



بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

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Branches

Main Branch, Male'
Majeedheemagu Branch, Male'
Male' International Airport Branch, Hulhule
Bazar Branch, Male'
Gan Branch, Seenu Atoll
Hithadhoo Branch, Seenu Atoll
Naifaruru Branch, Lhaviyani Atoll
Kulhudhuffushi Branch, Haa Dhaalu Atoll
Fonadhoo Branch, Laamu Atoll
Muli Branch, Meemu Atoll
Thinadhoo Branch, Gaafu Dhaalu Atoll
Fuvahmulaku Branch, Gnaviyani Atoll
Villingili Branch, Gaafu Alifu Atoll
Dhidhdhoo Branch, Haa Alifu Atoll

Auditors

Ernst & Young,
(Chartered Accountants)
Asrafee Building, 2nd Floor,
1/44 Chandhanee Magu,
Male' 20-03,
Republic of Maldives.

CONTACTS

Branch/ Department	Number	Fax
Main Branch, Male'	322948 Ext. 101	315438
Majeedheemagu Branch, Male'	326800 326801 318441	314862
Male' International Airport Branch, Hulhule	315211	315211
Bazar Branch, Male'	310359 314214 314869	322941
Gan Branch, Seenu Atoll	588014	588014
Hithadhoo Branch, Seenu Atoll	575011	575013
Naifaru Branch, Lhaviyani Atoll	230319	230319
Kulhudhuffushi Branch, Haa Dhaalu Atoll	218813	217611
Fonadhoo Branch, Laamu Atoll	470729	470729
Muli Branch, Meemu Atoll	460001	460001
Thinadhoo Branch, Gaafu Dhaalu Atoll	521002	521984
Fuvahmulaku Branch, Gnaviyani Atoll	545003	540665
Villingili Branch, Gaafu Alifu Atoll	510005	510005
Dhidhdhoo Branch, Haa Alifu Atoll	200066	200066
Development Banking Cell	322948 Ext. 201	332639
Human Resources Department	322948 Ext. 211	332639
Finance Department	322948 Ext. 712	328233
Public Relations and Administration Department	322948 Ext. 606	332638
Card Services Department	322948 Ext. 610	332638
Credit Department	322948 Ext. 601	332638
Foreign Department	322948 Ext. 301	332640
General Manager/ Assistant General Manager's Secretary	322948 Ext. 704	328233
Inspection Department	322948 Ext. 306	332640
Information Technology Department	322948 Ext. 707	328233
Legal Department	322948 Ext. 611	332638
ATM Help Line	335999	
Telephone Banking Service	336999	

Bank of Maldives Plc

Head Office: 11, Boduthakurufaanu magu, Male', 20-05,

Republic of Maldives

Tel.: (960) 322948, Fax (960) 328233

Swift: MALBVMV ,Telex: 77030 BANKOM MF

Website: www.bml.com.mv

E-Mail: bmlho@dhivehinet.net.mv

Board of Directors



Hon. Ahmed Abdulla



Hon. Abdulla Hameed
Chairman



Hon. Dr. Mohamed Munavvar



Mr. Mohamed Ahmed Didi



Mrs. Fathimath Sheereen



Mr. Mohamed Maniku



Mr. Ibrahim Mohamed



Mr. Ismail Shafeeg



Mr. K.D. Ahmed Maniku



Mr. Mohamed Ahmed



Mr. Keith L. Brown
General Manager & C.E.O.



Bank of Maldives Building

THE CHAIRMAN'S STATEMENT

On behalf of the Board of Directors, I have great pleasure in presenting the Annual Report of the Bank of Maldives for the year ended 31st December 2000.

This has been a very successful millennium year with continued growth. The above average 50% increase in profitability, was achieved against a background of stable market conditions and specific market opportunities.

The performance of the Bank this year has also very much reflected the state of the economy in general. Therefore, although the Bank was positioned to take advantage of the prevailing market environment, it must continue to rely upon the perpetuation of such favourable external and market factors in order to sustain this strong performance in the future. By the grace of Allah Almighty, this will continue and the Bank will also grow and prosper.

With total assets now standing at Rf 1.5 billion, a continual, conscious effort is a priority to ensure that the Bank's portfolio remains of the highest quality. Work is also underway to diversify the assets and investments of the Bank, in order to minimize the impact of any particular sectoral downturns.

During the year, Haa Alif Dhidhoo Branch was added to the Bank's network of branches. The addition of this branch contributed to the Bank's long-term objective of having at least one branch in every atoll of the country.

In order to provide the best and most modern services to all its customers, the Bank continued with the automation of its branch operations. During the year, the Bank completed automation of an additional ten branches, which means that the entire branch network is now fully 'on-line'.

In addition to automating branch operations, the Bank introduced telephone banking and debit card services. Those customers that hold debit cards, are now able to withdraw cash from any of the Bank's five ATM's (Automatic Teller Machine) and pay for purchases at more than forty locations where the Bank's POS (Point of Sale) machines are in operation. An aggressive debit card expansion program is planned in the coming year to include hospitals, resorts, restaurants, shops,

supermarkets and utilities amongst others.

Development banking has also benefited from technology advances, with information being transmitted on a 'real-time' basis. The various Southern Atoll Development Programs are all on target, thus bringing them on a par with the Northern Atolls.

Automation of the level now implemented, necessitates uniform operating procedures to be followed by all employees throughout the Bank. To achieve this objective, operations policy/procedure manuals were written, backed up by comprehensive training programs, requiring obligatory attendance by every Bank employee. Job descriptions were also written for every position in the Bank, which, along with the operations/procedure manuals, enable staff to now work independently and under minimum supervision.

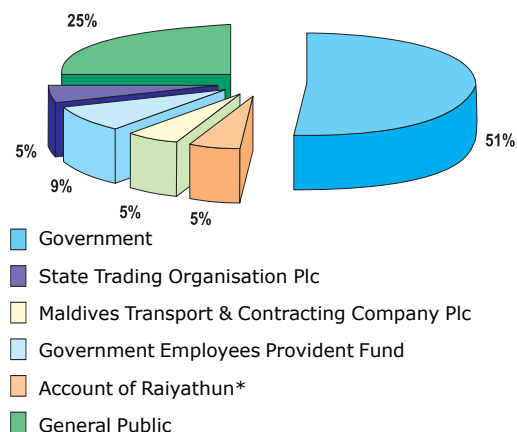
Last year witnessed a change in the management of the Bank. Mr. Clive Sheward-former General Manager, returned to the United Kingdom at the beginning of the year. The year continued with this position vacant. It is with pleasure that I welcome Mr. Keith L. Brown as the new General Manager and Chief Executive Officer. Mr. Brown, with more than 38 years of experience of international commercial and investment banking, assumed his appointment during April 2001.

The outstanding results of the year could not have been achieved without the commitment and dedication of the Bank's experienced staff and its many loyal customers. In the year ahead, it will be a priority to continue to focus on training staff at all levels in order to achieve a high degree of excellence. This, in turn, will enable the Bank to continue as the market leader in all aspects of customer service, product innovation and delivery.

Bank of Maldives offers its special thanks to His Excellency President Maumoon Abdul Gayoom for his vision and efforts to support the financial sector. Our thanks also to the then Minister of State for Finance and Treasury, Hon. Arif Hilmy for his forward thinking and creative efforts to advance the banking system and build towards a market driven economy.

THE DIRECTORS' REPORT

Shareholders



CAPITAL STRUCTURE

The share capital of the Bank during financial year 2000 remained unchanged from the previous year. It was not considered necessary to issue additional capital since the existing level of capital and reserves is in considerable excess to the minimum required by the Maldives Monetary Authority, which is also in line with that prescribed by the Basle Capital Accord. Hence the issued, subscribed and paid up capital of the Bank as at 31st December 2000 remained at Rf 36,516,000/-.

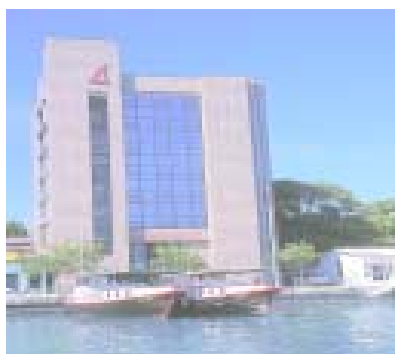
Shareholders	Number of Shares	Amount (Rufiyaa)	Percentage Share
Government	62,077	18,623,100	51
State Trading Organisation Plc	6,086	1,825,800	5
Maldives Transport & Contracting Company Plc	6,086	1,825,800	5
Government Employees Provident Fund	10,955	3,286,500	9
Account of Raiyathun*	6,086	1,825,800	5
General Public	30,430	9,129,000	25
TOTAL	121,720	36,516,000	100

*Held by island community through the Ministry of Atolls Administration

PROFIT, RESERVES AND DIVIDENDS

The Bank earned a record pre-tax profit of Rf 78,731,263/- during the year. As per the Law on Profit Tax of Commercial Banks in Maldives, a provision for tax liability of 25% was made amounting to Rf 18,856,610/-. The post-tax profit of Rf 59,874,653/- was apportioned as follows:-

Transfers made to Statutory Reserves (15% of post-tax profit)	Rf 8,981,198/-
Proposed Dividend (Rf 85/- per fully paid up share)	Rf 10,346,200/-
Transfer to General Reserve	Rf 40,547,255/-



In accordance with regulations of the Maldives Monetary Authority, the balance in the Statutory Reserve of the Bank exceeded the minimum required capital; therefore, a transfer of Rf 8,981,198/- (15%), (1999- Rf 9,838,666/- (25%)) was considered prudent. The proposed dividend for the year is Rf 85/- per share, compared with Rf 80/- per share paid in 1999.



OPERATING PERFORMANCE

The Bank's pre-tax profit rose by 50% to Rf 78.7 million compared to the preceding year. This reflected opportunities arising from the Government's policy of expanding the tourism sector, as well as an increase in general trading activities.

- Total Income increased by 31.2% to Rf 169,473,818/- while Total Expenses increased by 18.4% to Rf 90,742,555/-.
- Interest income rose by 16.3% due to a 15.8% increase in Loans and Advances by year end.
- Non-interest income increased by 82.9%. This is mainly due to the recovery of bad debts, written-back provisions, and additional commission income including fees on Letters of Guarantee, Discounted Bills and Remittances.
- Interest expense grew by 19.7%, mainly due to the interest paid on Customer Deposits combined with an extended client base. At the same time Interest Bearing Deposits (Savings and Time Deposits) rose by 14.5%.
- Operating expenses grew by 17.1%, mainly due to the increase in premises, equipment and establishment expenses, which rose by 58.8%. The rationale for this increase is due to the purchase of computer hardware and software, thereby leading to increased depreciation on fixed assets and higher maintenance costs. Other overhead expenses have also shown an increase of 25.2% due to the costs associated with enhanced automation, including consultancy and license fees.



BUSINESS GROWTH

In the year 2000, the country's economy remained stable. The Bank assisted its clients by continuing to support the development of import/export commerce. The total volume of trade related business transacted by the Bank during the year exceeded Rf 3.0 billion, showing an increase of 10% when compared to Rf 2.7 billion in 1999.

The Balance Sheet of the Bank now exceeds Rf 1.5 billion growing by 13.1% during financial year 2000.

- Loans and Advances increased by 15.8% whilst Deposits from customers rose by 9.3%
- Shareholders Funds have increased to Rf 188.8 million reflecting a growth of 35.6% compared to financial year 1999.
- The Capital Adequacy Ratio stands at 18.4% compared to 17.1% at financial year end 1999.
- The Return on Total Assets is 5.2% (3.9% during financial year 1999), whilst the Return on Average Shareholders Funds is 36.5% (31.6% in 1999).
- Earnings per share have increased to Rf 492/- during financial year 2000, compared to Rf 323/- in financial year 1999.

DEVELOPMENT BANKING

All branches outside Male' provide development and commercial banking activities. With a total of 10 branches, and five mobile units (dhonis), the Bank provides an extensive range of financial services to the 20 atolls which constitute Republic of Maldives.

Bank of Maldives, through its Development Banking Cell is the implementing agency of the Atolls Credit and Development Banking Project (ACDBP) and the Southern Atoll Development Banking Project (SADBP). ACDBP covers the northern and central atolls up to Thaa atoll, SADBP covers the four most southern atolls, namely Gaaf Alifu, Gaafu Dhaalu, Ghanviyani and Seenu atolls.



These two concurrent projects are financed by long-term borrowings from the International Fund for Agricultural Development (IFAD), and the Organisation of Petroleum Exporting Countries (OPEC) by way of the Government of Maldives.

Deposits and Loans in the Development Banking branches have increased to a satisfactory level during the year, representing Rf 134 million at the end of 1999, and increasing to Rf 166 million at the end of year 2000. The number of individual deposit accounts during this period climbed from 13,431 to 15,116.

Loans and Advances increased from Rf 164 million at the end of 1999 to Rf 171 million at the end of year 2000, which represented a 21.7% increment in the number of loans to individuals from 4,964 to 6,042.

The two previously mentioned Development Projects have contributed significantly to the Maldives, by improving living standards in the communities through the provision of income-generating loans and supplemental financial service provision in the outer atolls. The Bank is proud to have been involved with these important Projects.

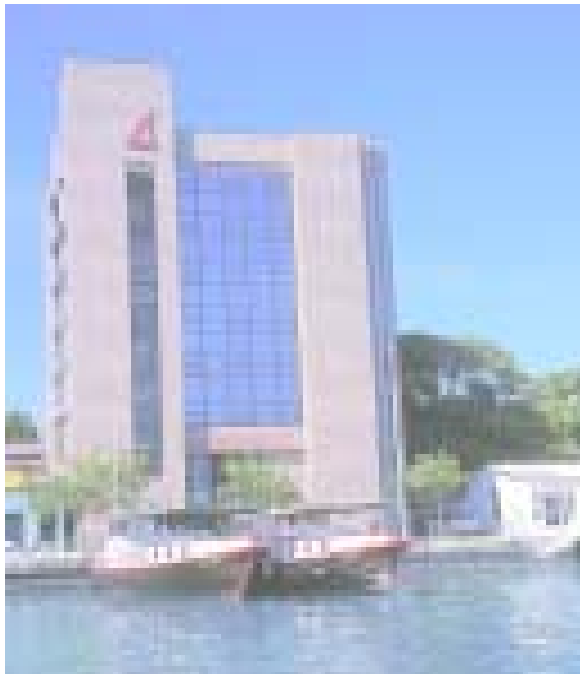
AUTOMATION

During the year, those benefits of automation enjoyed by clients of the Bank's Male offices, were extended to all of the outer atoll branches. This level of service provision has necessitated the expansion of our in-house computer system to connect with all representative offices throughout the atolls. We have hereby established the most advanced level of customer service anywhere in Republic of Maldives, whilst at the same time investing in valuable management information systems.

As part of the Bank's commitment to provide the most modern and efficient banking services to its customers, debit cards were also introduced during the year. This is a progressive step to enable all existing ATM cardholders to reduce the amount of cash they carry on their person, by paying for goods and services at locations displaying the 'Cash Card' sign. The Bank has embarked upon a major expansion of this service and is in the process of adding many new locations in Male' and throughout Maldives.

Telephone banking was also introduced during the year. This enables all customers to obtain balances and make transfers between accounts at their own convenience on a twenty-four hour basis.

As well as automated services, the Bank is in the process of developing a range of new banking products that will ensure it maintains a leading position in Republic of Maldives banking sector.



EMPLOYEES AND TRAINING

The Bank is fortunate to have a diverse, dedicated team of professionals. There were 203 staff members in the Bank as at the end of 2000.

All new entrants are trained on the Bank's automated systems, and selected employees are sent overseas to participate in training programs and seminars. Certain job descriptions require specialised training in operational procedures such as SWIFT, and the Bank is continuing to sponsor experienced staff to participate in programs conducted by the Institute of Management and Administration in Male'.

The Bank is in the process of developing a range of new training programs to increase the effectiveness of its employees. These programs will provide greater emphasis on building an innovative and enterprising team of professionals.

Job descriptions have been completed for each member of staff, including senior management, defining responsibilities, and are to be used as a tool to measure performance against predefined objectives. By developing an effective performance assessment and evaluation process, responsibilities will be refined, and ongoing job specific, individual performance indicators can be established. The purpose of this process is to make each member of staff aware of the importance of effectiveness, competitiveness, efficiency and client service, as well as making them more responsive to the risks that are involved in modern day banking.

OUTLOOK

The general economic situation in Asia and globally is uncertain. Similarly in Maldives, the economy is not immune from external factors. Therefore, while in some areas business prospects remain good, other sectors may perhaps face more difficult trading conditions. This in turn, could impact some of the Bank's customers and thereby growth to some extent.

Nevertheless, with its loyal customer base, and the benefits of automation, coupled with the introduction of new products, the Bank is well positioned to take on the challenges of the business environment. With greater emphasis on human resource building, the Bank will also be well equipped to attain the level of expertise needed to provide its customers with the service, support and advice they demand in the future.

AUDITORS' REPORT TO THE SHAREHOLDERS

We have audited the Balance Sheet of Bank of Maldives Plc as at 31st December 2000 and the related statements of Profit & Loss, Cash Flows and Changes in Equity for the year then ended together with the Accounting Policies and Notes as exhibited on pages 17 to 39.

Respective Responsibilities of Directors and Auditors

The Directors are responsible for preparing and presenting these financial statements in accordance with the International Accounting Standards. Our responsibility is to express an opinion on these financial statements, based on our audit.

Basis of Opinion

We conducted our audit in accordance with the International Auditing Standards, which require that we plan and perform the audit to obtain reasonable assurance about whether the said financial statements are free of material misstatements. An audit includes examining on a test basis, evidence supporting the amounts and disclosures in the said financial statements, assessing the accounting principles used and significant estimates made by the directors, evaluating the overall presentation of the financial statements, and determining whether the said financial statements are prepared and presented in accordance with the International Accounting Standards. We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit. We therefore believe that our audit provides a reasonable basis for our opinion.

Opinion

In our opinion, so far as appears from our examination, the Bank maintained proper books of account for the year ended 31st December 2000, and to the best of our information and according to the explanations given to us, the said Balance Sheet and related Statements of Profit & Loss, Cash Flows, Changes in Equity and the Accounting Policies and Notes thereto, which are in agreement with the said books and have been prepared and presented in accordance with the International Accounting Standards,

- a) provide the information required by the Companies Act of the Republic of Maldives (Law No 10/1996) and
- b) give a true and fair view of the Bank's state of affairs as at 31st December 2000 and its profit, cash flows and changes in equity for the year then ended.

Ernst & Young
(Chartered Accountants)
Asrafee Building, 2nd Floor,
1/44 Chandhanemagu,
Malé 20-03,
Republic of Maldives.
15th April, 2001

تدوین و تصویب اساسنامه و اساسنامه

مجلس شورای اسلامی در جلسه مورخ 31 شهریور 1387 در محل اجتماع علنی در محل کمیسیون تخصصی اساسنامه و اساسنامه، اساسنامه و اساسنامه را تصویب و تصویب کرد. (مجلس شورای اسلامی، 18 شهریور 1387، ص 50)

تدوین و تصویب اساسنامه و اساسنامه

مجلس شورای اسلامی در جلسه مورخ 31 شهریور 1387 در محل اجتماع علنی در محل کمیسیون تخصصی اساسنامه و اساسنامه، اساسنامه و اساسنامه را تصویب و تصویب کرد. (مجلس شورای اسلامی، 18 شهریور 1387، ص 50)

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مجلس شورای اسلامی در جلسه مورخ 31 شهریور 1387 در محل اجتماع علنی در محل کمیسیون تخصصی اساسنامه و اساسنامه، اساسنامه و اساسنامه را تصویب و تصویب کرد. (مجلس شورای اسلامی، 18 شهریور 1387، ص 50)

مجلس شورای اسلامی

(کمیسیون تخصصی اساسنامه و اساسنامه)

شماره: 1/44

تاریخ: 20-03

محل: تهران

شماره: 15 شهریور 1387

تدوین و تصویب اساسنامه و اساسنامه

BALANCE SHEET

As at 31st December 2000

	NOTE	2000 Rf	1999 Rf
ASSETS			
Cash and Short Term Funds	1	114,721,090	101,530,399
Deposits with the Maldives Monetary Authority	2	537,288,015	474,803,456
Bills of Exchange	3	10,090,963	15,340,223
Loans and Advances	4	749,909,386	647,595,294
Other Assets	5	5,741,638	2,471,295
Property, Plant and Equipment	6	87,071,843	89,105,437
TOTAL ASSETS		1,504,822,935	1,330,846,104
LIABILITIES			
Deposits from Customers	7	1,122,218,460	1,026,575,792
Dividend Payable		12,872,440	12,123,490
Borrowings	8	75,163,413	86,917,868
Bills and Other Acceptance Payable		3,392,896	2,555,002
Other Liabilities	9	83,536,418	50,301,485
Taxation		18,856,610	13,118,222
TOTAL LIABILITIES		1,316,040,237	1,191,591,859
SHAREHOLDERS' FUNDS			
Share Capital	10	36,516,000	36,516,000
Reserves		109,703,039	69,155,784
Statutory Reserve		42,563,659	33,582,461
TOTAL SHAREHOLDERS' FUNDS		188,782,698	139,254,245
TOTAL LIABILITIES AND SHAREHOLDERS' FUNDS			
		1,504,822,935	1,330,846,104
Commitments and Contingencies	11	416,201,416	203,707,387

Signed for and on behalf of the board

Abdulla Hameed
.....
Chairman

Ahmed Abdulla
.....
Director

Mohamed Ahmed
.....
Director

15 April 2001
Male'

قۇتۇب سېتىق

31 دېسەمبەر 2000 كۆرۈنمە

1999 نومۇرى	2000 نومۇرى	بىرىنچى	
101-530-399	114-721-090	1	بىرىنچى قىسىمدا نەزەرىيەلىك ۋە تەجرىبىي
474-803-456	537-288-015	2	دۆلەت سېتىق سېتىق كۆرۈنمە
15-340-223	10-090-963	3	سېتىق سېتىق سېتىق سېتىق
647-595-294	749-909-386	4	سېتىق سېتىق سېتىق سېتىق
2-471-295	5-741-638	5	سېتىق سېتىق سېتىق سېتىق
89-105-437	87-071-843	6	سېتىق سېتىق سېتىق سېتىق
1-330-846-104	1-504-822-935		سېتىق سېتىق سېتىق سېتىق

1-026-575-792	1-122-218-460	7	سېتىق سېتىق سېتىق سېتىق
12-123-490	12-872-440		سېتىق سېتىق سېتىق سېتىق
86-917-868	75-163-413	8	سېتىق سېتىق سېتىق سېتىق
2-555-002	3-392-896		سېتىق سېتىق سېتىق سېتىق
50-301-485	83-536-418	9	سېتىق سېتىق سېتىق سېتىق
13-118-222	18-856-610		سېتىق سېتىق سېتىق سېتىق

1-191-591-859	1-316-040-237		سېتىق سېتىق سېتىق سېتىق
36-516-000	36-516-000	10	سېتىق سېتىق سېتىق سېتىق
69-155-784	109-703-039		سېتىق سېتىق سېتىق سېتىق
33-582-461	42-563-659		سېتىق سېتىق سېتىق سېتىق
139-254-245	188-782-698		سېتىق سېتىق سېتىق سېتىق

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1-330-846-104	1-504-822-935		سېتىق سېتىق سېتىق سېتىق
203-707-387	416-201-416	11	سېتىق سېتىق سېتىق سېتىق

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15 دېسەمبەر 2001
 كۆرۈنمە

قۇتۇب سېتىق

PROFIT AND LOSS ACCOUNT

For the year ended 31st December 2000

	NOTE	2000 Rf	1999 Rf
GROSS INCOME		169,473,818	129,130,250
Interest Income	12	116,386,851	100,103,075
Interest Expense	13	45,582,683	38,084,880
Net Interest Income		70,804,168	62,018,195
Foreign Exchange Profit		7,983,049	5,505,521
Other Income	14	45,103,918	23,521,654
		123,891,135	91,045,370
Less : Operating Expenses	15		
Personnel Costs	16	13,896,829	13,918,796
Premises, Equipment and Establishment Expenses	17	17,908,539	11,272,411
Loan Losses and Other Provisions	18	1,283,326	3,736,054
Other Overhead Expenses		12,071,178	9,645,222
		45,159,872	38,572,483
Profit Before Taxation		78,731,263	52,472,887
Taxation	19	18,856,610	13,118,222
		59,874,653	39,354,665
Profit Available for Appropriation		59,874,653	39,354,665
APPROPRIATIONS			
Transfers to Statutory Reserve		8,981,198	9,838,666
Proposed Dividend	20	10,346,200	9,737,600
Transfer to General Reserve		40,547,255	19,778,399
		59,874,653	39,354,665
Earnings Per Share (Basic)	21	492	323

15 April 2001

Male'

قوتدار دهر ځانګړي رسنۍ

31 د ستمبر 2000 کال د سروتنو ارزښت

1999 نومبر	2000 نومبر	نېټه	
129-130-250	169-473-818		ځينو نومونو
100-103-075	116-386-851	12	د سولې د کورنۍ د ځانګړي د وخت
38-084-880	45-582-683	13	د سولې د کورنۍ د ځانګړي د وخت
62-018-195	70-804-168		د سولې د کورنۍ د وختو مستند نومونه
5-505-521	7-983-049		د سولې د کورنۍ د وختو د وختو د وختو
23-521-654	45-103-918	14	د سولې د کورنۍ د وختو د وختو
91-045-370	123-891-135		
		15	د سولې د کورنۍ د وختو د وختو
13-918-796	13-896-829	16	د سولې د کورنۍ د وختو د وختو
11-272-411	17-908-539	17	د سولې د کورنۍ د وختو د وختو
3-736-054	1-283-326	18	د سولې د کورنۍ د وختو د وختو
9-645-222	12-071-178		د سولې د کورنۍ د وختو د وختو
38-572-483	45-159-872		
52-472-887	78-731-263		د سولې د کورنۍ د وختو د وختو
13-118-222	18-856-610	19	د سولې د کورنۍ د وختو د وختو
39-354-665	59-874-653		
39-354-665	59-874-653		د سولې د کورنۍ د وختو د وختو
			د سولې د کورنۍ د وختو د وختو
9-838-666	8-981-198		د سولې د کورنۍ د وختو د وختو
9-737-600	10-346-200	20	د سولې د کورنۍ د وختو د وختو
19-778-399	40-547-255		د سولې د کورنۍ د وختو د وختو
39-354-665	59-874-653		د سولې د کورنۍ د وختو د وختو
323	492	21	د سولې د کورنۍ د وختو د وختو

15 د ستمبر 2001

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STATEMENT OF CHANGES IN EQUITY

For the year ended 31st December 2000

	Share Capital	Share Premium	Assigned Capital	Statutory Reserve	General Reserve	Total
	Rf	Rf	Rf	Rf	Rf	Rf
Balance as at 31.12.1998	36,516,000	11,270,040	6,000,000	23,743,795	32,107,345	109,637,180
Net Profit for the Year	-	-	-	-	39,354,665	39,354,665
Dividends	-	-	-	-	(9,737,600)	(9,737,600)
Transfers	-	-	-	9,838,666	(9,838,666)	-
Balance as at 31.12.1999	36,516,000	11,270,040	6,000,000	33,582,461	51,885,744	139,254,245
Net Profit for the Year	-	-	-	-	59,874,653	59,874,653
Dividends	-	-	-	-	(10,346,200)	(10,346,200)
Transfers	-	-	-	8,981,198	(8,981,198)	-
Balance as at 31.12.2000	36,516,000	11,270,040	6,000,000	42,563,659	92,432,999	188,782,698

15 April 2001

Male'

مالياتي راجسارو

31 دسمبر 2000 جي راجسارو

خود	پهريون مياشتو	ٻيون مياشتو	ٽيون مياشتو	چوٿون مياشتو	پورو مياشتو	
مرو	مرو	مرو	مرو	مرو	مرو	
109-637-180	32,107,345	23,743,795	6,000,000	11,270,040	36,516,000	1998-12-31 جي حساب
39-354-665	39,354,665	-	-	-	-	راجسارو سڄو
(9-737-600)	(9,737,600)	-	-	-	-	راجسارو
-	(9,838,666)	9,838,666	-	-	-	راجسارو
139-254-245	51,885,744	33,582,461	6,000,000	11,270,040	36,516,000	1999-12-31 جي حساب
59-874-653	59,874,653	-	-	-	-	راجسارو سڄو
(10-346-200)	(10,346,200)	-	-	-	-	راجسارو
-	(8,981,198)	8,981,198	-	-	-	راجسارو
188-782-698	92,432,999	42,563,659	6,000,000	11,270,040	36,516,000	2000-12-31 جي حساب

15 دسمبر 2001
د

مالياتي راجسارو

CASH FLOW STATEMENT

For the year ended 31st December 2000

	2000	1999
	Rf	Rf
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest	116,386,851	100,103,075
Foreign Exchange Profit	7,983,049	5,505,521
Fees, Commission and Other Income received	45,103,918	23,521,654
Interest Paid	(45,582,683)	(38,084,880)
Cash Paid to Suppliers and Employees	(36,477,117)	(21,949,810)
Operating Profit before Changes in Operating Assets (Note-22)	87,414,018	69,095,560
(Increase)/Decrease in Operating Assets		
Funds Advanced to Customers	(97,203,559)	(136,218,385)
Increase/(Decrease) in Operating Liabilities		
Deposits from Customers	95,642,668	194,279,975
Net Cash from Operating Activities before Income Tax	85,853,127	127,157,150
Income Tax Paid	(13,118,222)	(9,457,880)
Net Cash from Operating Activities	72,734,905	117,699,270
CASH FLOWS FROM INVESTING ACTIVITIES		
(Increase)/Decrease in Certificate of Deposits	(24,729,649)	39,425,793
Purchase of Property, Plant & Equipment	(8,834,649)	(22,832,583)
Proceeds from Sale of Property, Plant & Equipment	74,887	2,059,521
Cash Flows from Investing Activities	(33,489,411)	18,652,731
CASH FLOWS FROM FINANCING ACTIVITIES		
Dividends Paid	(9,597,250)	(9,325,700)
Increase /(Decrease) in Other Liabilities	25,833,790	(5,231,987)
Increase/(Decrease) in Borrowings	(11,754,455)	(8,043,493)
Cash Flows from Financing Activities	4,482,085	(22,601,180)
Net Cash Flow	43,727,579	113,750,821
INCREASE/(DECREASE) IN CASH & CASH EQUIVALENT(NOTE-23)		
Cash & Cash Equivalent at Beginning of the Year	420,849,917	307,099,096
Cash & Cash Equivalent at End of the Year	464,577,496	420,849,917

ACCOUNTING POLICIES

SIGNIFICANT ACCOUNTING POLICIES FOR THE YEAR ENDED 31ST DECEMBER 2000

1. General Accounting Policies

- 1.1 The Financial Statements of the Bank are prepared in accordance with the Accounting Standards issued by the International Accounting Standards Committee and no adjustment has been made for inflationary factors affecting the accounts. Where appropriate the policies are explained in the succeeding notes.
- 1.2 Previous years figures and phrases have been re-arranged wherever necessary.
- 1.3 *Foreign Currency Translation*
Assets and liabilities in foreign currencies are translated at the closing rate of exchange ruling on the Balance Sheet date except forward exchange contracts. Translation gains and losses are dealt through the profit and loss account.
- 1.4 *Taxation*
Provision for tax expense is made on the basis of the profits for the year as adjusted for taxation purposes in accordance with the provisions of the prevailing tax regulations in the Republic of Maldives.
- 1.5 *Events occurring after the Balance Sheet date*
All material events occurring after the Balance Sheet date have been considered and where necessary, adjustments have been made.

2. Assets and bases of their valuation

- 2.1 *Loans and Advances*
Advances to customers are stated in the Balance Sheet net of provision for possible loan losses and also net of interest, which is not accrued to revenue. Advances are written off to the extent that there is no realistic prospect of recovery. Specific provisions are made to reduce all impaired loans and advances to their expected realisable value. Provision for possible loan losses are made on the basis of continuous review of all advances to customers, in accordance with the requirements specified by the Maldives Monetary Authority based on aged classification of advances as follows :

Period Outstanding	Classification	Provision Made
3 - 6 Months	Specially mentioned	5 %
7 -12 Months	Substandard	20 %
13 - 24 Months	Doubtful	50 %
More than 24 Months	Loss	100 %

2.2 *Property Plant and Equipment*

Property, Plant and Equipment are stated at historical cost less accumulated depreciation. The cost of Property, Plant and Equipment purchased by the Bank includes the cost of construction and any incidental expenses incurred in bringing the asset to its working condition for the intended use.

Expenditure on repairs or maintenance of Property, Plant and Equipment made to restore or maintain future economic benefits expected from the assets has been recognized as an expense when incurred.

Depreciation on Property, Plant and Equipment of the Bank is charged on the straight-line basis to write off the cost over the estimated useful lives of the assets on following basis :

Category	Rate
Bank Premises	5%
Leasehold Building	10%
Computer Hardware & Software	20%-33 1/3%
Furniture & Equipment	20%-33 1/3%
Vessels & Vehicles	20%

2.3 Other Assets

The other assets are stated in the Balance Sheet at the amounts they are estimated to realized.

3. Liabilities and Provisions

3.1 Provisions for Retirement Benefits

The Bank operates a Provident Fund for the payment of retirement benefits and monthly contributions are made to the provident fund based on percentage of gross emoluments, excluding certain allowances. The percentage of contributions was determined by the Board of Directors and the retirement benefits are provided for all members of the permanent staff.

3.2 Capital Commitments

Capital commitments of the Bank are disclosed wherever appropriate.

3.3 All material liabilities as at the Balance Sheet date have been included in the financial statements and adequate provision has been made for liabilities which are known to exist but the amount of which cannot be determined accurately.

3.4 Contingent Liabilities as at the date of the Balance Sheet have been disclosed in the accounts.

4. Profit and Loss Account

4.1 Revenue Recognition

- a Interest receivable is recognized on accrual basis. Interest ceases to be accrued when the recovery of interest or principal is in arrears for over three (3) months. Thereafter interest on advances is accounted for on a cash basis.

Interest on non – performing advances is credited to the "Interest in suspense account" which is netted in the Balance Sheet against the relevant balance.

- b Income on discounting of Bills of Exchange is recognised proportionately over the period of the instrument.

4.2 Expense

- a Interest Expense
Interest payable is recognised on an accrual basis. Other expenses have been recognised in the accounts as they are incurred, in the period to which they relate.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31st December 2000

	2000	1999
	Rf	Rf
1 Cash and Short Term Funds		
Cash in Hand	34,161,140	28,083,346
Balance with Other Banks	7,967,940	6,521,431
Money at Call on Short Notice	72,592,010	66,925,622
	114,721,090	101,530,399
2 Deposits with Maldives Monetary Authority		
Assigned Capital Deposit - (Note 2.1)	18,258,000	18,258,000
Reserve Deposit - (Note 2.2)	346,126,508	308,371,598
Certificates of Deposit	172,903,507	148,173,858
	537,288,015	474,803,456
2.1 Assigned Capital Deposit		
The Maldives Monetary Authority (MMA) regulations require that 50% of the Minimum Required Capital of the Bank to be deposited with the MMA.		
2.2 Reserve Deposit		
According to the MMA regulations, the Bank is required to maintain a reserve of 35% of customer deposits of all branches except those of the Northern Central Atoll Regional Unit (NCARU) where it is 15%.		
3 Bills of Exchange		
Import Bills	6,714,926	2,369,048
Export Bills	3,462,295	13,040,842
	10,177,221	15,409,890
Less - Loan Loss Provision	86,258	69,667
	10,090,963	15,340,223
4 Loans and Advances		
Demand Loans	603,487,928	542,378,215
Overdrafts	157,809,129	118,257,723
Trust Receipts	2,151,796	376,687
	763,448,853	661,012,625
Less :		
Loan Loss Provision	4,811,130	10,360,614
General Provision	1,712,705	1,618,739
Total Loan Loss Provision	6,523,835	11,979,353
Loans and Advances after Provision	756,925,018	649,033,272
Less - Interest in Suspense	7,015,632	1,437,978
	749,909,386	647,595,294

4 (a) Movement in Loan Loss Provision	Provisions against advances			Suspended
	Specific Rf	General Rf	Total Rf	Interest Rf
As at 01.01.2000	10,430,281	1,618,739	12,049,020	1,437,978
Amounts written off	-	-	-	-
Recoveries of Advances written off in previous years	(6,722,253)	-	(6,722,253)	-
Additional provision made during the year	1,189,360	93,966	1,283,326	-
Interest suspended during the Year	-	-	-	6,520,622
Suspended interest recovered	-	-	-	(942,968)
As at 31.12.2000	4,897,388	1,712,705	6,610,093	7,015,632

	2000 Rf	1999 Rf
4 (b) Asset Quality		
Non performing assets included as Advances and Bills of Exchange on which interest is not being accrued are as follows:		
Loans & Advances	73,805,867	15,175,054
Bills of Exchange	1,031,462	348,316
	74,837,329	15,523,370

The above increase in Non Performing Assets is due to an account of Rf 63,604,936/-.

The amounts overdue on this account were settled by 21st March 2001.

5 Other Assets		
Deposits and Prepayments	522,897	292,000
Other Debtors	5,218,741	2,179,295
	5,741,638	2,471,295

6 PROPERTY, PLANT & EQUIPMENT

	Bank Premises	Leasehold Buildings	Computer Equipment	Furniture & Equipment	Motor Vehicles & Vessels	31st Dec. 2000	31st Dec. 1999
	Rf	Rf	Rf	Rf	Rf	Rf	Rf
COST							
Balance at the							
Beginning of the year	66,123,994	-	-	23,810,016	5,441,656	95,375,666	75,059,059
Additions during the year	-	96,644	7,581,567	1,149,648	6,790	8,834,649	22,832,583
Disposals during the year	-	-	(58,571)	(45,338)	(1,800)	(105,709)	(2,515,976)
Transfers during the year	(1,934,317)	1,934,317	19,641,332	(19,641,332)	-	-	-
Balance at the end of the year	64,189,677	2,030,961	27,164,328	5,272,994	5,446,646	104,104,606	95,375,666
ACCUMULATED DEPRECIATION							
Balance at the							
Beginning of the year	3,237,876	-	-	1,946,885	1,085,468	6,270,229	-
Charge for the year	3,209,496	214,718	5,119,624	1,176,614	1,091,630	10,812,082	6,270,229
Depreciation on disposals	-	-	(34,564)	(14,984)	-	(49,548)	-
Transfers during the year	(34,236)	34,236	1,064,043	(1,064,043)	-	-	-
Balance at the end of the year	6,413,136	248,954	6,149,103	2,044,472	2,177,098	17,032,763	6,270,229
Net Book Value as at 31.12.2000	57,776,541	1,782,007	21,015,225	3,228,522	3,269,548	87,071,843	89,105,437

	2000 Rf	1999 Rf
7 Deposits from Customers		
Current Account Deposits		383,122,183
Saving Deposits		442,521,545
Time Deposits		202,668,969
		1,122,218,460
		1,026,575,792

	2000	1999
	Rf	Rf
8 Borrowings		
International Fund for Agricultural Development (IFAD)	40,702,678	40,122,385
Organization of Petroleum Exporting Countries (OPEC)	2,723,367	1,801,818
German Investment and Development Company (DEG)	31,737,368	44,993,665
	75,163,413	86,917,868

The Bank has entered into a Subsidiary Loan agreement with the Government of Maldives to execute the Atoll Credit and Development Banking Project. Under this agreement the Development Banking Cell of the Bank has received funds to be disbursed under a refinance scheme sponsored by International Fund for Agricultural Development (IFAD). These funds are received from the Government at 1% interest per annum during the six year project period and 3% per annum thereafter, over the repayment period. The interest and principal shall be repayable in 40 semi annual installments in Rufiyaa beginning May 2000 and ending November 2019.

Further, the Bank has entered into another Subsidiary Agreement with the Government to execute Southern Atolls Development Project covering Southern Atolls of the Republic of Maldives in December 1996. Under the Subsidiary Agreement the Bank receives funds to be disbursed under refinance schemes sponsored by International Fund for Agricultural Development (IFAD) and Organisation of Petroleum Exporting Countries (OPEC). These funds obtained from the Government of Maldives carry 5% interest per annum for the first six years and the subsequent rate of interest will be determined based on the market deposit rates, the sustainability of development banking operations and the need for the Bank to cover its transaction costs from the available spread. The principal is repayable in 30 equal semi annual installments starting from March 2002 until September 2016.

DEG is a financial institution funded by the Federal Republic of Germany. The bank obtained a loan of Deutsche Mark eight million (DM 8 Million) during 1998. The interest rate of the loan is DM LIBOR plus 3.35% p.a. on the balance outstanding and the interest is payable semi annually in arrears.

	2000	1999
	Rf	Rf
9 Other Liabilities		
Accrued Expenditure	10,725,879	10,123,978
Employee Provident Fund	7,045,071	5,589,640
Balances with banks abroad	14,528,102	7,310,080
Others (Note 9.1)	49,523,400	23,689,610
Provision for Other Losses	1,713,966	3,588,177
	83,536,418	50,301,485

	2000	1999
	Rf	Rf
9.1 Others		
Margins on Letters of Credit	12,771,826	15,420,063
Margins on Letters of Guarantee	32,803,216	5,182,786
Sundry Creditors	3,948,358	3,086,761
	49,523,400	23,689,610
10 Share Capital		
Authorised		
1,000,000 Ordinary Shares of Rf 300/- per Share	300,000,000	300,000,000
Issued and Fully Paid		
121,720 Ordinary Shares of Rf 300/- per Share	36,516,000	36,516,000
11 Commitments and Contingencies		
In the normal course of business the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.		
Contingent Liabilities		
Acceptances	27,778,050	28,602,131
Letters of Credit	118,314,394	123,245,671
Guarantees	270,108,972	51,859,585
	416,201,416	203,707,387
12 Interest Income		
Customer Advances	93,368,146	79,798,382
Other Interest Income - (Note 12.1)	23,018,705	20,304,693
	116,386,851	100,103,075
12.1 Other Interest Income		
Discount on Certificates of Deposit	12,764,499	11,930,046
Benefit from Investment	4,624,282	4,157,476
Benefit from Assigned Capital & Reserve Deposits	5,629,924	4,217,171
	23,018,705	20,304,693

	2000	1999
	Rf	Rf
13 Interest Expense		
Customer Deposits	40,591,584	32,910,374
Interest on Borrowings	4,204,021	4,651,110
Other Interest Expense	787,078	523,396
	45,582,683	38,084,880
14 Other Income		
Commissions and Charges - (Note 14.1)	27,890,680	16,205,280
Rental Income	1,500,000	1,406,000
Telex & Fax Charges Recoveries	1,887,821	1,763,496
Excess other Provisions Written Back	2,066,741	14,676
Recovery of Bad Debts Previously Written off	3,602,065	-
Recovery of Debts Previously Provided for	6,722,253	2,175,148
Others	1,434,358	1,957,054
	45,103,918	23,521,654
14.1 Commissions and Charges		
Commission on DD/TT/MT Pay Order	11,286,841	9,132,127
Commission on Guarantees	7,999,047	990,497
Commission on Documentary Credits	2,955,038	2,124,987
Commission on Discounting of Bills	4,220,033	2,544,341
Others	1,429,721	1,413,328
	27,890,680	16,205,280
15 Operating Expenses		
Operating Expenses Include the Following:		
Directors' Fees	67,400	130,529
Legal Charges	251,323	293,199
Profit on Sale of Property, Plant & Equipment	18,726	-
Depreciation	10,812,082	6,726,683
Auditors' Remuneration	44,138	44,138
Donations	36,284	72,556

	2000	1999
	Rf	Rf
16 Personnel Cost		
Salaries	7,245,677	7,594,112
Incentive Bonus	2,119,693	1,842,578
Others	4,531,459	4,482,106
	13,896,829	13,918,796
17 Premises, Equipment and Establishment Expenses		
Rent	1,596,858	1,469,080
Light and Power	1,941,810	1,430,774
Insurance	272,000	365,431
Depreciation	10,812,082	6,726,683
Others	3,285,789	1,280,443
	17,908,539	11,272,411
18 Loan Loss and Other Provisions		
Specific Provision for Loans & Advances	1,149,347	1,369,956
General Provision for Loan & Advances	93,966	2,296,431
Provision for Bills of Exchange	40,013	69,667
	1,283,326	3,736,054
19 Provision for Taxation		
Profit before Tax	78,731,263	52,472,887
Taxable Profit	75,426,440	52,472,887
Provision for Taxation @ 25%	18,856,610	13,118,222
20 Proposed Dividend		
Rf 85/- per share 2000 (Rf 80/- per Share 1999)	10,346,200	9,737,600
	10,346,200	9,737,600

	2000	1999
	Rf	Rf
21 Earnings per Share		
Earnings per share had been calculated using weighted average method by dividing profit after tax before extra ordinary items by the weighted average number of shares.		
Operating Profit After Tax	59,874,653	39,354,665
Weighted Average Number of Shares :-		
Number of Shares at the Beginning of the Year (Weight I)	121,720	121,720
Issued During The Year	-	-
Number of Shares at the End of the Year (Weight II)	121,720	121,720
Weighted Average Number of Shares	121,720	121,720
Earnings Per Share - Rf	492	323
22 Cash Generated from Operations		
Profit Before Tax	78,731,263	52,472,887
Adjustments		
Depreciation	10,812,082	6,726,683
Movement in Interest in Suspense	5,577,654	(1,742,590)
Profit on Sale of Property, Plant & Equipment	(18,726)	-
Excess of Other Provisions Written Back	(2,066,741)	(14,676)
Provisions for other Losses	192,530	-
Provision for Bad & Doubtful Debts	1,283,326	3,736,054
Recovery of Debts Previously Provided for	(6,722,253)	(2,175,148)
Increase /decrease in other Accrued Expenditure	2,057,332	6,846,569
Prepayments & Advances	(3,270,343)	2,399,914
Increase /(Decrease) in Bills & Other Acceptance Payables	837,894	845,867
	87,414,018	69,095,560

	2000	1999
	Rf	Rf
23 Cash and Cash Equivalent		
Cash in Hand	34,161,140	28,083,346
Balances with Banks	7,967,940	6,521,431
Less: Overdrawn Balances	(14,528,102)	(7,310,080)
Money at Call & Short Notice	72,592,010	66,925,622
Liquid Cash with MMA	364,384,508	326,629,598
	464,577,496	420,849,917

24 Related Party Transactions (Limit and outstanding given in US Dollars)

Party Accommodated

M/S State Trading Organisation Plc

Name of Director/ Relationship

Mr. Mohamed Manik, Managing Director

Aggregated Amount of Accommodation

Limit	Outstanding as at 31.12.2000 (Direct)
1,500,000.00	665,536.00

Nature of Transaction

Letter of Credit/ Trust Receipts

Security

Government Guarantee of US\$ 500,000/-

Party Accommodated

M/S State Trading Organisation Plc

Name of Director/ Relationship

Mr. Mohamed Manik, Managing Director

Aggregated Amount of Accommodation

Limit	Outstanding as at 31.12.2000 (Direct)
500,000.00	529,992.16

Nature of Transaction

Overdraft

Security

Government Guarantee of US\$ 500,000/-

Party Accommodated

Villingili Investment Private Limited

Name of Director/ Relationship

Mr. Ibrahim Mohamed

Aggregated Amount of Accommodation

Limit	Outstanding as at 31.12.2000 (Indirect)
3,000,000.00	3,000,000.00

Nature of Transaction

Bank Guarantee

Security

Secondary Mortgage of Ellaidhoo Tourist Resort; Secondary Mortgage of Vessel Ocean Paradise U\$ 2.5 million; Secondary Mortgage of Ocean Safari US\$ 4 million; Government Guarantee US\$ 6 million; Corporate Guarantee from M/s Ellaidhoo Investment as lessee of the resort; Guarantee from M/s Travellin Maldives Pvt. Ltd.

Party Accommodated

Maldives Transport & Contracting Company Plc

Name of Directors/ Relationships

Mr. Mohamed Ahmed, Director/ Shareholder

Hon. Dr. Mohamed Munavvar, Director

Mr. Mohamed Shihab, Director

Aggregated Amount of Accommodation

Limit	Outstanding as at 31.12.2000 (Direct)
2,450,000.00	2,057,556.87

Nature of Transaction

Letter of Credit/ Overdraft

Security

Hypothecation of goods insured for Rf 23,208,009/-; Mortgage of MTCC Building value Rf 10 million; Mortgage of launch Mekunu Rf 1.5 million; Mortgage of launch Fulhangi Rf 1.5 million; Mortgage of launch Guruva Rf 2.3 million; Mortgage of launch Uniya Rf 2.0 million; Mortgage of launch Funna Rf 2.0 million; Mortgage of launch Keyla Rf 2.0 million; Mortgage of launch Hibarur Rf 1.5 million.

Party Accommodated

Maldives Transport & Contracting Company Plc

Name of Directors/ Relationships

Mr. Mohamed Ahmed, Director/ Shareholder

Hon. Dr. Mohamed Munavvar, Director

Mr. Mohamed Shihab, Director

Aggregated Amount of Accommodation

Limit	Outstanding as at 31.12.2000 (Indirect)
3,000,000.00	3,000,000.00

Nature of Transaction

Bank Guarantee

Security

Mortgage of MTCC Tower value US\$ 4.5 million.

25 Maturity Analysis

An analysis of the interest bearing assets & liabilities based on the remaining period at the balance sheet date to the respective contractual maturity dates.

	Upto 3 Months Rf	3-12 Months Rf	1-3 Years Rf	3-5 Years Rf	More than 5 Years Rf	Total Rf
Money at Call & Short Notice	72,592,010	-	-	-	-	72,592,010
Certificate of Deposits	172,903,507	-	-	-	-	172,903,507
Balances with MMA	364,384,508	-	-	-	-	364,384,508
Bills of Exchange	9,945,983	231,238	-	-	-	10,177,221
Loans & Advances	18,445,709	137,480,093	238,428,104	337,973,948	17,495,274	749,823,128
Total Interest Earning assets	638,271,717	137,711,331	238,428,104	337,973,948	17,495,274	1,369,880,374
Total Non-Interest Earning assets						134,942,561
Total Assets						1,504,822,935
Deposits	987,140,784	119,151,814	15,848,700	77,162	-	1,122,218,460
Borrowings	-	8,933,237	18,892,847	15,366,237	31,971,092	75,163,413
Total Interest Bearing Liabilities	987,140,784	128,085,051	34,741,547	15,443,399	31,971,092	1,197,381,873
Total Non-Interest Bearing Liabilities						118,658,364
Shareholder' Funds						188,782,698
Total Liabilities and Shareholders' Funds						1,504,822,935

1999 میلو	2000 میلو	
32-910-374	40-591-584	13. مینجی کورسجی کورسجی
4-651-110	4-204-021	سوسجی کورسجی کورسجی کورسجی
523-396	787-078	کورسجی کورسجی کورسجی کورسجی
38-084-880	45-582-683	کورسجی کورسجی کورسجی کورسجی

16-205-280	27-890-680	14. کورسجی کورسجی کورسجی
1-406-000	1-500-000	کورسجی کورسجی کورسجی کورسجی (141)
1-763-496	1-887-821	کورسجی کورسجی کورسجی کورسجی
14-676	2-066-741	کورسجی کورسجی کورسجی کورسجی
-	3-602-065	کورسجی کورسجی کورسجی کورسجی
2-175-148	6-722-253	کورسجی کورسجی کورسجی کورسجی
1-957-054	1-434-358	کورسجی کورسجی کورسجی کورسجی
23-521-654	45-103-918	کورسجی کورسجی کورسجی کورسجی

9-132-127	11-286-841	14.1 کورسجی کورسجی کورسجی
990-497	7-999-047	کورسجی کورسجی کورسجی کورسجی
2-124-987	2-955-038	کورسجی کورسجی کورسجی کورسجی
2-544-341	4-220-033	کورسجی کورسجی کورسجی کورسجی
1-413-328	1-429-721	کورسجی کورسجی کورسجی کورسجی
16-205-280	27-890-680	کورسجی کورسجی کورسجی کورسجی

130-529	67-400	15. کورسجی کورسجی کورسجی
293-199	251-323	کورسجی کورسجی کورسجی کورسجی
-	18-726	کورسجی کورسجی کورسجی کورسجی
6-726-683	10-812-082	کورسجی کورسجی کورسجی کورسجی
44-138	44-138	کورسجی کورسجی کورسجی کورسجی
72-556	36-284	کورسجی کورسجی کورسجی کورسجی



4 (ر) كۆمۈر ۋە قۇم تاش قاتارلىق قېزىلما كەندۈرۈش

سېتىۋېتىش نىسبەتى بەلگىسى	كۆمۈر ۋە قۇم تاش قېزىلما كەندۈرۈش	بەلگىسى	مەبلەغى	تارىخى
1-437-978	12-049-020	1-618-739	10-430-281	2000/01/01 دىن باشلاپ
-	-	-	-	قېزىلما كەندۈرۈش
-	(6-722-253)	-	(6-722-253)	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
-	1-283-326	93-966	1-189-360	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
6-520-622	-	-	-	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
(942-968)	-	-	-	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
7-015-632	6-610-093	1-712-705	4-897-388	2000/12/31 دىن باشلاپ

1999	2000
مىليارد	مىليارد

4 (ر) دېھقانچىلىق قېزىلما كەندۈرۈش

دېھقانچىلىق قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش	دېھقانچىلىق قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
15-175-054	73-805-867
348-316	1-031-462
15-523-370	74-837-329

دېھقانچىلىق قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش 63-604-936/- نىسبەتىنى ئۆزگەرتىش نىسبەتىنى ئۆزگەرتىش. دېھقانچىلىق قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش 21 دېكabr 2001 دىن باشلاپ قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش.

5. قېزىلما كەندۈرۈش نىسبەتى

292-000	522-897	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
2-179-295	5-218-741	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش
2-471-295	5-741-638	قېزىلما كەندۈرۈش نىسبەتىنى ئۆزگەرتىش



د افغانستان د ولسي جرگې د ټوليزو شمېرو راپور

31 د اکتوبر 2000م کال د ولسي جرگې د راپور

1999	2000	
شمېره	شمېره	
		1. ټول شمېر د ولسي جرگې غړي
28-083-346	34-161-140	ټول شمېر ولسي جرگې غړي
6-521-431	7-967-940	د ولسي جرگې غړي د ولسي جرگې له خوا
66-925-622	72-592-010	د ولسي جرگې غړي د ولسي جرگې له خوا
101-530-399	114-721-090	
		2. د ولسي جرگې د غړي شمېر
18-258-000	18-258-000	د ولسي جرگې د غړي شمېر (مخبره 2.1)
308-371-598	346-126-508	د ولسي جرگې د غړي شمېر (مخبره 2.2)
148-173-858	172-903-507	د ولسي جرگې د غړي شمېر
474-803-456	537-288-015	
		2.1 د ولسي جرگې د غړي شمېر
		د ولسي جرگې د غړي شمېر د ولسي جرگې له خوا (مخبره 2.1) د ولسي جرگې د غړي شمېر د ولسي جرگې له خوا 50 شمېر شمېر
		2.2 د ولسي جرگې د غړي شمېر
		د ولسي جرگې د غړي شمېر د ولسي جرگې له خوا (مخبره 2.2) د ولسي جرگې د غړي شمېر د ولسي جرگې له خوا 35 شمېر شمېر
		3. د ولسي جرگې د غړي شمېر
2-369-048	6-714-926	د ولسي جرگې د غړي شمېر
13-040-842	3-462-295	د ولسي جرگې د غړي شمېر
15-409-890	10-177-221	
69-667	86-258	
15-340-223	10-090-963	
		4. د ولسي جرگې د غړي شمېر
542-378-215	603-487-928	ټول شمېر ولسي جرگې غړي
118-257-723	157-809-129	د ولسي جرگې د غړي شمېر
376-687	2-151-796	د ولسي جرگې د غړي شمېر
661-012-625	763-448-853	
		د ولسي جرگې د غړي شمېر
10-360-614	4-811-130	د ولسي جرگې د غړي شمېر
1-618-739	1-712-705	د ولسي جرگې د غړي شمېر
11-979-353	6-523-835	د ولسي جرگې د غړي شمېر
649-033-272	756-925-018	د ولسي جرگې د غړي شمېر
1-437-978	7-015-632	د ولسي جرگې د غړي شمېر
647-595-294	749-909-386	

د افغانستان د ولسي جرگې د ټوليزو شمېرو راپور

دوره‌های آموزشی کوتاه مدت

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.

نمونه‌ها

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.

این دوره‌ها در سال ۱۳۹۸ و ۱۳۹۹ برگزار شدند و در سال ۱۴۰۰ نیز برگزار خواهند شد. در سال ۱۴۰۰، ۲۰۳ دوره آموزشی برگزار خواهد شد.



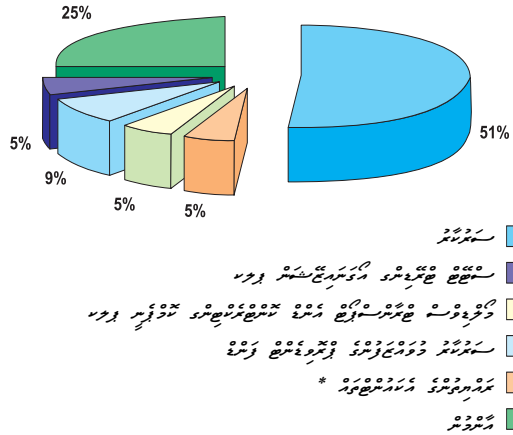
بازارهای تخصصی

بازارهای تخصصی

در سال 2000، ارزش بازارهای تخصصی در کشور 36-516-000 تومان بود. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند.

بازارهای تخصصی در کشور 36-516-000 تومان بود.

بازارهای تخصصی

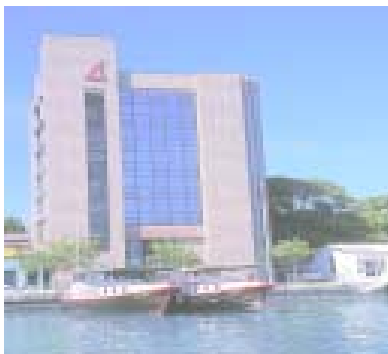


بازار تخصصی	بازارهای تخصصی	تعداد شرکت (تومان)	درصد شرکت
بازار تخصصی خدمات	62-077	18-623-100	51
بازار تخصصی خدمات مشاوره	6-086	1-825-800	5
بازار تخصصی خدمات آموزشی	6-086	1-825-800	5
بازار تخصصی خدمات پزشکی	10-955	3-286-500	9
بازار تخصصی خدمات حقوقی	6-086	1-825-800	5
بازار تخصصی خدمات	30-430	9-129-000	25
بازار تخصصی خدمات	121-720	36-516-000	100

* در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند.

بازارهای تخصصی

بازارهای تخصصی در کشور 36-516-000 تومان بود. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند.



بازارهای تخصصی در کشور 36-516-000 تومان بود. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند.

بازارهای تخصصی در کشور 36-516-000 تومان بود. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند. این بازارها شامل بازارهای تخصصی در زمینه های مختلف است. در این بازارها، شرکت های تخصصی در زمینه های مختلف فعالیت می کنند.

بازارهای تخصصی



مركز ارضي دوتريوس، دوتريوس

بازوکارهای اجرایی



جناب آقای مهدی کروبی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره



جناب آقای امیر خاتمی
رئیس هیئت مدیره

Dhivehi Bank

Code	Account Name	Description
315438	322948	...
314862	326800	...
	326801	...
	318441	...
315211	315211	...
322941	310359	...
	314214	...
	314869	...
588014	588014	...
575013	575011	...
230319	230319	...
217611	218813	...
470729	470729	...
460001	460001	...
521984	521002	...
540665	545003	...
510005	510005	...
200066	200066	...
332639	322948	...
332639	322948	...
328233	322948	...
332638	322948	...
332638	322948	...
332638	322948	...
332640	322948	...
328233	322948	...
332640	322948	...
328233	322948	...
332638	322948	...
	335999	...
	336999	...

ދިވެހި ބޭންކުގެ ދަށުން
 20-05 ވަނަ ދުވަހުގެ ތެރޭގައި ހިމާރުކުވާ ފައިސާ
 328233 (960) ވަނަ ދަށުން 322948 (960) ގެ ތެރޭގައި
 MALBMMVM ގެ ތެރޭގައި 77030 BANKOM MF ގެ ތެރޭގައި
 www.bml.com.mv ގެ ތެރޭގައި
 bmlho@dhivehinet.net.mv ގެ ތެރޭގައި



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بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

