## **BRAC Bank Limited**

## **Balance Sheet**

as on 31 December 2005

Note				Amount in Taka
Cash   Cash in hand (including foreign currency)   Ealance with Bangladesh Bank and its agent banks (including foreign currency)   160,508,107   493,035,146   493,035,146   1,011,470,878   548,767,000   1,011,470,878   548,767,000   1,011,470,878   548,767,000   1,011,470,878   1,355,257,225   22,515,829   4,341,185   1,162,526,288   1,355,257,225   22,515,829   4,341,185   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,500,000   2,255,000,000   2,2		Note	31.12.2005	31.12.2004
Cash   Cash in hand (including foreign currency)   Ealance with Bangladesh Bank and its agent banks (including foreign currency)   160,508,107   493,035,146   493,035,146   1,011,470,878   548,767,000   1,011,470,878   548,767,000   1,011,470,878   548,767,000   1,011,470,878   1,355,257,225   22,515,829   4,341,185   1,162,526,288   1,355,257,225   22,515,829   4,341,185   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,958,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,598,410   1,162,526,288   1,355,500,000   2,255,000,000   2,2				
Cash in hand (including foreign currency)   Balance with Bangladesh Bank and its agent banks (including foreign currency)   \$85,962,771   493,035,146   1,011,470,878   548,767,000		2		
Balance with Bangladesh Bank and its agent banks (including foreign currency)		3	160 500 107	55 721 054
R   R   R   R   R   R   R   R   R   R			100,508,107	33,/31,834
Balance with other banks and financial institutions In Bangladesh Outside Bangladesh Outside Bangladesh			850 962 771	493 035 146
Disable Bangladesh	(merading roteign currency)			
Disable Bangladesh				
Dutside Bangladesh		4		
Money at call and on short notice	· · · · · · · · · · · · · · · · · · ·			
Money at call and on short notice	Outside Bangladesh			
Companies			1,162,526,288	1,359,598,410
Companies	Money at call and on short notice	5	80.000.000	290,000,000
Others         290,500,000 2,163,814,600         255,500,000 1,625,907,800           Loans and advances         7           Loans, cash credit, overdrafts etc Bills purchased & discounted         11,789,118,444 2,194,078         5,819,282,504 510,000           Fixed assets including premises, furniture & fixtures (Annex-2)         2.5 & 8 160,567,157         30,679,501           Other assets         9         506,317,694         341,190,545           Total Property and Assets         16,876,009,139         10,015,935,760           LIABILITIES AND CAPITAL Liabilities         1         1,473,391,667         568,208,333           Deposits and other accounts         1         1         22,593,253         51,615,293           Savings deposits         1,863,763,753         1,082,602,445         5,842,912           Fixed deposits         2,885,289,93         931,965,861         1,826,602,445           Fixed deposits         8,051,558,273         6,044,952,355         6,044,952,355           Other deposits         12         1,210,720,172         688,541,752           Total Liabilities         12         1,210,720,172         688,541,752           Other Liabilities         12         1,210,720,172         688,541,752           Total Liabilities         1         1,20,720,172         688			,,	,,,,,,,,
Loans and advances	Government		1,873,314,600	1,370,407,800
Loans and advances	Others		290,500,000	255,500,000
Loans, cash credit, overdrafts etc   Bills purchased & discounted   11,789,118,444   2,194,078   5,819,282,504   510,000   11,791,312,522   5,819,792,504   510,000   11,791,312,522   5,819,792,504   500,6317,694   341,190,545   506,317,694   506,333   506,317,694   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317			2,163,814,600	1,625,907,800
Loans, cash credit, overdrafts etc   Bills purchased & discounted   11,789,118,444   2,194,078   5,819,282,504   510,000   11,791,312,522   5,819,792,504   510,000   11,791,312,522   5,819,792,504   500,6317,694   341,190,545   506,317,694   506,333   506,317,694   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317,64   506,317	Tarana and administra	7		
Bills purchased & discounted         2,194,078         510,000           Fixed assets including premises, furniture & fixtures (Annex-2)         2.5 & 8         160,567,157         30,679,501           Other assets         9         506,317,694         341,190,545           Total Property and Assets         16,876,009,139         11,015,935,760           LIABILITIES AND CAPITAL           Liabilities         Borrowings from other banks, financial institutions & agents         1         568,208,333           Deposits and other accounts         11           Current accounts & other accounts         1         3,288,528,993         931,965,861           Bills payable         1,225,93,253         51,615,293           Savings deposits         1,863,763,753         1,082,602,445           Fixed deposits         8,051,558,273         6,044,952,355           Other deposits         8,2566,118         57,842,912           13,409,010,390         8,168,978,866           Other Liabilities         12         1,210,720,172         688,541,752           Total Liabilities         12         1,210,720,172         688,541,752           Total Lyabilities         13,2         500,000,000         500,000,000           Statutory reserve		/	11 780 118 444	5 810 282 504
Fixed assets including premises, furniture & fixtures (Annex-2)         2.5 & 8         11,791,312,522         5,819,792,504           Other assets         9         506,317,694         341,190,545           Total Property and Assets         16,876,009,139         10,015,935,760           LIABILITIES AND CAPITAL         Liabilities         10         1,473,391,667         568,208,333           Deposits and other accounts         11         11         11         12         12,593,253         51,615,293         5				
Current accounts & other accounts   Savings deposits   Savings deposits   Savings deposits   Sixed deposit	Bins purchased & discounted			
Other assets         9         506,317,694         341,190,545           Total Property and Assets         16,876,009,139         10,015,935,760           LIABILITIES AND CAPITAL           Liabilities         Borrowings from other banks, financial institutions & agents         10         1,473,391,667         568,208,333           Deposits and other accounts         11           Current accounts & other accounts         11         2,2593,253         931,965,861           Bills payable         122,593,253         51,615,293         51,615,293           Savings deposits         1,863,763,753         1,082,602,445         6,044,952,355         6,044,952,355         6,044,952,355         6,044,952,355         6,044,952,355         78,842,912         13,409,010,390         8,168,978,866           Other Liabilities         12         1,210,720,172         688,541,752         70tal Liabilities         12         1,210,720,172         688,541,752         70tal Liabilities         13,409,010,390         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000         500,000,000 <td>Fixed assets including premises, furniture &amp; fixtures (Annex-2)</td> <td>2.5 &amp; 8</td> <td></td> <td></td>	Fixed assets including premises, furniture & fixtures (Annex-2)	2.5 & 8		
Total Property and Assets   16,876,009,139   10,015,935,760	_ <del>_</del> _	9		
Liabilities         Borrowings from other banks, financial institutions & agents         10         1,473,391,667         568,208,333           Deposits and other accounts         11	<b>Total Property and Assets</b>			
Liabilities         Borrowings from other banks, financial institutions & agents         10         1,473,391,667         568,208,333           Deposits and other accounts         11				
Liabilities         Borrowings from other banks, financial institutions & agents         10         1,473,391,667         568,208,333           Deposits and other accounts         11	LIABILITIES AND CAPITAL			
Deposits and other accounts       11         Current accounts & other accounts       3,288,528,993       931,965,861         Bills payable       122,593,253       51,615,293         Savings deposits       1,863,763,753       1,082,602,445         Fixed deposits       8,051,558,273       6,044,952,355         Other deposits       82,566,118       57,842,912         13,409,010,390       8,168,978,866         Other Liabilities       12       1,210,720,172       688,541,752         Total Liabilities       16,093,122,229       9,425,728,951         Capital and shareholders' equity       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809				
Current accounts & other accounts       3,288,528,993       931,965,861         Bills payable       122,593,253       51,615,293         Savings deposits       1,863,763,753       1,082,602,445         Fixed deposits       8,051,558,273       6,044,952,355         Other deposits       82,566,118       57,842,912         13,409,010,390       8,168,978,866         Other Liabilities       12       1,210,720,172       688,541,752         Total Liabilities       16,093,122,229       9,425,728,951         Capital and shareholders' equity       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809	Borrowings from other banks, financial institutions & agents	10	1,473,391,667	568,208,333
Current accounts & other accounts       3,288,528,993       931,965,861         Bills payable       122,593,253       51,615,293         Savings deposits       1,863,763,753       1,082,602,445         Fixed deposits       8,051,558,273       6,044,952,355         Other deposits       82,566,118       57,842,912         13,409,010,390       8,168,978,866         Other Liabilities       12       1,210,720,172       688,541,752         Total Liabilities       16,093,122,229       9,425,728,951         Capital and shareholders' equity       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809				
Bills payable       122,593,253       51,615,293         Savings deposits       1,863,763,753       1,082,602,445         Fixed deposits       8,051,558,273       6,044,952,355         Other deposits       82,566,118       57,842,912         13,409,010,390       8,168,978,866         Other Liabilities       12       1,210,720,172       688,541,752         Total Liabilities       16,093,122,229       9,425,728,951         Capital and shareholders' equity         Paid up capital       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809	<del>-</del>	11	2 200 520 002	021 065 961
Savings deposits       1,863,763,753       1,082,602,445         Fixed deposits       8,051,558,273       6,044,952,355         Other deposits       82,566,118       57,842,912         13,409,010,390       8,168,978,866         Other Liabilities       12       1,210,720,172       688,541,752         Total Liabilities       16,093,122,229       9,425,728,951         Capital and shareholders' equity       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809				
Fixed deposits         8,051,558,273         6,044,952,355           Other deposits         82,566,118         57,842,912           13,409,010,390         8,168,978,866           Other Liabilities         12         1,210,720,172         688,541,752           Total Liabilities         16,093,122,229         9,425,728,951           Capital and shareholders' equity         13.2         500,000,000         500,000,000           Statutory reserve         14         58,396,570         19,860,550           Surplus in profit and loss account         15         224,490,340         70,346,259           Total shareholders' equity         782,886,910         590,206,809	2 7			
Other deposits         82,566,118         57,842,912           Other Liabilities         12         1,210,720,172         688,541,752           Total Liabilities         16,093,122,229         9,425,728,951           Capital and shareholders' equity         500,000,000         500,000,000           Statutory reserve         14         58,396,570         19,860,550           Surplus in profit and loss account         15         224,490,340         70,346,259           Total shareholders' equity         782,886,910         590,206,809				
Other Liabilities         12         1,210,720,172         688,541,752           Total Liabilities         16,093,122,229         9,425,728,951           Capital and shareholders' equity         500,000,000         500,000,000           Statutory reserve         14         58,396,570         19,860,550           Surplus in profit and loss account         15         224,490,340         70,346,259           Total shareholders' equity         782,886,910         590,206,809	*			
Total Liabilities         16,093,122,229         9,425,728,951           Capital and shareholders' equity         3.2         500,000,000         500,000,000           Statutory reserve         14         58,396,570         19,860,550           Surplus in profit and loss account         15         224,490,340         70,346,259           Total shareholders' equity         782,886,910         590,206,809	•			
Total Liabilities         16,093,122,229         9,425,728,951           Capital and shareholders' equity         3.2         500,000,000         500,000,000           Statutory reserve         14         58,396,570         19,860,550           Surplus in profit and loss account         15         224,490,340         70,346,259           Total shareholders' equity         782,886,910         590,206,809	Od I !-1.92	10	1 210 520 152	(90 541 552
Capital and shareholders' equity         Paid up capital       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809		12		
Paid up capital       13.2       500,000,000       500,000,000         Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809			10,093,122,229	9,425,726,951
Statutory reserve       14       58,396,570       19,860,550         Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809		13.2	500,000,000	500,000,000
Surplus in profit and loss account       15       224,490,340       70,346,259         Total shareholders' equity       782,886,910       590,206,809	• •			
Total shareholders' equity 782,886,910 590,206,809				
	Total Liabilities and Shareholders' Equity		16,876,009,139	10,015,935,760

## **BRAC Bank Limited**

## **Off Balance Sheet Items**

as on 31 December 2005

**Amount in Taka** 

	Note	31.12.2005	31.12.2004
Contingent Liabilities			
Acceptances and endorsements		-	-
Letter of guarantees		66,154,552	21,920,809
Irrevocable letter of credits		1,122,651,200	186,886,500
Bills for collection		-	-
Tax liability	23.2	3,367,206	3,367,206
Other contingent liabilities		150,638,722	14,122,064
Total Contingent Liabilities		1,342,811,680	226,296,579
Other Commitments			
Documentary credits and short term trade related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities credit lines and other		-	-
commitments-lease hold assets		49,634,335	65,759,743
Total Other Commitments		49,634,335	65,759,743
Total Off -Balance Sheet items including contingent liabilities		1,392,446,015	292,056,322

The financial statements should be read in conjunction with the annexed notes.

Managing Director Director Director Chairman

Dated, Dhaka 26 February 2006 S. F. Ahmed & Co. Chartered Accountants