of securities

Dividends paid

Deposits from other banks

Deposits from customers

Operating profit before changes in current assets & liabilities

Increase / Decrease in operating assets and liabilities:

Fee and commission receipts Recoveries on loans previously written off

Payments to employees

Payments to suppliers

Income taxes paid

Other assets

Trading liabilities

Other liabilities

Profit / (Loss ) Before Provision (C) = (A-B)

Provision for diminution in value of investments

Postage, Stamp, Telecommunication etc.

Stationery, Printing, Advertisement etc.

**OPERATING EXPENSES** Salary & Allowance:

Legal Expenses

Audit Fee

OTHER COMMITMENTS:

**OPERATING INCOME** 

**Acceptances and Endorsements** 

**TOTAL LIABILITIES & SHAREHOLDERS' EQUITY** 

PREMISES AND FIXED ASSETS:



2003

Taka

1,281,657,275

120,811,619

1,160,845,656

804,516,372

82,402,778

722,113,594

2,664,300,000

2,046,102,882

1,911,001,100

135,101,782

12,886,688,559

12,646,193,029

240,495,530

87,445,194

1,044,912,875

20,815,623,157

1,515,000,000

16,850,833,278

2,135,606,570

186,001,264

1,452,828,956

13,076,396,488

1,239,815,062

19,605,648,340

531,069,000

89,416,846

394,111,596

30,563,436

164,813,939

965,107,400

3,617,283,000

2,438,768,564

66,185,837

368,401,568

7,455,746,369

7,455,746,369

1,728,433,179

1,340,249,203 388,183,976

132,685,600

370,924,820

51,347,864

200,163,468

35,058,620

1,219,988

12,202,133

23,311,121

3,559,643

2,609,064

3,315,125

8,293,320 143,736,608

509,598,170 (20,975,891)

500,000

(24,357)

10,451,534

10,000,000

509,622,527

240,615,146

104,193,442

164,813,939

52.86

2003

1,776,879,312

8.322.592

188,463,355

81,457,891

(200,163,468)

(36,808,242)

(133,121,380)

153,118,724

(193,257,255)

366,995,178

(156,480,564)

(100,000,000)

(1,675,294,775)

(213,388,350)

(1,062,579,445)

2,668,529,614

(478,116,235)

(608,562,557)

124,363,008 3,446,258

14,914,675

2,821,577

145,545,518

151,734,000

(106,213,800)

(417,496,839)

77,869,028

5.091,102,558

4,751,474,747

45,520,200

Amount of outstanding loans

(v) Loans due by directors or officers of the banking

with any other persons;

company or any of these either separately or jointly

41,772,020

(1,277,896,351)

269,007,381

75,000

943,142,260

Taka

1,209,974,817

20,815,623,157

Managing Director

28 February 2005

Director

2004

Taka

1,062,113,165

142,603,903

919,509,262

937,888,789

191,525,833

746,362,956

4,922,500,000

3,077,902,511

2,791,047,500

286,855,011

16,538,805,141

16,208,663,197

330,141,944

124,713,634

1,514,171,523

28,178,094,763

3,125,000,000

22,575,365,660

2,757,750,009

323,639,132

2,310,513,196

17,183,463,323

989,841,741

26,690,207,401

663,836,200

520,626,175

72,366,672

1,208,658,227

5,748,304,115

3,589,368,696

369,939,259

298,731,877

PROFIT AND LOSS ACCOUNT

11,215,002,174

11,215,002,174

2,010,922,687

146,297,106

96,043,914

243,049,833

48,741,773

1,932,456

12,079,051

23,394,852

3,860,000

1.436.965

105,000

7,230,408

10,470,246

170,735,643

523,036,227

746,805,949

88,823,405

12,500,000

12,909,650

114,233,055

632,572,894

275,000,000

357,572,894

126,514,579

231,058,315

2004

1,995,083,079

(1,399,743,758)

8,738,193

234,063,366

(243,049,833)

(37,511,359)

(211,449,249)

147,779,664

258,665,476

455,503,540

(880,000,000)

(3,791,332,841)

(677,398,151)

2,432,496,862

4,457,103,228

(31,076,787)

2,225,916,052

136,905,637

(169,498,112)

(44,498,848)

(73,363,218)

(79,660,350)

(79,660,350)

2,072,892,484

99,182,223 4,751,474,747

6,923,549,454

3,728,105

1,954,725

CASH FLOW STATEMENT

1,269,842,176

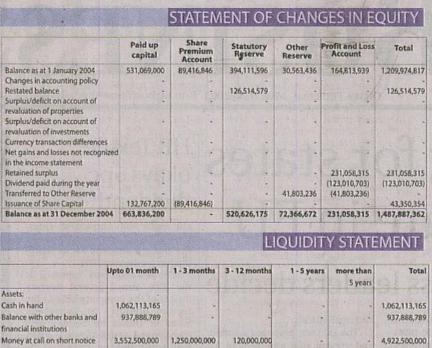
1,389,172,510

231,058,315

1,487,887,362

28,178,094,763

~	DHANASANA
M	L I M I T E D FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2004
ALÂNCE SHEET	STATEMENT OF CHANGES



	Upto 01 month	1 - 3 months	3 - 12 months	1-5 years	more than 5 years	Total
Assets;						PARTIE NAME OF THE PARTY OF THE
Cash in hand	1,062,113,165				15 6 5 5	1,062,113,165
Balance with other banks and	937,888,789		-	The state of the	Home treet	937,888,789
financial institutions	Account to the second	1000000				DOWN S
Money at call on short notice	3,552,500,000	1,250,000,000	120,000,000			4,922,500,000
Investment	115,621,511	150,000,000	1,300,000,000	1,496,281,000	16,000,000	3,077,902,511
Loans and Advances	279,602,451	1,293,679,206	9,898,827,133	4,472,858,279	593,838,072	16,538,805,141
Fixed assets including premises,	The party of			124,713,634		124,713,634
furniture and fixtures	TO THE REAL PROPERTY.	Man St	I Berth W		THE PERSON	
Other assets	472,573,318	anima la	835,111,299	142,367,461	64,119,445	1,514,171,523
Non-banking assets			THE OF THE	ALCOMO TOP		A STATE OF THE STA
Total Assets	6,420,299,234	2,693,679,206	12,153,938,432	6,236,220,374	673,957,517	28,178,094,763
Liabilities:		THE PARK			Shi and	THE TANK
Borrowing from Bangladesh	3,125,000,000	THE REPORT	ALC: U		Control of	3,125,000,000
Bank, Other banks, financial institutions and agents	40.03				The state of	A STATE OF THE PARTY OF THE PAR
Deposits & Other Accounts	3,082,163,382	3,094,273,064	15,884,169,468	136,654,215	378,105,531	22,575,365,660
Provision and other liabilities	137,498,843		852,342,898			989,841,741
Total Liabilities	6,344,662,225	3,094,273,064	16,736,512,366	136,654,215	378,105,531	26,690,207,401
Net Liquidity Gap	75,637,009	(400,593,858)	4,582,573,934)	6,099,566,159	295,851,986	1,487,887,362
The accompanying notes fo	rm an integral p	art of this finar	icial statement	AND LONE	Party Calling	A SHOUL AS
Came	Selina H	ai 12	okshana Z	aman i	stather &	
Shahed Noman	Selina Hai	Rok	shana Zaman	,	TA KHAN & C	0.
	The second second	-	STATE OF THE PARTY	THE REAL PROPERTY.	THE RESERVE OF THE PERSON NAMED IN	

Chairperson

Chartered Accountants

SOME IMPORTANT	SOME IMPORTANT NOTES TO THE FINANCIAL STATEMEN				
	2004 Taka	2003 - Taka			
1, LOANS & ADVANCES					
1.1 Loans, Cash Credits & Overdrafts etc.:					
In Bangladesh					
Overdrafts	3,166,525,948	2,658,821,101			
Demand Loan	1,415,907	9,062,917			
Cash Credits	1,191,832,376	741,497,427			
House Building Loan	226,371,605	377,146,190			
Transport Loan	72,168,263	101,068,832			
Term Loan	3,331,891,028	2,778,191,312			
Loan against Trust Receipt	5,730,837,570	4,157,653,403			
Payment against Documents	597,505,894	646,708,641			
Loan against Imported Merchandise	619,885,247	343,141,861			

	1,191,832,376 226,371,605		741,497,427
	226.371.605		
			377,146,190
	72,168,263		101,058,832
	3,331,891,028		2,778,191,312
	5,730,837,570		4,157,653,403
	597,505,894		646,708,641
	619,885,247		343,141,861
	225,547		98,191,705
	45,567,716		30,019,041
	681,737,188		468,875,795
	58,096,552		66,735,824
	246,700,758		106,850,593
	237,901,598		62,228,387
	330,141,944		240,495,530
	16,538,805,141	1	2,886,688,559
	ce to 20 billions		
Total	16,538,805,141	12	,886,688,559
	Total	5,730,837,570 597,505,894 619,885,247 225,547 45,567,716 661,737,188 58,096,552 246,700,758 237,901,598 330,141,944 16,538,805,141	5,730,837,570 597,505,894 619,885,247 225,547 45,567,716 681,737,188 58,096,552 246,700,758 237,901,598 330,141,944 16,538,805,141

Repayable on Demand		279,602,451	450,886,447
Not more than 3 months		1,293,679,206	1,035,530,695
More than 3 months but not more than 1 year		9,898,827,133	7,650,985,483
More than 1 year but not more than 5 years		4,472,858,279	3,178,424,332
More than 5 years	*****	593,838,072	570,861,602
2 Lane on the basis of significant consentration	Total	16,538,805,141	12,886,688,559
i.3 Loans on the basis of significant concentration including bills purchased & discounted:			
Advances to allied concerns of Directors;			654,744
Advances to Chief Executive		880,326	1,069,737
Advances to Other Senior Executives		19,083,945	41,104,270
Advances to Customer's Group:			
Agriculture loan		4,487,125	2,572,000
Commercial lending		9,796,183,497	4,806,432,958
Export financing		354,330,173	327,167,136
Special Program Loan (SME)		11,176,597	437,080
Staff Loan		85,728,854	76,378,468
Others	Total	6,266,934,624 16,538,805,141	7,630,872,166 12,886,688,559
Loans and advances allowed to each customer exceeding 15%	of Bank's	s total Capital:	
	O Darric		
Number of Customers		121	66
Amount of outstanding loans* Classified amount thereon		9,740,902,719	7,734,189,916
Measures taken for recovery			
1-4 Industry - wise loans including bills purchased & Agricultural Industries	discou		2.572.00
Pharmaceuticals Industries		4,487,125	2,572,000
		535,820,875	212,696,211
Textile & Garment Industries		1,889,289,863	896,825,123
Chemical Industries		524,141,137	652,091,075
Food & alied Industries		2,262,232,965	2,216,636,050
Fransport & Communication		640,633,928	535,270,038
Electronics & Automobile Industries		407,467,897	239,312,030
Housing & Construction Industries		1,963,396,312	1,787,658,032
Engineering & Metal Industres including Ship Breaking		2,340,411,898	1,626,507,875
Energy & Power Industries		99,944,884	94,788,850
Service Industries		53,942,116	11,118,275
Other Industries		5,817,036,141	4,611,213,000
	Total	16,538,805,141	12,886,688,559
1.5 Classification of loans & advances:			
Unclassified (including staff loan)		16,267,406,911	12,466,735,973
Sub-Standard		57,929,342	198,069,371
Doubtful		13,543,991	15,857,567
5.7.7		ופקבריקבו	13,037,307

		Total	271,398,230 16,538,805,141	419,952,586 <b>12,886,688,559</b>
1.6 Provision required f	or loans and advances:			
Status	Base for Provision	Rate %		
Unclassified	16,181,167,000	_1_	161,817,000	125,127,000
Classified:				
Sub-Standard	41,109,000	20	8,222,000	2,778,000
Doubtful	7,401,000	50	3,700,000	2,778,000
Bad or loss	63,921,000	100	63,921,000	147,838,000
			75,843,000	153,394,000
Required provision for lo	ans & advances		237,660,000	278,521,000
Total provision maintain	ed		237,660,000	288,057,150
Excess / short provision a	as at 31 December			9,536,150

16,538,805,141

85,728,854

76,378,468

	ns secured by cash & quasi cash ns secured by others (land, building, stock etc.)	2,677,186,490 13,861,618,651	2,029,116,494 10,857,572,065
1.8 P	articulars of Loans and Advances:		
(1)	Loans considered good in respect of which of the bank company is fully secured;	0,500,900,602	9,164,399,974
(ii)	Loans considered good against which the banking company holds no security other than the debtor's personal guarantee;	5,697,612,525	1,912,967,379
	Loans considered good secured by the personal undertakings of one or more parties in addition to the personal guarantee of the debtors;	175,498,182	1,302,949,636
(iv)	Loans adversely classified; provision not maintained thereagainst;		



				2004 Taka	2003 Taka
(vi) Loans due from companies or f					
of the banking company have i managing agents or in case of					
(vii) Maximum total amount of adva advance made at any time duri					
managers or officers of the ban	king companies or any o				
either separately or jointly with (viii) Maximum total amount of adva	ances including temporar				
advances granted during the ye in which the directors of the b					
as directors, partners or manag private companies as members		of			
(ix) Due from banking companies; (x) Amount of classified loan on w	high interest has not been				
charged, should be mentioned					
<ul> <li>a) Decrease / increase in provision</li> <li>b) Amount of loan written off;</li> </ul>	on;			3,917,000) 39,634,532	3,660,368
c) Amount realized against loan d) Amount of provision kept aga				53,921,000	147,838,000
'bad/loss' on the date of prepare	aring the balance sheet;			3,921,000	
e) Interest creditable to the Inte (xi) Cumulative amount of the writte	CONTRACTOR OF THE PARTY OF THE		1	40,196,000	18,375,510 561,468
(xii) Amount written off during the c (xiii) The amount of written off loan		n filed;		39,634,532 28,384,941	561,468
2. DEPOSITS AND OTHER ACCOUNT	•				
2.1 Current and Other Accounts					
Current Account Foreign Currency Deposits				799,949 ,520,256	842,905,057 24,369,173
Margin under L/C Margin under L/G			492,	061,646 ,961,749	520,175,776 149,427,842
Deposits Awaiting Disposal			101	,608,419	112,919,440
Accrued Interest Sundry Deposit			461,	,955,706 842,284	322,526,954 163,282,328
2.2 Bills Payable		Total	2,757,	750,009	2,135,606,570
Pay Order			247.	386,404	175,209,949
Demand Draft		Total	76,	252,728 39,132	10,791,315 186,001,264
22 Sandary Describe		TOTAL	323,0	37,132	100,001,201
2.3 Savings Deposits					
Savings Account  Mudaraba Savings Accounts				707,701 805,495	758,747,067 694,081,889
		Total	2,310,5	13,196	1,452,828,956
2.4 Term Deposits					
Short Term Deposits Fixed Deposits				759,868 448,873	702,983,989 11,952,708,852
Deposit Pension Scheme Gift Cheque			366,	802,987 774,241	298,538,044 629,370
Marriage Deposit Scheme Bearer Certificate of Deposits			11,	302,544	9,038,285 112,497,948
NFCD Deposits			5,	163,246	
		lotal	17,183,4	63,323	13,076,396,488
2.5 Maturity grouping of deposits a	and other accounts				
1) Other Deposits:					
Repayable on demand; Repayable within 1 month;				63,382 885,064	1,129,150,202 2,424,010,809
Over 1 month but within 6 mont Over 6 months but within 1 year				70,596 00,872	6,709,672,089 3,734,518,573
Over 1 year but within 5 years; Over 5 years but within 10 years			136,	554,215	91,016,138
Sub-total:	danona race			79,660	307,576,329 14,395,944,140
Inter-bank deposits:     Repayable on demand;					
Repayable within 1 month; Over 1 month but within 6 month		M sak	2,019,9	98,000	924,889,138 1,530,000,000
Over 6 months but within 1 year Over 1 year but within 5 years;	SECTION OF PERSONS ASSESSED.	18.35.8000 18.35.8000	ACRUM N	CK-STATE	TO SECURITA DE DESCRIPTO VICTORIO
Over 5 years but within 10 years Sub-total:			3,277,	886,000	2,454,889,138
		Total ;	22,575,3	65,660	16,850,833,278
3. CAPITAL 3.1 Authorized					
10,000,000 ordinary shares of Tk.10	00.00 each		1,000,00	00,000	1,000,000,000
3,2 Issued, subscribed and paid up	-3-1-60		C2-1	-571 100 00	
The issued, subscribed and paid up ca		s to 6,638,3			
5,310,690 ordinary shares (2003: 3,79 of Tk.100.00 each	3,350 ordinary shares)		531,00	59,000	379,335,000
1,327,672 ordinary shares (2003: 1,51			132,76	7,200	151,734,000
of Tk.100.00 each issued as bonus an	d rights shares respective	ly Total	663,83	6,200	531,069,000
3.3 The break up of issued, subscrib	ed and paid up capital is	as follows	S:		
Particulars	2004	alum et et			003 Value of Shares
		(Tk.)		of holdings	Value of Shares (Tk.)
Sponsors / Promoters Financial Institutions (Public & Private)	59.63 15.03	395,838,6 99,797,8		63.76	338,587,600 35,242,500
ICB Account Holders Investment Corporation of Banglades	0.23 h 0.26	1,539,2		0.37	1,960,000
Foreign Investors Non-resident Bangladeshis					
General Public	24.85 Total 100.00	164,940,60	CONTRACTOR OF THE PARTY OF THE	29.00	154,073,900 531,069,000
3.4 Capital Adequacy of the Bank:	100.00	663,836,2	00	100.00	331,003,000
Core Capital (Tier - 1) Paid up Capital			663,8	336,200	531,069,000
Share Premium Account Statutory Reserve			520,6	26,175	89,416,846 394,111,596
Other Reserve Surplus in Profit and Loss Account				366,672 358,315	30,563,436 164,813,939
Suplementary Capital (Tier - 2)			1,487,8		1,209,974,817
1% General Provision Exchange Equalization Account				17,000 78.808	125,127,000
			162,9	78,808 95,808	1,178,808 126,305,808
A. Total Capital B. Total Risk Weighted Assets			1,650,8		1,336,280,625
C. Required Capital on Risk Weighted A D. Surplus / (Shortfall)	ssets (9% on B)		1,413,9		1,105,126,421
Capital Adequacy Ratio (%)			230,9	10.51	10.88
Capital Requirement (%)	num afaroni			0.42	1223
Core Capital (against standard of minir Supplementary Capital	num of 4,50%)			9.47 1.04	9.85 1.03

SL	Particulars	2004	2003
1	Paid up Capital	663,836,200	531,069,000
2	Total Capital	1,650,883,170	1,336,280,625
3	Capital surplus / (deficit)	236,936,797	231,154,204
4	Total Assets	28,178,094,763	20,815,623,157
5	Total Deposits	22,575,365,660	16,850,833,278
6	Total Loans and Advances	16,538,805,141	12,886,688,559
7	Total Contingent Liabilities and Commitments	11,215,002,174	7,455,746,369
8	Credit Deposit Ratio (%)	73.26	76.48
9	Percentage of classified loans against total loans and advances	1.65	3.20
10	Profit after tax and provision	357,572,894	269,007,381
11	Amount of classified loans during the year	271,398,230	419,952,586
12	Provisions kept against classified loans	75,843,125	162,930,150
13	Provision surplus / (deficit)		9,536,150
14	Cost of fund [deposit cost & overhead cost] (%)	8.79	9,60
15	Interest earning Assets	25,330,273,158	17,641,413,688
16	Non-interest earning Assets	2,847,821,605	3,174,209,469
17	Return on Investment (ROI)	4.75	6.48
18	Return on Assets (ROA)	1,27	1.29
19	Incomes from Investments	146,297,106	132,685,600
20	Earning per Share (Taka)	60.57	52.86
21	Net Income per Share (Taka)	53.86	50.65
22	Price Earning Ratio (Times)	14.03	4.75