

**HIGHLIGHT ON THE OVERALL ACTIVITIES**  
FOR THE YEAR 2005 AND 2004

	<b>2005 Taka</b>	<b>2004 Taka</b>
Paid-up Capital	230,157,608	230,157,608
Total Capital	1,942,908,347	1,389,368,753
Capital surplus/(deficit)	144,626,052	98,350,662
Total Assets	28,812,594,749	25,058,741,678
Total Deposits	24,559,331,007	20,970,351,877
Total Loans & Advances	20,210,642,370	15,384,694,658
Total Contingent Liabilities & Commitments	11,375,472,308	10,525,986,371
Credit Deposit Ratio (%)	82.29	73.36
Percentage of classified loans against total loans and advances	4.46	8.79
Operating Profit	1,152,454,013	857,221,856
Profit after tax & provision	417,096,328	168,351,144
Amount of classified loans during the year	406,900,000	827,678,281
Classified Advance at the end of the year	901,488,000	1,352,047,000
Provision kept against classified loans	623,922,333	802,050,780
Provision surplus/(deficit)	269,366,333	21,053,871
Cost of fund (%)	9.35	9.35
Interest earning Assets	24,470,249,399	20,915,189,552
Non-interest earning Assets	4,342,345,350	4,143,552,126
Return on Investment (ROI) (%)	7.48	8.04
Return on Assets (ROA) (%)	1.45	0.67
Income from Investments	215,152,384	242,857,269
Earning per share (Taka)	181.22	73.15
Net Income per share (Taka)	181.22	73.15
Price earning ratio (Times)	6.51	18.23

