For the year ended December 31, 2007

share @ Tk 10,00,000 ==

4.00 Cash :

দরদি সমাজ গঠনে সমবেত অংশগ্রহন

31.12.2007

Amount (Tk.)

13,406,758,025

3,033,501,280

For the year ended December 31, 2007

7.00 Investment

I) Investments

ii) Bills purchased & discounted



A Joint Venture Islamic Bank www.siblbd.com

31.12.2006

Amount (Tk.)

12,661,862,557

2,651,038,921

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L	2	U	=		

31.12.2007

Amount (Tk.)

31.12.2006

Amount (Tk.)

a)	In hand In local currency In foreign currency Total	282,605,788 653,160 283,258,948		193,639,155 838,680 194,477,835	Payable in Bangladesh Payable outside Bangladesh	3,033,501,280 2,988,185,201 45,316,079 16,440,259,305	2,651,038,92 2,562,192,58 88,846,33 15,312,901,47
b)	() Balance with Baugladesh Bank				I) Investments		
	In local currency In foreign currency	1,288,042,604 115,023,938 1,403,066,542		959,653,298 201,251,228 1,160,904,526	Musharaka Mudaraba Murabaha	191,979,457 134,000 2,275,602,395	173,983,77 134,00
	ii) Balance with Sonali Bank as agent of Bangladesh Bank				Bai-muzzal Hire-Purchase & Sirkatul Meelk	5,611,989,816 4,705,091,976	2,106,275,68 5,352,118,83 4,374,729,48
	Local currency Total Grand Total (A+B)	15,941,869 1,419,008,411 1,702,267,359		28,862,640 1,189,767,166 1,384,245,001	Installment Investment Scheme Quard Bai-Salam	45,199,171 467,755,081 19,923	38,714,66 528,536,67
	Statutory Deposits Cash Reserve Requirement (CRR) and Statutory Liquidity Requ	irement (SLR) have been calculated	and maintaine	ed in accordance with the	Staff	108,986,206 13,406,758,025	87,369,49 12,661,862,59
	section 33 of the Bank Companies Act 1991 and subsequent BCI dated August 25, 2005. The statutory cash reserve requirement on Bank's time and den				ii) Bills Purchased : In Land Bill Purchase	1,506,301,708	1,436,047,3
	Bangladesh Bank in current account and 10% statutory liquidity in the form of BD Govt. Islami Bond Fund including FC (Foreign	requirement including CRR on the s in Currency) balances with Banglade	ame liabilities	has also been maintained	FBP (Foreign Bill Purchased) Baim-WesBills Murabaha WesBills	45,316,079 1,135,646,550 32,796,719	88,846,3 866,266,1
	the reserves are maintained by the bank in excess of the statutory	requirements, as shown below:			Murabaha Bill of Exchange Sub-Total	313,440,224 3,033,501,280	259,879,1 2,651,038,9
	Cash Reserve Requirement (CRR) Demand and time liabilities Required reserve (5%)	925,148,500		752,662,500	7.01 Maturity Grouping of Investment	16,440,259,305	15,312,901,4
	Actual reserve held with Bangladesh Bank Surplus	1,303,984,473 378,835,973	_	988,515,000 235,852,500	Repayable on Demand Not more than 3 months	3,033,501,280 2,876,320,176	2,651,038,9 2,727,206,3
	Statutory Liquidity Reserve Requirement (SLR) Required reserve (10% including 5% CRR)	1,850,297,000	1	1,505,325,000	More than 3 months but not more than 1 year More than 1 year but not more than 5 years More than 5 years	3,818,083,313 1,049,799,202	5,413,671,4 3,558,727,7 962,257,0
	Actual reserve Surplus	2,026,539,000 176,242,000		1,677,337,000	7.02 Investment classified in to the following broad categories.	16,440,259,305	15,312,901,4
	Balance with other Banks & Financial Institutions	4,384,559,667		1,500,441,035	In Bangladesh Musharaka	191,979,457	173,983,7
	In Bangladesh (5.01) Outside Bangladesh (5.02) Total	217,525,282 4,602,084,949		71,777,577	Murabaha Bai-muazzal	134,000 2,275,602,395 5,611,989,816	134,0 2,106,275,6 5,352,118,8
5.01	In Bangladesh				Hire-Purchase & Sirkatul Meelk Installment Investment Scheme	4,705,091,976 45,199,171	4,374,729,4 38,714,6
	Name of Institutions: Mudaraba Savings Deposits (MSD) A/c:	100 000 000		205 525 242	Quard Bai-Salam Staff	467,755,081 19,923 108,986,206	528,536,6 87,369,4
	Al- Arafah Islami Bank Ltd. The Oriental Bank Ltd. Dhaka Bank Ltd. (Islami Banking Branh)	162,532,093 184,344 54,963,053		205,525,243 184,614 197,581,236	Sub-total Outside Bangladesh	13,406,758,025	12,661,862,5
	AB Bank Ltd. (Islami Banking Branch) Exim Bank Ltd. (Islami Banking Branch)	54,735,334 103,390,054		679,974 200,744,375	Musharaka Mudaraba Murabaha		
	Prime Bank Ltd. (Islami Banking Branch) Bank Alfalah Ltd. (Islami Banking Branch) Shahialal Bank Ltd. (Islami Banking Branch)	160,675,681 1,072,839 630,762		2,365,883 645,972 236,156	Bai-muazzal Hire-Purchase & Sirkatul Meelk		
	The City Bank Ltd. (Islami Banking Branch) Southeast Bank Ltd. (Islami Banking Branch)	151,622,209 161,579,756		191,834,741	Installment Investment Scheme Quard Staff		
	Sub total	851,386,125		799,798,194	Sub-total Total	13,406,758,025	12,661,862,4
		31.12.2007 Amount (Tk.)		31.12.2006 Amount (Tk.)		31.12.2007 Amount (Tk.)	31.12.2006 Amount (Tk.)
	Mudaraba Short Notice Deposit (MSND) A/c Al- Arafah Islami Bank Ltd. The Oriental Bank Ltd.	4,134,428 346,702	F	312,253 347,192	7.03 Investment on the basis of significant concentration includ		Adduit (TE)
	Shabjalal Bank Ltd. Prime Bank Ltd. (Islami Banking Branch)	4,576,043 8,127		24,056,403 8,673	7.03.01 Investment to the Directors or concerned Institutions 7.03.02 Investment to the chief Executive or other high Official	45,021,618	9,400,00 57,789,33
	Sub total Mudaraba Term Deposits (MTDR) A/c	9,065,300		24,724,521	7.03.03 Investment to Customer groups Commercial lending Export Financing	5,022,200,000 379,400,000	3,672,543,00 226,018,00
	The Oriental Bank Ltd. (Islami Banking Branch) Al- Arafah Islami Bank Ltd. (Islami Banking Branch)	307,257,564 300,000,000		300,000,000	House Building Investment Consumer Investment Scheme	38,719,935 5,798,769	704,857,00 39,020,00
	Dhaka Bank Ltd. (Islami Banking Branch) Southeast Bank Ltd. (Islami Banking Branch) AB Bank Ltd. (Islami Banking Branch)	400,000,000 300,000,000 750,000,000			Small and Medium Enterprises Micro Investment Staff Investment	74,487,000 28,574,000 63,964,588	63,560,00 24,775,00 62,196,66
	Oman Bangladesh Leasing & Finance Ltd. Investment Corporation of Bangladesh (ICB)	20,000,000		250,000,000	Other Investments 7.03.04 Investment to Industries	2,940,456,442 8,553,600,734	5,948,567,00 10,741,536,66
	Islamic Finance & Investment Ltd. (IFIL) Industrial Promotion & Development Co. (IPDC) International Leasing Finance & Services Ltd.	110,000,000 200,000,000 200,000,000		60,923,400	Agricultural Industries Textile Industries	471,900,000 1,604,000,000	367,170,00 739,205,00
	Prime Finance & Investment Ltd. Phoenix Finance & Investment Ltd.	200,000,000 330,000,000			Food & Allied Industries Pharmaceutical Industries Lether, Chemicle, Cosmatic etc.	749,500,000 643,800,000 19,600,000	805,302,00 11,289,00 225,061,00
	Midas Financing Ltd. IDLC Finance Ltd. Uttara Finance & Investment Ltd (UFIL)	150,000,000 100,000,000 150,000,000		60,000,000	Construction Industries Cement and Ceramic Industries	454,900,000 52,500,000	441,009,00 65,520,00 155,996,00
	Total	3,517,257,564	_	670,923,400	Service Industries Transport and Communication Industries Other Industries	139,600,000 444,525,511 3,261,311,442	343,256,00 1,350,367,47
	Al-wadia Current Deposit (AWCD) A/c Al- Arafah Islami Bank Ltd. Islami Bank Bangladesh Ltd.	2,514 5,425		3,144	Total Investment	7,841,636,953 16,440,259,305	4,504,175,47 15,312,901,47
	Sonali Bank Bank Asia	6,209,949 531,200		3,364,576 1,627,200	7.03.05 Geographical location wise Investment Dhaka Chittagong	9,135,871,305 5,446,413,000	8,384,016,47 5,130,944,00
	Bangladesh Krishi Bank Sub total	6,850,678		4,994,920	Rajshahi Khulna Sylhet	1,131,276,000 665,521,000 61,178,000	1,009,877,00 724,487,00 63,577,00
	Grand total	4,384,559,667	=	1,500,441,035	7.03.06 Details of large Investment	16,440,259,305	15,312,901,47
5.02	Outside Bangladesh (NOSTRO A/C) Standard Chartered Bank Ltd., New Jersey, Actual	5,763,677	Г	8,693,990	Number of Client with amount of outstanding Investment to reported hereunder. Total capital of the Bank was Tk. 180.64	Crore as on 30.09,2007 and was used as base figure	are to calculate the single p
	Standard Chartered Bank Ltd., Kolkata Standard Chartered Bank Ltd., London	403,389 5,632,770		129,644 2,389,914 1,202,994	expouser limit-fund liability; and such limit was fixed at Tk. 18 Company Act, single party expouser limit has been fixed at 1: Bangladesh Bank for social Investment Bank Ltd and effective	5% on capital maintained but special rate @ 10%	has been determined by the
	Standard Chartered Bank Ltd., Tokyo American Express Bank Ltd., New Jersey, Actual American Express Bank Ltd., Kolkata	927,184 93,043,722 107,501		11,836,043 227,257	Total number of clients Amount of outstanding Investment	4,538,100,000	4,210,600,00
	American Express Bank Ltd., Frankfurt American Express Bank Ltd., Tokyo	5,992,024 102,481		11,768,430 122,330 1,064,041	Amount of Classified Investment Measures taken for recovery	Not Applicable	Not Applical
	Habib American Bank Ltd., New York Mashreq Bank Ltd., New York (Actual) HSBC, Mumbai	176,555 10,275,456 278,851		9,810,613 2,640,203		31.12.2007 Amount (Tk.)	31.12.2006 Amount (Tk.)
	HSBC,New York (Actual) Sonali Bank Ltd., Kolkata, India	89,428,866 167,632 261,969		13,404,060 170,065 265,771	7.04 Classification of Investments	Amount(12)	Amvan (122)
	United Bank of India, Kolkata, India Aril Habib Rupali Bank Ltd., Karachi Br. Nepal Bangladesh Bank Ltd., Kathmandu	154,078 131,194		182,870 133,098	Unclassified Substandard	15,470,639,760	14,417,918,3 17,545,0
	Arab Bangladesh Bank Ltd., Mumbai ICICI Bank Ltd., Mumbai, India	87,367 476,595 212,147		179,040 286,492 232,561	Doubtful Bad or loss (Note: 7.04.01)	17,811,000 735,209,545	32,796,0 699,881,1
	Bank of Bhutan Habib Metropolitan Bank Pakistan, Main Dresdner Bank, Frankfurt (Main)	267,534 3,634,290		7,038,159	Sub total	16,279,550,305	15,168,140,4
		31.12.2007	=	31.12.2006	Unclassified (short term agri / micro credit) Substandard (short term agri / micro credit)	26,397,000 449,000	22,269,0 993,0 852,0
	Maturity Grouping	Amount (Tk.)		Amount (Tk.)	Doubtful (short term agri / micro credit) Bad or Loss (short term agri/micro credit)	550,000 1,178,000 28,574,000	661,0 24,775,0
	Payable on demand Up to 1 month More than 1 month but up to 3 months	301,000,711 951,913,336 3,041,913,336		169,114,577 483,194,848 919,909,188	Sub total Staff Investment	132,135,000	119,986,0
	More than 3 month but up to 6 months More than 6 month but up to 12 months	307,257,566			Grand Total	16,440,259,305	15,312,901,4
	More than 1 year but up to 5 years More than 5 years but up to 10 years More than 10 years but unclaimed balance				7.04.01 According to the CL-1 statement, the Bank calculated cla returns were submitted to Bangladesh Bank as on 31.12.2007	7. Subsequent to the returns and statements submi	itted to Banglades Bank,
		4,602,084,949		1,572,218,612	the external auditors has found out additional bad & loss Tk Bad/Loss investments has been provided in this account and	hence finally classified investments stood at Tk 8	81,10,87,545.
	Investment (Share & Securities) Government:	558,451,487 500,000,000		501,061,600	Provision Surplus/ (Shortfall) against Investment:		
~	Treasury Bill National Investment Bond				7.04A Provision Required Unclassified 1% Unclassified 2% for SME Investment	150,699,650 1,417,240	143,212,7
	Bangladesh Bank Bill Govt. Notes / Bond Prize Bond				Unclassified 5% for SMA Investment Unclassified 0.5% on Off Balance Sheet Items	16,292,350 35,923,020	1,815,0
	6.Bangladesh Govt. Islamic Bond Fund: Note: A.6.01	500,000,000		500,000,000	Substandard 20% Doubtful 50%	1,952,200 3,985,500	1,265,4 14,386,5
	A.6.01 In the year 2005, Bangladesh Bank introduced a new ty inheritent limitation on the part of Shariah Compliant Banks to to of treasury Management. The fund has been operating under Mu	ake part in buying and selling of trea	sury Bill etc as	s a very common form	Bad/ Loss 100%	292,792,545 503,062,505	276,812,1 438,683,6
B.	Others: 1. Shares: Preference, Ordinary, Deferred and others:	58,451,487		1,061,600	7.04B Provision Required (Short term Agricultural & Micro C	redit)	
	CDBL Share Note: B,1.01 ICB 5th Mutual Pund	1,000,000	2	1,000,000	Unclassified (short term agri /micro credit) 5%	1,319,850	1,113,4
	ICB 7th Mutual Fund ICB 8th Mutual Fund Square Pharmaceuticles Ltd.	2,114,123 61,600 8,746,360		61,600	Substandard (short term agri /micro credit) 5% Doubtful (short term agri /micro credit) 5% Bad & loss (Short term agri /micro credit)	22,450 27,500 736,000	41,5
	Square Textile Ltd. Uttara Finance & Investment Ltd.	1,849,486 4,233,032			Dad & 1083 (Short term agri /micro credit)	2,105,800	1,464,0
		2,709,347 1,459,305	5		Grand Total (7.02A+7.02B)	505,168,305	440,147,7
	Pragati Insurance Ltd. National Bank Limited	34,941,523			7.04C Provision Made: (Other than Short term Agricultural &	Micro Credit)	
	Pragati Insurance Ltd.					The state of the s	
	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc. To test the total value of the portfolios as shown above as on	31.12.2008,the management has car	refuly reviewe	ember 2007; Vol 22 published	Unclassified SMA	204,332,260	144,914,5 1,304,6 1,265,4
	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc.	31,12,2008,the management has carecrese in market value. The Monthly	Review: Dece	sental trend except Pragati	Unclassified SMA Substandard Doubtful	The state of the s	1,304,6 1,265,4 14,386,5 276,812,1
Po	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc. To test the total value of the portfolios as shown above as on any provision to cover any expected loss that may arise from design of the portfolios as that may arise from design of the portfolios.	31.12.2008, the management has can excrese in market value. The Monthly it value and found that all securities had such decreases in market value of the Per Unit Market Price	refuly reviewe Review: Dece nave an increm Pragati Insurar per unit	sental trend except Pragati	Unclassified SMA Substandard Doubtful Bad or loss	204,332,260 1,952,200 3,985,500 299,693,000 509,962,960	1,304,6 1,265,4 14,386,5
IC	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc. To test the total value of the portfolios as shown above as on any provision to cover any expected loss that may arise from defrom Dhaka Stock Exchange Ltd. is followed to test the marke Insurance Company Ltd. However, the management considered of the Mutual Fund 8 5th Mutual Fund 8 7th Mutual Fund	31.12.2008, the management has carecrese in market value. The Monthly et value and found that all securities had such decreases in market value of Per Unit Market Price as on 31 921.87 952 568	refuly reviewe Review: Dece have an increm Pragati Insurar per unit 1.12.07	value Incresed / (Decreased) Increased Increased	Unclassified SMA Substandard Doubtful Bad or loss 7.04D Provision Made: (Short term Agricultural & Micro Cred Unclassified (short term agri credit)	204,332,260 1,952,200 3,985,500 299,693,000 509,962,960	1,304,6 1,265,4 14,386,5 276,812,1
IC	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc. To test the total value of the portfolios as shown above as on any provision to cover any expected loss that may arise from defrom Dhaka Stock Exchange Ltd. is followed to test the marke Insurance Company Ltd. However, the management considered of the Sth Mutual Fund 8. 5th Mutual Fund	31.12.2008,the management has carecrese in market value. The Monthly to value and found that all securities had such decreases in market value of the such decreases in the such decreases in market value of the such decreases in the such d	refuly reviewe Review: Dece nave an increm Pragati Insurar per unit 1.12.07 2.75 3.00	value Incresed / (Decreased) Increased	Unclassified SMA Substandard Doubtful Bad or loss 7.04D Provision Made: (Short term Agricultural & Micro Cred	1,952,200 3,985,500 299,693,000 509,962,960 1,319,850 22,450 27,500 736,000	1,304,6 1,265,4 14,386,5 276,812,1 438,683,6 1,113,4 49,6 41,5 259,6
IC IC	Pragati Insurance Ltd. National Bank Limited 2. Debenture & Bond: Mudaraba Islami Bond Fund of IBBL 3. Others Investment 4. Gold etc. To test the total value of the portfolios as shown above as on any provision to cover any expected loss that may arise from defrom Dhaka Stock Exchange Ltd. is followed to test the marke Insurance Company Ltd. However, the management considered of the Mutual Fund 8 5th Mutual Fund 8 7th Mutual Fund	31.12.2008, the management has carecrese in market value. The Monthly to value and found that all securities had such decreases in market value of the such decreases in market value of	refuly reviewe Review: Dece have an increm Pragati Insurar per unit 1.12.07 2.75 3.00 3.00 2.00 7.40 3.50 0.00	value Incresed / (Decreased) Increased Increased Increased Increased Increased Increased	Unclassified SMA Substandard Doubtful Bad or loss 7.04D Provision Made: (Short term Agricultural & Micro Cred Unclassified (short term agri credit) Substandard (short term agri credit) Doubtful (short term agri credit)	1,952,200 3,985,500 299,693,000 509,962,960 110)	1,304,6 1,265,4 14,386,5 276,812,1 438,683,6 1,113,4 49,6 41,5

15	Particulars of Investment	31.12.2007 Amount (Tk.)	31.12.2006 Amount (Tk.)
2	raruculars of investment		
	Investment considered good in respect of which the bank if fully secured	14,617,187,024	13,765,825,412
	Investment considered good for which the bank holds no other security than the debtors personal security	360,971,142	346,548,200
)	Investment considered good secured by the personal security of one or		
	more persons in addition to the personal security of the debtor.	1,329,986,138	1,200,527,866
)	Investment adversely classified provision not maintained there against	132,115,000 16,440,259,304	15,312,901,47
)	Investment due by directors or officers of the banking company or any of these either separately or jointly with any other persons	134,079,000	129,386,000
)	Investment due by companies or firms in which the directors of the banking companies are interested as director, partner or managing agent or incase of private companies as member (Funded & Nonfunded).	1,944,000	11,855,00
_			
1)	Maximum total amount of investment including temporary investment made at any time during the year to directors or managers or officers of the bank or any of them either severally or jointly with any other persons.	2,238,000	129,386,00
ii)	Maximum total amount of investment including temporary investment		
	granted during the year to the companies or firms in which the		
	directors, partners or managing agents or in the case of private companies as member		
()	Due from banking companies		
)	Amount of provision against bad/ loss investment as at 31.12.2007	299,516,195	277,071,16
i)	Amount of compensation suspense as at 31.12.2007	129,446,977	117,430,74
i)	Amount of written off / waiver of Investment	113,254,474	106,255,43
ii)	Amount recovered against debts which are previously written off	5,760,000	667,77
v)	Amount of provision kept against amount Classified as bad	306,416,650	277,071,10
1)	Cumulative amount of written off Investments:	769,114,000	648,294,55
	Amount of Investment written off for the current year	113,254,474	106,255,43
	Amount of Investments written off against which cases have been filed for recovery	769,114,000	648,294,01
00	Bills purchased & discounted		
	Payable in Bangladesh	2,988,185,201	2,562,192,51
	Payable outside Bangladesh	45,316,079 3,033,501,280	88,846,33 2,651,038,93
	Maturity grouping of bills purchased and discounted:		
	Up to 1 months	313,440,224	259,879,11
	More than 1 months but less than 3 months	45,316,079	88,846,33
	More than 3 months but less than 6 months	1,506,301,708	1,436,047,35
	Up to 6 months and above	1,168,443,269	866,266,10
	Total =	3,033,501,280	2,651,038,97
	Social Investment Bank I Fixed Assets Schedule for the		

61		COST						W.D.V		
SI No	Particulars	Cost As on 1/1/2007	Addition During the year	Sales/ Disposal	Cost as on 12/31/2007	Dep. Upto 1/L/2007	Dep. For the year 2007	Sales/ Adj.	Acc. Dep. 12/31/2007	12/31/2007
1	2	3	(4+5) = 6	7	(6-7) = 8	9	10	11	(9+10-11) = 12	(8-12) = 13
1	Land	2,111,623			2,111,623	-	-	-	-	2,111,623
2	Building	36,559,705	12,285	-	36,571,990	5,669,217	820,203	-	6,489,420	30,082,570
3	Furniture & Fixture	83,724,215	6,207,753		89,931,968	31,948,736	5,424,766	-	37,373,502	52,558,466
4	Mechanical Appliance	88,332,712	2,387,563	3-11	90,720,275	44,022,957	8,834,598	-	52,857,555	37,862,720
5	Books	735,205	21,579		756,784	320,835	42,450	-	363,285	393,499
6	Premises				-	-	-	-		3
Sub-	-total	211,463,460	8,629,180		220,092,640	81,961,745	15,122,017		97,083,762	123,008,878

	ider Straight Line N		COST				Depriciation			W.D.V
SI No	Particulars	Cost As on 1/1/2007	Addition During the year	Sales/ Disposal	Cost as on 12/31/2007	Dep. Upto 1/1/2007	Dep. For the year 2007	Sales/Adj.	Acc. Dep. 12/31/2007	23 00 12/31/2007
13	Notor Car	24,152,819	5,165,078	2,280,000	27,037,897	16,173,935	3,360,680	1,515,634	18,018,981	9,018,916
Sub-t	otal	24,152,819	5,165,078	2,280,000	27,037,897	16,173,935	3,360,680	1,515,634	18,018,981	9,018,916
Gran	d Total (A+B)	235,616,279	13,794,258	2,280,000	247,130,537	98,135,679.92	18,482,697	1,515,634	115,102,743	132,027,794
									,	
10.0	0 Other Assets						12.2007 ount (Tk.)		31.12. Amoun	

10.00	Other Assets	31.12.2007 Amount (Tk.)	31.12.2006 Amount (Tk.)
	Income generating		
	Non-income generating		
	Stationery, stamp and printing	8,181,910	11,023,952
	Advance Rent and Advertisement	16,748,353	11,970,180
	Security Deposit	1,719,960	2,255,560
	Pre-paid Expenses (Note: 10.01)		4,188,900
	Branch Adjustments (SIBG) (Note: 10.02)	573,593,862	476,466,637
	Suspense Accounts (Note: 10.03)	4,171,711	5,561,430
	Balance with ATM Booth (Note: 10.04)	1,290,000	1,290,000
	Other Repayments	93,738	93,738
	Receivavle A/c M/S. Stock & Bond (Note: 10.05)	34,464,898	-
	Others (Note 10.06)	471,191,929	270,770,024
	Total	1,111,456,361	783,620,421

10.01 Pre-paid Expenses were accumulated Tk. 75,73,550/= as on 31.12.2007 included the expenses relating to Extra Ordinary General Meeting (EGM), Credit rating Fees, Fees to the Manager to the Issue and fees to SEC (Securities & Exchange Commission) for the purpose of 1:1
Right Share Issue. Total Expenditure incurred in this regard has been written off the entire amount during the period as per decision of the Board of Directors and properly reported in Profit & Loss Account under other Expenditure Heads (Note: 33).

10.02, The amount of Branch adjustment (SIBG) represents balances of outstanding against 196 Inter branches and head office transactions originated but not responded by the balance sheet date. However all the unresponded entries at 31 December 2007 have subsequently been responded. The bank has no unreconciled inter-branch transactional entry whose age is more than 90 days.

	Number of Unrespondent entries			in Tk) of ent entries
Upto 3 months	2007 196	<u>2006</u> 521	<u>2007</u> 57,35,93,862	<u>2006</u> 47,64,66,637
Over 6 months but within 6 months Over 6 months but within 1 year.	0	0	0	0
Over 1 year but within 5 years	196	521	57,35,93,862	47,64,66,637

10.03 Suspense Account represents advance against TA/DA, Entertainment Expenses, Advertisement Ex Expenses, Legal Charges and Suspense Others. An amount of Tk. 71,500 was snatched away in transit by miscreant which is shown in suspense a/c. Management is trying to recover this amount from insurance company as early as possible. Necessary provision on others assets has been made in the accounts according to the BRPD Circular no: 14 dated June 25,2001 para Kha (1) & (2).

Break up of Required Provision for Particulars	Base for Provision	Rate	Required Provision
Un-adjusted Exp (except legal)	691,547	100%	691,547
Provision for un-adjusted			
Expenses (except legal)	432,641	0%	
Legal Expenses	3,047,523	50%	1,523,762
Total	4,171,711		2,215,309
Provision Kept			3,500,000
Excess / (Shortfall)			1,284,691

10.04 Balance with ATM Booth represents money lying with ATM Machine located adjacent to the Panthpath Branch at Bashundhara City, Panthapath, Dhaka.

10.05 The Bank has been maintaining a BO Account with M/S Stock & Bond duly approved by the Board of Directors of SIBL. The balance (Tk.

3.45 erore) showing in this account represents the amount receivable from M/S Stock & Bond on account of IBBL Mudaraba Perpetual Bond Sale for which settlement yet to compleon 31.12.2008. However, the amount fully recovered on 03.01.2008.

Others.
Clearing Adjustment (Note: 10.05.1)
DD paid without Advice
Wes fund purchased
Adjusting A/c debit balance (Note: 10.05.02)
Advance Income Tax
Balance with Principal Branch (PF)
Balance with Principal Branch (SIBL/ S. Insurance)
Balance with Principal Branch (SIBL/ Gratuity Fund)

30,805,078 32,591,487 631,972 2,930,809 1,122,065 893,212 40,736,496 85,951,774 131,040,214 248,513,672 81,095,299 58,989,573 5,145,789 7,514,513 14,000,000 270,770,024 471,191,929