



A STATE OWNED SCHEDULED BANK

31.12.2012

Taka

31.12.2011

Taka

Financial Signements

Auditors' Report the Shareholders' of BASIC Bank Limited

We have audited the accompanying financial statements of BASIC Bank Limited (the "Bank") which comprise the balance sheet as at 31 December 2012, profit and loss account, statement of changes in equity and cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements of the Bank in accordance with Bangladesh Financial Reporting Standards, the Bank Companies Act 1991, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations. This responsibility includes; designing, implementing and maintaining internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error; selecting & applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements of the Bank are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements of the Bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements of the Bank in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified audit opinion.

Basis for Qualified Opinion:

As disclosed in Note 12 to the financial statements, the Bank has made provision for loans & advances Taka 2,985.01 million whereas we have observed that a further provision of Taka 1,359.40 million is required on account of loans & advances. As a result, provision for loans and advances is understated by Taka 1,359.40 million and net profit after tax as well as Core Capital (Tier-1) is overstated to the same extent.

However, Bangladesh Bank (Central Bank) has allowed to make provision of the said amount i.e. Taka 1,359.40 million within 30 June 2013 vide Bangladesh Bank letter no. DBI-2 (UB-5)/7034/2013-275; Dated: 26.05.2013.

Qualified Opinion:

In our opinion, except for the matter described in the basis for qualified opinion paragraph, the financial statements of the bank prepared in accordance with Bangladesh Financial Reporting Standards (BFRS), give a true and fair view of the financial position of the bank as at 31 December 2012 and of the results of its financial performance and its cash flows for the year then ended 31 December 2012 and comply with the Bank Companies Act 1991, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations.

We also report that:

- 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 and made due verification thereof except those matters mentioned in the management letter;
- in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purposes of our audit have been received from branches not visited by us;
- the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account and returns;
- the expenditure incurred was for the purpose of the Bank's business;
- the financial position of the Bank as at 31 December 2012 & the profit for the year then ended have been properly reflected in the financial statements & that of the Bank except the matter described above in the basis for qualified opinion paragraph; the financial statements of the Bank have been prepared in accordance with the generally accepted accounting principles;
- the financial statements have been drawn up in conformity with the Bank Companies Act 1991 and in accordance with the accounting rules and regulations issued by Bangladesh Bank;
- adequate provisions have been made except for the matters described above in the basis for qualified opinion paragraph;
- the financial statements of the Bank conform to the prescribed standards set in the accounting regulations issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh;
- the records and statements submitted by the branches have been properly maintained and in the financial
- statements, except those matters mentioned in the management letter;
- the information and explanations required by us have been received and found satisfactory;
- we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 5,500 man hours for the audit of the books and accounts of the Bank; we have covered 30 branches (15 branches each auditor) which have been selected by the bank authority;
- guidelines of Core Risk Management issued by Bangladesh Bank vide BRPD circular no. 17 dated 7 October 2003 were not fully complied with.

Chartered Accountants

Dhaka, 10 June 2013

Aziz Halim Khair Choudhury **Chartered Accountants**

BASIC Bank Limited Balance Sheet As at 31 December 2012

Particulars

Note

DROBERTY AND ACCETS			
PROPERTY AND ASSETS			
Cash:	3	6,289,262,686	4,682,116,663
Cash in hand (Including foreign currencies)		530,259,947	420,532,562
Balance with Bangladesh Bank & its agent bank(s) (Including		5,759,002,739	4,261,584,101
foreign currencies)	3,6		
Balance with other banks & financial institutions	4	1,404,339,168	2,026,743,534
In Bangladesh		1,239,825,254	1,723,297,815
Outside Bangladesh	ļ	164,513,914	303,445,719
Money at call on Short Notice	5	1,000,000,000	2,240,000,000
Investments:	6	11,707,246,360	9,494,082,996
Government		11,447,739,226	9,234,513,931
Others		259,507,134	259,569,065
Loans & Advances:	7	85,955,762,411	56,884,757,885
Loans, Cash Credit & Overdraft etc.	AJGII.	84,091,736,283	54,266,599,661
Bills purchased & discounted	,	1,864,026,128	2,618,158,224
Fixed assets including premises, furniture and fixtures	8	526,822,778	364,461,024
Other assets	9	2,798,630,373	2,339,569,927
Non-banking Assets			7/28
Total Assets:		109,682,063,776	78,031,732,029
		109,682,063,776	78,031,732,029
Total Assets: LIABILITIES AND CAPITAL		109,682,063,776	78,031,732,029
Total Assets:	10	5,492,934,551	78,031,732,029 2,788,155,658
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents	10		
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts:	170.73	5,492,934,551	2,788,155,658 62,650,734,774
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts	170.73	5,492,934,551 87,693,231,680	2,788,155,658 62,650,734,774
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable	170.73	5,492,934,551 87,693,231,680 3,664,287,133	2,788,155,658 62,650,734,774 3,398,048,925
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits	170.73	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507
LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits	170.73	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053
Total Assets: LIABILITIES AND CAPITAL Liabilities:	170.73	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507
LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit	170.73	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits	11	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289
Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits Other liabilities	11	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743 - - 10,035,428,549	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289
LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits Other liabilities Total Liabilities: Capital/Shareholders' Equity	11	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743 - - 10,035,428,549	62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289 - - 7,111,083,175 72,549,973,607
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits Other liabilities Total Liabilities: Capital/Shareholders' Equity Paid up Capital	12	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743 - - 10,035,428,549 103,221,594,780	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289 - - 7,111,083,175 72,549,973,607
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits Other liabilities Total Liabilities:	12	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743 10,035,428,549 103,221,594,780 2,946,982,500 2,224,690,642	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289 - - 7,111,083,175 72,549,973,607
Total Assets: LIABILITIES AND CAPITAL Liabilities: Borrowings from other banks, financial Institutions and agents Deposits and other accounts: Current Accounts and other Accounts Bills Payable Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit Other Deposits Other liabilities Total Liabilities: Capital/Shareholders' Equity Paid up Capital Statutory Reserve	11 12 13 14	5,492,934,551 87,693,231,680 3,664,287,133 829,492,084 1,709,220,720 81,490,231,743 10,035,428,549 103,221,594,780 2,946,982,500	2,788,155,658 62,650,734,774 3,398,048,925 591,866,053 1,496,282,507 57,164,537,289 - - 7,111,083,175 72,549,973,607

Off-Balance Sheet Items					
Particulars	Note	31.12.2012 Taka	31.12.2011 Taka		

109,682,063,776

4,143,752,994

2,325,627,108

6,455,101,876

673,841,506

328,798,949

13,927,122,433 16,545,523,029

78,031,732,029

5,458,254,177

1,823,215,099

8,336,789,137

870,335,800

56,928,816

Contingent liabilities:

Acceptances and Endorsements Letters of Guarantee Irrevocable Letters of Credit **Bills for Collection** Other Contingent Liabilities

Total Liabilities and Shareholders' Equity

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

Total Off-Balance Sheet items including contingent liabilities:

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









13,927,122,433 16,545,523,029

Signed as per our annexed report on same date.

Sepulshamsuldane Syful Shamsul Alam & Co. Chartered Accountants

Dhaka, 10 June 2013

alikehordhu Chartered Accountants

Profit & Loss Account

For the year ended 31 December 2012

2012 Taka	2011 Taka
11,020,886,815	7,099,007,386
(8,544,607,147)	(4,911,660,920)
2,476,279,668	2,187,346,466
1,559,166,570	751,630,731
693,134,330	785,349,085
129,096,210	189,232,500
4,857,676,778	3,913,558,783
1,160,050,181	993,577,829
205,343,677	108,519,337
8,922,961	5,775,685
41,998,924	32,833,946
63,331,297	42,586,755
5,922,000	5,658,488
859,750	1,727,479
697,475	657,900
•	-
109,404,277	79,688,746
35,226,905	23,991,807
615,825,858	270,019,885
2,247,583,305	1,565,037,857
2,610,093,473	2,348,520,926
1,561,189,794	404,348,230
(26,982,580)	(55,818,850)
	-
	-
1,534,207,214	348,529,380
1,075,886,259	1,999,991,546
1,079,199,412	1,038,973,188
(31,209,477)	(15,094,458)
27,896,324	976,112,816
- 1	399,998,309
	-
27,896,324	576,114,507
0.95	33.12

Signed as per our annexed report on same date. Seledshamseldone

Syful Shamsul Alam & Co. **Chartered Accountants**

Dhaka, 10 June 2013

Chartered Accountants

Payments for other operating activities (item-wise) Increase/Decrease in operating assets and liabilities Statutory deposits Purchase/sale of trading securities Loans & advances to customers

Other assets (item-wise) Deposits from other banks Deposits from customers Other liabilities (item-wise) Net cash from operating activities Cash flows from investing activities

Sale of property, plant & equipment Net cash from investing activities Cash flows from financing activities Increase/(Decrease) of Long Term Borrowing Conversion of borrowing into reserve

Net cash from financing activities Net increase/decreasing cash Cash and cash equivalents at beginning period Cash and cash equivalents at end of period

Balance with other banks & financial institutions Money at call on Short Notice

Managing Director

Dhaka, 10 June 2013

Cash Flow Statement For the year ended 31 December 2012 2011 2012 **Particulars** Taka Taka Cash flows from operating activities 12,461,286,095 7,746,017,865 Interest receipts in cash (7,397,093,466) (3,737,347,531) Interest payments 4,454,955 Dividends receipts 913,501 Fee and commission receipts in Cash 693,134,330 785,349,085 17,442,440 83,737,916 Recoveries on loans previously written off (1,124,869,202) (894,840,152) Cash payments to employees (63,331,297) (42,586,755 Cash payments to suppliers (970,479,737) (684,557,724) Income taxes paid 111,577,865 105,470,466 Receipts from other operating activities (item-wise) (908,875,550) (443,526,039) 2,918,630,632 2,823,246,433 Operating profit before changes in operating assets and liabilities (6,716,593,543) 168,731,330 4,511,780,000 2,737,754,000 (2,467,349,114) (2,786,441,502) (29,071,004,526) (10,543,244,381 (203,897,168) 121,339,024 1,499,747,000 (341,481,092) 20,872,197,998 9,153,632,931 (14,055,742) (16,839,641) 3,087,361,962 (3,893,347,110) (161,643,194) (271,766,607 Purchase of property, plant & equipment 76,481 634,168 (271,690,126) (161,009,026) 2,704,778,893 69,692,316 1,205,000,000 3,909,778,893 69,692,316 (255,258,343) 2,996,045,252 8,948,860,197 5,952,814,945 8,948,860,197 8,693,601,854 Analysis of Cash and cash equivalents at end of period 6,289,262,686 4,682,116,663 1,404,339,168 2,026,743,534 1,000,000,000 2,240,000,000 8,693,601,854 8,948,860,197

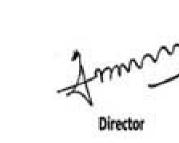
Statement of Changes in Equity

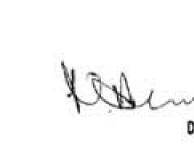
For the year ended 31 December 2012

		Statutory Reserve		Other Reserve				
Particulars Paid-up Capi	Paid-up Capital		General Reserve	Revaluation Reserve of HFT Securities	Loss on Revaluation/ Amortization of HTM securities	Sub- Total	Profit and Loss	Total
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 01 January 2012	2,357,586,000	2,224,690,642	40,000,000	268,924,587	(22,615,100)	286,309,487	613,172,293	5,481,758,422
Net Profit for the Year							27,896,324	27,896,324
Revaluation Reserve for Securities	(3.4))		+6	(202,341,954)	(51,843,796)	(254,185,750)		(254,185,750)
Transferred to Other Reserve	(9)	(34)	1.0		- Marine		8	
Cash Dividend paid during the year	3003	540		12	52	÷		¥
Dividend Distribution Tax	89.9		**	\$ 2	5+5			
Issuance of bonus share	589,396,500	740	127	S2	92	84	(589,396,500)	32
Free Reserve	-	650,	1,205,000,000	92		1,205,000,000	HOLLANDER GEN	1,205,000,000
Balance as at 31 December 2012	2,946,982,500	2,224,690,642	1,245,000,000	66,582,633	(74,458,896)	1,237,123,737	51,672,117	6,460,468,996

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









Liquidity Statement (Asset and Liability Maturity Analysis) As at 31 December 2012

Particulars	Up to 01 month	1 - 3 months	3 - 12 months	1 - 5 years	More than 5 years	Total
Assets:	- 1					
Cash in hand	1,286,576,686	*		172	5,002,686,000	6,289,262,68
Balance with other banks and financial institutions	1,084,013,176	150,000,000	15,969,980	154,356,012		1,404,339,16
Money at call on short notice	1,000,000,000					1,000,000,00
Investment	251,682,033	1,250,642,856	3,202,108,173	4,214,596,592	2,788,216,706	11,707,246,36
Loans and Advances	14,334,882,606	10,691,179,805	31,923,687,818	20,367,512,753	8,638,499,429	85,955,762,41
Fixed assets including premises, furniture & fixtures	10,633,790	20,882,145	84,812,583	308,215,245	102,279,015	526,822,77
Other assets	-		•	2,798,630,373		2,798,630,37
Non-banking assets	2.8		• 6	100	4.5	
Total Assets	17,967,788,291	12,112,704,806	35,226,578,554	27,843,310,975	16,531,681,150	109,682,063,77
Liabilities:	£					
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	1,750,400,000	2,000,900,000	3,900,000	19,400,000	1,718,334,551	5,492,934,55
Deposits & Other accounts	14,061,950,772	15,874,163,834	46,738,246,350	8,018,159,146	3,000,701,578	87,693,231,68
Provision and other liabilities	1,855,113,116	1,030,121,115	2,647,604,141	1,319,387,204	3,183,202,973	10,035,428,54
Total Liabilities	17,667,473,888	18,905,184,949	49,389,750,491	9,356,946,350	7,902,239,102	103,221,594,78
Net Liquidity Gap	300,314,403	(6,792,480,143)	(14,163,171,937)	18,486,364,625	8,629,442,048	6,460,468,99

Highlights on the overall activities of the Bank









33.12

33.12

N/A

SI. No.	Particulars	Taka	Taka	
1	Paid up Capital	2,946,982,500	2,357,586,000	
2	Total Capital	7,017,244,100	6,110,959,759	
3	Capital Surplus / (Deficit)	33,404,100	80,509,759	
4	Total Assets	109,682,063,776	78,031,732,029	
5	Total Deposits	87,693,231,680	62,650,734,774	
6	Total Loans and Advances	85,955,762,411	56,884,757,885	
7	Total Contingent Liabilities and Commitments	13,927,122,433	16,545,523,029	
8	Credit - Deposit Ratio	91.75%	87.74%	
9	Percentage of Classified Loans against total Loans & Advances	8.22%	4.38%	
10	Profit after Tax and Provision	27,896,324	976,112,816	
11	Amount of Classified Loans and Advances	7,065,685,261	2,489,790,200	
12	Provision Kept against Classified Loan	2,565,312,341	894,376,516	
13	Provision Surplus/ (deficit)*	(1,359,400,000)	-	
14	Cost of Fund	11.71%	9.70%	
15	Interest Earning Assets	92,568,399,870	67,798,389,425	
16	Non-interest Bearing Assets	17,113,663,906	10,233,342,604	
17	Return on Investment (ROI)	14.71%	9.30%	
18	Return on Assets (ROA)	0.03%	1.40%	
19	Incomes on Investment	1,559,166,570	751,630,731	

* Bangladesh Bank has allowed to make provision of the said amount i.e. Taka 1,359.40 million within 30 June 2013 vide Bangladesh Bank letter no. DBI-2 (UB-5)/7034/2013-275; Dated: 26.05.2013.

* N/A: Not Applicable

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Earnings Per Share (EPS)

Net Income Per Share

22 Price Earning Ratio**





BASIC Bank Limited Serving people for progress

A STATE OWNED SCHEDULED BANK

Financial Statements

1.8.5 Provision for Off-balance sheet exposures

Off-balance sheet items have been disclosed under contingent liabilities and other commitments as per Bangladesh Bank guidelines. As per BRPD Circular # 10 dated 18 Sep 2007, banks are advised to maintain provision @1% against off-balance sheet exposures (L/C & LG) in addition to the existing provisioning arrangement.

1.8.6 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPD (FEMO)/01/2005-677 dated 13 Sep 05 issued by Foreign Exchange Policy Department of BB, Banks are required to make provision regarding the unreconciled debit balance of nostro account for more than 3 months as on the reporting date in these financials. Since there is no unreconciled entries which are outstanding more than 3 months then Bank's are not required to make provision.

1.9 Revenue recognition

1.9.1 Interest income

In terms of the provisions of the BAS-18 "Revenue", the interest income is recognized on accrual basis. Interest on loans and advances ceases to be taken into income when such advances are classified. It is then kept in interest suspense. After the loans is classified as bad, interest ceases to apply and recorded in a memorandum account. Interest on classified advances is accounted for on a cash receipt basis.

1.9.2 Investment income

Interest income on investments is recognized on accrual basis. Capital gain is recognized when it is realized.

1.9.3 Fees and commission income

Fees & commission income arising on services provided by Bank are recognized on a cash basis. Commission charged to customers on LC & LG is credited to income at the time of effecting transactions.

1.9.4 Dividend income on shares

Dividend income on shares is recognized during the period in which it is declared and ascertained.

1.9.5 Interest paid and other expenses

In terms of the provisions of BAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accrual basis.

1.10 Risk management

The risk of BASIC Bank Limited is defined as the possibility of losses, financial or otherwise. The risk management of the Bank covers core risk areas of banking viz. credit risk, liquidity risk, market risk that includes foreign exchange risk, interest rate risk, equity risk, operational risk & reputation risk arising from money laundering incidences. The prime objective of the risk management is that the Bank evaluates & takes well calculative business risks & thereby safeguards the Bank's capital, its financial resources & profitability from various business risks through its own measures & through implementing BB guidelines & following some best practices as under:

1.10.1 Credit risk

It arises mainly from lending, trade finance, leasing and treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his / her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues.

The Bank has segregated duties of the officers / executives involved in credit related activities. A separate Corporate Division has been formed at Head Office which is entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities, etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. A separate credit division has been formed at head office since the inception of the Bank, which is assigned with duties of marketing and assessment of credit products, maintaining effective relationship with the customer and exploring new business opportunities. Another division naming Credit Administration Division (CAD) has also been established to oversee mainly documentation facilities. In line with Bangladesh Bank guidelines the Bank has segregated marketing, approval and monitoring/recovery functions. The credit risk management includes borrower risk analysis, financial statement analysis, industrial analysis, historical performance of the customer, security of the proposed credit facility and market reputation of the borrower

The Bank takes its lending decision based on the credit risk assessment reported by appraisal team. In determining Single borrower / Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical intervals to ensure compliance of Bank's & Regulatory polices. Loans are classified as per BB guidelines. Concentration of single borrower/large loan limit is shown in the notes to the financial statements.

1.10.2 Liquidity risk

The objective of liquidity risk management is to ensure that all foreseeable funding commitments and deposit withdrawals can be met when due. To this end, the Bank is maintaining a diversified and stable funding base comprising of core retail and corporate deposits and institutional balance. Management of liquidity and funding is carried out by Treasury division under approved policy guidelines. Treasury front office is supported by a very structured Back office. The Liquidity management is monitored by Asset Liability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage extreme situation.

1.10.3 Market risk

The exposure of market risk of the Bank is restricted to foreign exchange risk, interest rate risk & equity risk.

Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements. No foreign exchange dealing on Bank's account was conducted during the year.

Treasury division independently conducts the transactions & the back office of treasury is responsible for verification of the deals & passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by the bank as mid rate at the month end & the mid rate is being published by the treasury division of the bank as per approved policy. All Nostro accounts are reconciled on a monthly basis & outstanding entry beyond 30 days is reviewed by the management for its settlement. The position maintained by bank at the end of day was within the stipulated limit prescribed by the Bangladesh Bank.

Interest rate risk

Interest rate risk may arise either from trading portfolio or non-trading portfolio. The short-term movement in interest rate is negligible or nil. Interest rate risk of non-trading business arises from mismatches between future yield of an asset & its funding cost. Asset Liability Committee monitors interest rate movement on a regular basis.

Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework. The market value of equities held was however higher than the cost price at the balance sheet date.

1.10.4 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. Money laundering has been identified as a major threat to the financial services community. The management of the Banks have taken prevention of money laundering as part of their risk management strategies. Anti-Money laundering Guideline of the Bank was approved by the Board of Directors of the Bank in its 188th meeting held on 31 Jan 2006 & subsequently revised & got approved by the Board of Directors of the bank in its 318 meeting dated 27 Dec 2012.

For mitigating the risks, the Bank has established a Central Anti-Money Laundering Compliance Unit (CCU). Deputy Managing Director is acting as Chief Anti-Money Laundering Compliance Officer (CAMLCO) and General Manager of Establishment Division is working as a head of CCU who works under direct supervision of CAMLCO. CCU continuously monitoring and reviewing all anti-money laundering issues. A senior level executive from each branch is working as a Branch Anti-Money Laundering Compliance Officer (BAMLCO). Sound Know Your Customer (KYC) and transaction Monitoring Policies are in place to recognize the risk associated with accounts.

Bank has completed KYC procedures for the accounts opened prior 30 April 2002. It is the requirement of Bangladesh Bank to report cash transaction of BDT 10 Lac in a single day in a single account and suspicious transaction as and when detected. ICT division of the Bank has developed software to report the same to Bangladesh Bank. Internal Control and Compliance policies have been implemented to check that an effective Anti-Money Laundering system is in force. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities / transactions.

1.10.5 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes periodical and special audit of the branches and divisions at the Head Office for review of the operation and compliance of statutory requirements. The Audit Committee of the Board subsequently reviews the reports of the Internal Control and Compliance Division.

Asset Liability management

Asset Liability Management (ALM) is a risk management technique designed to earn an adequate return while maintaining a comfortable surplus of assets beyond liabilities. The scope of ALM function can be described as liquidity risk management, management of market risks, trading risk management, funding and capital planning and profit planning and growth projection etc. Risks in ALM are:

The ALM committee usually makes decisions on financial direction of the Bank. The ALCO's goal is to manage the sources and uses of funds, identify balance sheet management issues like balance sheet gap, interest rate gap etc. ALCO also reviews liquidity contingency plan and implements liability pricing strategy for the Bank.

1.11 ICT Risk Management

ICT risk refers to the potential of ensuring harmful effects that an organization might suffer from intentional or unintentional threats to information and information technology systems. Managing ICT risk is part of running regular operation of the Bank now a days. Failure to manage ICT risk may lead to serious security breaches, financial losses & even business discontinuity. Hence, it is imperative that there should be a mechanism to identify, assess and mitigate ICT risk. BASIC Bank Limited, with the approval of the board, has adopted an ICT policy covering various aspects of ICT risk management. Based on the policy the Bank has taken necessary measures for mitigating ICT risk & impending hazards through implementing proper strategies & processes of identifying, appreciating, analyzing and assessing the same.

1.12 Earnings per share

Basic earnings per share

Basic earnings per share has been calculated in accordance with BAS 33 "Earnings per Share" which has been shown on the face of the profit and loss account. This has been calculated by dividing the basic earnings by the weighted average number of ordinary shares outstanding during the year.

Calculation of weighted earnings per share

The Bank issued bonus shares to existing shareholders. In order to reflect the bonus element, the number to be used in calculating basic earnings per share, for all periods prior to the bonus issue, is the number of ordinary shares outstanding prior to the bonus issue (time apportioned if necessary) and multiplied by adjusting factor.

1.13 Events after the balance sheet date

Where necessary, all the material events after the reporting period have been considered and appropriate adjustment / disclosures have been made in the financial statements.

1.14 Directors' responsibility on statement

The Board of Directors takes the responsibility for the preparation and presentation of these financial statements.

Memorandum items

Memorandum items are maintained to have control over all items of importance and for such transactions where the Bank has only a business responsibility and no legal commitment. Stock of travelers cheques, savings certificates, wage earners bonds and other fall under the memorandum items.

Capital Expenditure Commitment

There was no capital expenditure contracted but incurred or provided for at 31 December 2012 besides, there was no material capital expenditure authorized by the board but not contracted for at 31 December

1.15 Subsequent Events

There is no other significant event occurred between the Balance Sheet date and the date when the financial statements were authorized for issue by the Board of Directors.

1.16 Related party transaction

Related party transaction is a transfer of resources, services or obligation between related parties, regardless of whether a price is charged as per BAS 24.

1.17 Board of Directors

Name	Status	Other Position
Mr. Sheikh Abdul Hye Bacchu	Chairman	Former Member of Parliament
Mr. Fakhrul Islam	Director	Chairman, BSCIC
Mr. Shubhashish Bose	Director	Vice Chairman, Export Promotion Bureau
Ms. Neelufar Ahmed	Director	Director General, Prime Minister's Office
Ms. Quamrun Naher Ahmed	Director	Joint Secretary, Bank & Financial Institutions Division, Ministry of Finance
Mr. AKM Rezaur Rahman	Director	Retired Additional Secretary, Govt. of Bangladesh
Mr. AKM Kamrul Islam, FCA	Director	Partner, Islam Aftab Kamrul & Co., Chartered Accountants
Mr. Md. Anwarul Islam, FCMA	Director	Managing Director, ARS Lube Bangladesh Ltd
Mr. Kazi Faqurul Islam	Managing Director	Managing Director of BASIC Bank Ltd.

The Board of Directors conduct fifteen meetings during the year.

1.18 Audit Committee

Members of the Audit Committee of the Board of Directors:

Name	Status with the Committee	Educational Qualification
Mr. Fakhrul Islam	Convener	M.S.S. in Economics
Mr. Shubhashish Bose	Member	M.Com, MBA
Mr. Md. Anwarul Islam, FCMA	Member	M.Com, MBA, FCMA
Mr. AKM Kamrul Islam, FCA	Member	FCA

Audit Committee Meeting held during 2012

40th Meeting of Audit Committee held on 11 January 2012 41th Meeting of Audit Committee held on 15 March 2012 42th Meeting of Audit Committee held on 28 March 2012

Steps Have Been Taken

As per guidelines enunciated in BRPD Circular No. 12 dated 23 December 2002 of Bangladesh Bank the Audit Committee of the Board of Directors of the Bank has been playing an important role with regard to the process of publication of financial statements and development of internal control systems for conducting banking operations efficiently and in a disciplined manner. Besides, pursuant to the instructions of the said circular the audit committee is placing its report to the Board of Directors of the bank on its findings and recommendations acknowledging the background and purpose of constitution of the committee.

1.19 Head office Management Committee

Members of the Head Office Management Committee

Name	Designation	Status with the Committee	
Mr. Kazi Faqurul Islam	Managing Director	Chairman	
Mr. Fazlus Sobhan	Deputy Managing Director	Member	
Mr. Kanak Kumar Purkayastha	Deputy Managing Director	Member	
Mr. A. Q. M. Kibriya	Deputy Managing Director	Member	
Mr. A. Monaem Khan	Deputy Managing Director	Member	
Mr. Md. Shah Alam Bhuiyan	Company Secretary	Member	
Mr. Zainul Abedin Choudhury	General Manager	Member	
Mr. Khandakar Shamim Hasan	General Manager	Member	
Mr. Md. Salim	General Manager	Member	
Mr. Hasan Tanvir	General Manager	Member	
Mr. Mohammad Moniruzzaman	General Manager	Member	
Mr. Md. Mahbubul Alam	General Manager	Member	
Mr. ASM Rowshanul Haque	General Manager	Member	
Mr. Md Ruhul Alam	General Manager	Member	
Mr. Md. Abul Hashem	Abul Hashem Deputy General Manager		
Mr. Shaikh Mohammad Abdur Razzaq	kh Mohammad Abdur Deputy General Manager		
Mr. Md. Emdadul Haque	Deputy General Manager	Member	
Mr. Khan Iqbal Hasan	Deputy General Manager	Member	
Mr. Md. Ismail	Deputy General Manager	Member	
Mr. Md. Momenul Hoque	Deputy General Manager	Member	
Ms. Sahara Khatun	Deputy General Manager	Member	
Mr. Niranjan Chandra Debnath	Deputy General Manager	Member	
Ms. Helena Perveen	Deputy General Manager	Member	
Ms. Mariom Begum	Assistant General Manager	Member	
Mr. S.M. Anisuzzaman	Assistant General Manager	Member	

The Head office Management committee conduct twelve meetings during the year.

1.20 Compliance report on Bangladesh Accounting Standards (BAS) & Bangladesh Financial Reporting Standards

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, BASIC Bank applied all the applicable IAS and IFRS as adopted by ICAB. Details are given below:

Name of the BAS	BAS no.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	N/A
Statement of Cash Flows	7	Applied
Accounting Policies, Changes in Accounting Estimates & Errors	8	Applied
Events after the balance sheet date	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Leases	17	Applied
Revenue	18	Applied
Employee Benefits	19	Applied
Accounting for Govt. Grants & Disclosure of Govt. Assistance	20	N/A
The Effects of Changes in Foreign Exchange Rates	21	Applied
Borrowing Costs	23	Applied
Related Party Disclosures	24	Applied
Accounting and Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied
Investments in Associates	28	Applied
Interests in Joint Ventures	31	N/A

Name of the BAS	BAS no.	Status
Financial Instruments Presentation	32	Applied to the extent of compliance with BRPD Circular No. 14 dated 25 June 2003 DOS Circular No. 05 dated 26 May 2008 and DOS Circular No. 05 dated 28 January 2009 see note 1.3.3
Earnings per share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied to the extent of compliance with BRPD Circular No. 05 dated 05 June 2006 and BRPD Circular No. 14 dated 23 September 2012 see note 1.3.2
Intangible Assets	38	Applied
*Financial Instruments: Recognition and Measurement	39	Applied to the extent of compliance with BRPD Circular No. 14 dated 25 June 2003, DOS Circular No. 05 dated 26 May 2008 and DOS Circular No. 05 dated 28 January 2009 see note 1.3.3
Investment Property	40	N/A
Agriculture	41	N/A

* We followed Bangladesh Bank Guidelines instead of BAS-39

Name of the BFRS	BFRS no.	Status	
First Time Adoption of Bangladesh Financial Reporting Standard	1	N/A	
Share Based Payment	2	N/A	
Business Combinations	3	Applied	
Insurance Contracts	4	N/A	
Non-current Assets Held for Sale and Discontinued	5	N/A	
Exploration for and Evaluation of Mineral Resources	6	N/A	
Financial Instruments: Disclosure	7	Applied to the extent compliance with core remains a guideline Bangladesh Bank.	
Operating Segments	8	N/A	
Consolidated Financial Statements	10	Applied	

1.21 Approval of financial statements

The financial statements were approved by the Board of directors on 10 June 2013

2.00 General

- These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka.
- The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in the books of the Bank.
- Figures of previous year have been rearranged whenever necessary to conform to current year's presentation.





BASIC Bank Limited Serving people for progress

A STATE OWNED SCHEDULED BANK

Financial Statements

Notes to the Financial Statements

As at and for the year ended 31 December 2012

1.1 Status of the Bank

The BASIC Bank Limited ("the Bank") was incorporated as a banking company under the Companies Act, 1913. In 2001 the Bank changed its earlier name 'Bank of Small Industries and Commerce Bangladesh Limited' and registered the new name with the Registrar of Joint Stock Companies. Initially the Bank started its operation as a joint venture enterprise of the then BCC foundation, a welfare trust in Bangladesh and the Government of People's Republic of Bangladesh. On 4 June 1992 the Government of Bangladesh took over 70% shares held by the then BCC Foundation and became the sole owner of the bank. It operates with 62 branches in Bangladesh. The registered office of the company is located at 73 Motijheel C/A, Dhaka-1000.

1.1.1 Objectives

The principal activities of the Bank is unique in blending development financing and commercial banking. The Memorandum and Articles of Association of BASIC Bank Limited stipulate that at least fifty percent of its loanable fund shall be used for financing Small and Medium Scale Industries.

1.2 Significant accounting policies and basis of preparation of financial statements

1.2.1 Basis of accounting

Statement of compliance

The financial statements of the Bank are made up to 31 December 2012 and are prepared under the historical cost basis, except for the assets and liabilities which are stated at fair value and in accordance with the "First Schedule (Sec-38) of the Bank Companies Act, 1991, BRPD Circular # 14 dated 25 June 2003, BRPD Circular # 15 dated 09 November 2009 and DFIM Circular # 11 dated 23 December 2009, other Bangladesh Bank Circulars, International Accounting Standards and International Financial Reporting Standards adopted by the Institute of Chartered Accountants of Bangladesh titled as "BAS" and "BFRS", Companies Act, 1994, the Securities and Exchange Rules 1987, Dhaka & Chittagong Stock Exchanges' listing regulations and other laws and rules applicable in Bangladesh. All Inter-branch account balances and transactions among the head office and the branch have been taken into accounts.

The accounting policies and methods of computation used in the preparation of the financial statements for the year ended 31 December 2012 are consistent with those adopted in Bangladesh.

1.2.2 Use of estimates and judgments

In the preparation of the financial statements management required to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

1.2.3 Foreign currency transaction

a) Foreign currency

Items included in the financial statements are measured using the currency of the primary economic environment in which the Bank operates, i.e. the functional currency. The financial statements of the Bank are presented in Taka which is the Bank's functional and presentation currency.

b) Foreign currencies translation

Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS-21" The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are converted into taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into Taka equivalent.

c) Commitments

Commitments for outstanding forward foreign exchange contracts disclosed in these financial statements are translated at contracted rates. Contingent liabilities / commitments for letters of credit and letters of guarantee denominated in foreign currencies are expressed in Taka terms at the rate of exchange ruling on

the date of giving commitment or taking liability. d) Transaction gains and losses

The resulting exchange transaction gains and losses are included in the profit and loss account.

1.2.4 Statement of cash flows

Statement of cash flows has been prepared in accordance with the Bangladesh Accounting Standard 7 " Statement of Cash Flows" under direct method as recommended in the BRPD Circular No. 14 dated 25 June 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.

1.2.5 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

i) Balance with other Banks and financial institutions, money at call on short notice, etc. are on the basis of their maturity term;

ii) Investments are on the basis of their respective maturity;

iii) Loans and advances / investments are on the basis of their repayment schedule;

iv) Fixed assets are on the basis of their useful lives;

v) Other assets are on the basis of their realization / amortization;

vi) Borrowing from other Banks, financial institutions & agents, etc are as per their maturity/repayment

vii) Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the depositors;

viii) Provisions and other liabilities are on the basis of their payment / adjustments schedule.

1.2.6 Reporting period

These financial statements cover one calendar year from 01 January 2012 to 31 December 2012.

1.2.7 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the balance sheet when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis, or realize the asset and settle the liability simultaneously.

1.3 Assets and basis of their valuation

1.3.1 Cash and cash equivalents

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short term commitments.

1.3.2 Loans, advances and provisions

Loans and advances are stated in the balance sheet on gross basis. General provisions on unclassified loans and contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under other liabilities. Provision against classified loans and advances is made on the basis of quarter end review by the management and instructions contained in BRPD Circular no. 14 dated 23 September 2012 and BRPD Circular no. 19 dated 27 December 2012.

Particulars	Rate
General provision on	
Unclassified general loans and advances	1%
Unclassified small and medium enterprise	0.25%
Loans to BHs/MBs/SDs against Shares etc.	2%
Unclassified loans for housing finance and loans for professionals	2%
Unclassified consumer financing other than housing finance & loans for professionals	5%
Short term agri credit and micro credit	5%
Special mention account	5%
Off balance sheet exposure	1%

Particulars	Rate
Specific provision on	
Substandard loans & advances other than Short term agri credit & micro credit	20%
Doubtful loans and advances other than Short term agri credit & micro credit	50%
Bad / loss loans and advances	100%
Substandard Short term agri credit & micro credit	5%
Doubtful Short term agri credit & micro credit	5%

As per BRPD Circular No. 05 dated 05 June 2006 & BRPD Circular No. 14 dated 23 September 2012 a general provision at 1% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained. However such general provision cannot satisfy the conditions of provision as per IAS 37. At the year end the company has recognized & accumulated general provision of Taka 419,698,841 in the Balance Sheet under liabilities as per Bangladesh Bank's requirement.

1.3.3 Investments

The investment in government securities (Treasury bills & bonds) are classified into Held to Maturity (HTM) & Held for Trading (HFT) as per Bangladesh Bank's guidelines contained in DOS Circular Letter No. 05 dated 26 May 2008, DOS Circular Letter No. 05 dated 28 January 2009, DOS Circular No. 06 dated 15 July 2010 & under reference Letter No. DOS (SR)1153/120-A/2011-746 dated 29 December 2011. Reclassification of HTM securities into HFT securities are also done in compliance with Bangladesh Bank's guidelines.

Held to Maturity (HTM)

Held for Trading (HFT)

The government securities under 'Held to Maturity (HTM)' category are valued at present value at amortized cost at the end of the year. The Held to Maturity securities are amortized to ensure a constant yield over the remaining period of maturity of the securities. The resulting gains/(losses) are credited to revaluation reserve account and shown in the equity. Such gains/(losses) are credited to income account at the time of maturity or sale of the security. Investment (HTM)-BHBFC is shown in the financial statements at cost price.

The government securities under 'Held for Trading' category are valued at present value on basis of marking to market method. The resulting gains are transferred to other reserve account & losses are transferred to P/L account. The gains/(losses) arising on maturity or sale of such securities are credited to income.

Value of investments has been enumerated as ner DOS Circular no. 05 dated 26 May 2008 as follows:

Items	Applicable accounting value
Government treasury bonds-HTM	Amortized value
Government treasury bonds-HFT	Market value
Prize bond	At cost
House Building Finance Corporation Debenture	At redeemable value
Shares (private)	At cost or market value whichever is lower

According to DOS Circular No. 05 Dated 26 May, 2008 & subsequent clarification in DOS Circular No. 05 Dated 28 January 2009 loss on revaluation of Government securities (T-bill/T-bond) should be charged in profit and loss account, and gain on such revaluation should be recorded under revaluation reserve account. At the year end the company has accumulated revaluation loss of Taka 7,876,263 for T-bonds & T-bills. However as per requirement of BAS 39, such T-bill and T-bonds will fall under the category of "Held for Trading" & "Held to Maturity" where any changed in the fair value of held for trading is recognized in profit and loss account & amortized cost method is applicable for held to maturity using an effective interest rate.

Investment in listed securities

These securities are bought and held primarily for the purpose of selling them in future or hold for dividend income. These are reported at cost. Unrealized gains are not recognized in the profit and loss account. But provision for diminution in value of investment has been made properly.

Investment in unquoted securities

Investment in unlisted securities is reported at cost under cost method.

Other Investments

Other investments like HBFC debenture & prize bond are also eligible for SLR, HBFC debentures are valued at redeemed value & prize bond are shown at purchase value or face value.

As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investment as per DOS Circular # 04, dated 20 November 2011 of Bangladesh Bank, banks are allowed to kept provision by netting off unrealized gain or loss on the basic of market value of shares. As such the company measures and recognizes investment in quoted and unquoted shares at cost if the year end market value (for quoted shares) and book value (for unquoted shares) are higher than the cost. At the year-end the company's market value and book value of quoted and unquoted shares was higher than cost price by Tk. 10.61 crore. However as per requirements of BAS 39 investment in shares falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value at the year-end is taken to profit and loss account or revaluation reserve respectively.

1.3.4 Property, plant and equipment

Property, plant & equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the assets can be reliably measured.

- All fixed assets are stated at cost less accumulated depreciation as per BAS-16 " Property, Plant and Equipment". The cost of acquisition of an asset comprises its purchase price and any directly attributable cost of bringing the asset to its working condition.
- The Bank recognizes in the carrying amount of an item of property, plant and equipment the cost of replacing part of such an item when that cost is incurred if it is probable that the future economic benefits embodied with the item will flow to the company.
- Depreciation is charged for the year at the following rates on reducing balance method on all fixed assets other than vehicles, software and all fixed assets of ATM related on which straight line depreciation method is followed:

Category of fixed assets	Rate	Method of Depreciation
Furniture and fixtures	10%	Reducing balance method
Machinery and Equipment	20%	Reducing balance method
Computer and Copier	20%	Straight line method
Vehicles (straight line)	25%	Straight line method
Leasehold buildings		Straight line method over the lease hold period

- For additions during the year, depreciation is charged for the remaining days of the year and for disposal depreciation is charged up to the date of disposal.
- On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule and gain or loss on such disposal is reflected in the income statement, which is determined with reference to the net book value of the assets and net sale proceeds.

Leasehold floor area in Sholoshahar, Chittagong are treated as operating lease as the legal title of the floor area will not passes to the Bank at the end of the lease term thus the Bank has charged rentals to the income statement on a straight line basis over the lease term as per BAS 17.

1.3.5 Intangible assets

- An intangible asset is recognized if it is probable that the future economic benefits that are attributable to the asset will flow to the entity and the cost of the assets can be measured reliably.
- Software represents the value of computer application software licensed for use of the Bank, other than software applied to the operation software system of computers. Intangible assets are carried at its cost, less accumulated amortization and any impairment losses.
 - Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are incurred in customizing the software for its intended use.
- Expenditure incurred on software is capitalized only when it enhances and extends the economic benefits of computer software beyond their original specifications and lives and such cost is recognized as capital improvement and added to the original cost of software.
- Software is amortized using the straight line method over the estimated useful life of 5 (five) years commencing from the date of the application software is available for use over the best estimate of its useful economic life.

1.3.6 Other assets

Other assets include all balance sheet accounts not covered specifically in other areas of the supervisory activity and such accounts may be quite insignificant in the overall financial condition of the Bank.

1.3.7 Receivables

Receivables are recognized when there is a contractual right to receive cash or another financial asset from another entity.

1.3.8 Inventories

Inventories measured at the lower of cost and net realizable value.

1.3.9 Leasing

Leases are classified as finance leases whenever the 'terms of the lease' transfer substantially all the risks and rewards of ownership to the lessee as per BAS-17 " Leases". All other leases are classified as operating leases as per BAS-17 "Leases". Operating lease are rental agreements and all installments are charged to the income statement.

1.3.10 Non-banking assets

There are no assets acquired in exchange for loan during the period of financial statements.

1.3.11 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are reconciled regularly and there are no material differences which may affect the financial statements significantly. Un-reconciled entries / balances in the case of inter-branch transactions as on the reporting date are not

1.4 Share capital

material.

Ordinary shares are classified as equity when there is no contractual obligation to transfer cash or other financial assets. 1.5 Statutory reserve

Bank Companies Act, 1991 requires the Bank to transfer 20% of its current year's profit before tax to reserve until such reserve equals to its paid up capital and share premium account.

1.6 Deposits and other accounts Deposits by customers & banks are recognized when the Bank enters into contractual provisions of arrangements with the counterparties, which is generally on trade date, & initially measured at the consideration received.

1.7 Borrowings from other banks, financial institutions and agents

Borrowed funds include call money deposits, borrowings, re-finance borrowings and other term borrowings from banks. They are stated in the balance sheet at amounts payable. Interest paid / payable on these borrowings is charged to the income statements.

1.8 Basis for valuation of liabilities and provisions

1.8.1 Provision for current taxation

Provision for current income tax has been made as per prescribed rate in the Finance Ordinance, 2012 on the accounting profit made by the Bank after considering some of the add backs to income and disallowances of expenditure as per income tax laws in compliance with BAS-12 "Income Taxes".

1.8.2 Provision for deferred taxation

Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences.

The retirement benefits accrued for the employees of the Bank as on reporting date have been accounted

for in accordance with the provisions of Bangladesh Accounting Standard-19, "Employee Benefit". Bases of enumerating the retirement benefit schemes operated by the Bank are outlined below:

a) Provident fund

1.8.3 Benefits to the employees

Provident fund benefits are given to the permanent employees of the Bank in accordance with Bank's service rules. Accordingly a trust deed and provident fund rules were prepared. The Commissioner of Income Tax, Taxes Zone - 8, Dhaka has approved the Provident Fund as a recognized provident fund within the meaning of section 2(52), read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 30 September 1995. The Fund is operated by a Board of Trustees consisting at least five members. Usually all confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Fund. The Bank also contributes equal amount of the employees' contribution. Interest earned from the investments is credited to the members' account on yearly basis.

b) Gratuity fund

The Bank made provision of gratuity fund at discretion of the management to provide an employee with financial benefit on his ceasing the Bank's service or in the event of his death to his legal heirs/nominees or successors, in respect of which provision is made annually covering all its permanent eligible employees.

c) Benevolent Fund

The benevolent fund is subscribed by monthly contribution of the employees. The Bank also contributes to the fund @ 0.5% of profit at the end of the year. The fund is established to sanction grant in event of death on duty, permanent disabilities of the employees & to provide financial assistance for marriage of his/her dependants.

d) Superannuation Fund

The Bank operates a contributory superannuation fund to give benefit to employees at the time of retirement and also cover group term life insurance. Employees are contributing to the fund monthly and the Bank also contributes a lump sum amount from the profit at the end of the year.

e) Welfare fund

The Bank has been maintaining a welfare fund from profit each year. This fund is utilized for various social activities as part of corporate social responsibility of the Bank.

1.8.4 Provision for liabilities

A provision is recognized in the balance sheet when the Bank has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the BAS 37 "Provisions, Contingent Liabilities and Contingent Assets".





BASIC BASIC Bank Limited Serving people for progress A STATE OWNED SCHEDULED BANK

Financial Statements 2012

Destruction of the second of t	31.12.2012 31.12.2011	5.2 Financial Institutions			7.2 Bills purchased & dissounted	
Note Particulars 3. <u>Cash</u>	Taka Taka		F0 000 000	400 000 000	7.2 Bills purchased & discounted	
Cash in hand (Including foreign currencies) Note 3.1	530,259,947 420,532,562	Union Capital International Leasing	50,000,000	100,000,000	Payable in Bangladesh	1 207 070 503
Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies) Note 3.2	5,759,002,739 4,261,584,101	Total	50,000,000	200,000,000	Local bills purchased/LADB	1,397,978,582
Total	6,289,262,686 4,682,116,663	6. <u>Investments</u>			Payable outside Bangladesh	
3.1 Cash in Hand (including foreign currencies)	F10 102 20F 414 F02 220	Section of the sectio	Note 6.1 11,447,739,226	9,234,513,931	Foreign bills purchased and discounted	466,047,546
In Local Currency In Foreign Currencies	519,193,285 414,582,230 11,066,662 5,950,332	Others Total	Note 6.2 259,507,134 11,707,246,360	259,569,065 9,494,082,996	Total	1,864,026,128
Total 3.2 Balance with Bangladesh Bank & its agent	530,259,947 420,532,562	6.1 Government		3,434,082,330	7.3 Residual maturity grouping of loans including	
bank(s) (including foreign currencies)			ote 6.1.1 629,756,021	<u> </u>	bills purchased and discounted	
In Local Currency Note 3.2.1 In Foreign Currencies Note 3.2.2	5,103,721,972 3,892,588,270 655,280,767 368,995,831	The state of the s	ote 6.1.2 10,808,691,605	9,222,804,031	Payable on demand	2,012,430,589
Total	5,759,002,739 4,261,584,101	Prize Bond	1,791,600	1,709,900	Not more than 3 months	23,013,631,822
3.2.1 In Local Currency		Debenture No.	ote 6.1.3 7,500,000 11,447,739,226	9,234,513,931	Above 3 months but not more than 1 year	31,923,687,818
Bangladesh Bank Sonali Bank (acting as agent of Bangladesh Bank)	5,007,073,716 3,765,242,249 96,648,256 127,346,021	6.1.1 Treasury Bills and Reverse Repo (at revalued Amount)		3,234,313,331	Above 1 year but not more than 5 years	20,367,512,753
Total	5,103,721,972 3,892,588,270	364 Days Government Treasury Bills	186,368,028	.3	Above 5 years	8,638,499,429
3.2.2 In Foreign Currencies Bangladesh Bank - US\$	651,206,974 360,784,586	182 Days Government Treasury Bills	302,544,598	14	Total	85,955,762,411
Bangladesh Bank - GBP	1,328,709 6,411,409	91 Days Government Treasury Bills (at present value)	140,843,395		7.4 Loans on the basis of significant concentration	
Bangladesh Bank -EURO Total	2,745,084 1,799,836 655,280,767 368,995,831	Total	629,756,021		including bills purchased & discounted	
3.2.2.1 Balance with Bangladesh Bank as per DB -5	5,240,464,845 3,782,498,000	6.1.2 Treasury Bonds (at revalued Amount)			a. Advances to Directors	-
Reason of Difference between balance with Bangladesh Bank and I	DB-5:	05 Years Government Treasury Bond 10 Years Government Treasury Bond	8,128,815,550 2,021,594,031	7,224,569,348 1,490,192,624	b. Advances to MD and other Senior Executives	784,588,894
The reason of difference between balance with Bangladesh Bank currency clearing account is not shown in DB-5 statement. There v	100 miles 100 mi	15 Years Government Treasury Bond	571,708,208	508,042,059	c. Advances to Customers group	39,408,473,517
Bank on year ending date but we passed corresponding entries of Bangladesh Bank.		20 Years Government Treasury Bond	86,573,816		d. Advances to Industrial sector Note 7.	
3.3 Statutory Deposits		Total	10,808,691,605	9,222,804,031	Total	85,955,762,411
Cash Reserve Ratio and Statutory Liquidity Ratio have been calcula	[1] [2] [1] [2] [4] [4] [4] [4] [4] [4] [4] [4] [4] [4	6.1.3 Debentures			7.4.1 Advances to Industrial sector	
the Bank Companies Act 1991 and BRPD Circular No.11 and 12 dated 2 dated May 4,2010 and MPD Circular No. 4 and 5 dated December 1		20 years HBFC Debenture - 5.5%	7,500,000	10,000,000	Food and Allied Ind.	7,462,900,000
The Cash Reserve Requirement on the Bank's time and demand		Total	7,500,000	10,000,000	Textile	6,635,300,000
calculated and maintained with Bangladesh Bank in current account including CRR, on the same liabilities has also been maintained in	속 그 가는 것으로 보는 그를 보는 그를 가게 되었다. 그를 가게 되었다. 그리고	6.2 Others			ERGM	5,148,100,000
debentures including FC balance with Bangladesh Bank. Both the excess of the statutory requirements, as shown below:	reserves maintained by the bank are in	Shares Notes (Memorial Coin)	ote 6.2.1 189,458,134 49,000	189,534,065 35,000	Accessories	789,800,000
3.3.1 Cash Reserve Ratio (CRR)		Mutual Trust Bank Bond	70,000,000	70,000,000	Jute Prod. and Allied Ind.	4,393,300,000
(6% of Average Demand & Time Liabilities)	4 000 00E FO1 2 F72 242 255	Total	259,507,134	259,569,065	Forest Prod. and Allied Ind.	72,400,000
Required Reserve	4,998,085,501 3,573,313,000 6.00% 6.00%	6.2.1 Shares			Paper, Board, Printing, Pub. and Packaging	1,991,600,000
Actual reserve maintained	5,292,964,845 3,644,729,000 6.06% 6.12%	Quoted companies Shares in listed companies	151,117,484	151,193,415	Tannery Leather and Rubber Prod. Cham, Pharm, and Allied Ind.	796,300,000
3.3.2 Statutory Liquidity Reserve (SLR)	V.1.2./U	Shares in listed companies Sub-Total	151,117,484	151,193,415	Chem. Pharm. and Allied Ind. Glass Crmc. and Other pon Metal. Pr	1,767,500,000
(13% of Average Demand & Time Liabilities) Required Reserve	10 920 195 252 7 742 472 253	Unquoted companies			Glass, Crmc. and Other non Metal. Pr. Engineering	386,000,000 541,000,000
Required Reserve	10,829,185,253 7,742,178,000 13.00% 13.00%	Share of Karmasangsthan Bank	10,000,000	10,000,000	Electrical and Electronics Ind.	2,194,700,000
Actual reserve maintained including CRR	12,063,580,767 8,670,513,000 14.30% 15.21%	Preference Share of BDCL Equity Of Grameen I. T. Park	21,000,000 4,201,760	21,000,000 4,201,760	Service Ind.	12,634,900,000
3.3.3 Total Statutory Liquidity Reserve (SLR)	20.2270	Share of CDB Ltd.	3,138,890	3,138,890	Misc. Industries	194,500,000
(19% of Average Demand & Time Liabilities) Required Reserve	15,827,270,754 11,315,491,000	Sub-Total	38,340,650	38,340,650	Ind. Not Elsewhere Classified	754,400,000
Actual reserve maintained including CRR	17,356,545,612 12,315,242,000	(Details of Investment in shares m	189,458,134	189,534,065	Total	45,762,700,000
Surplus/(Deficit) 4. Balance with other banks & financial	1,529,274,858 999,751,000				7.5 Loans & advances allowed to each customer exceeding 10%	
institutions		6.3 Investment in Securities are classified as per Banglade	sh Bank Circular		713 Eddis & davances anotice to each castomer exceeding 2070	or bullet s total Equity
In Bangladesh Note 4.1	1,239,825,254 1,723,297,815	Held For Trading (HFT)	3,636,848,626	6,175,874,493	Number of Customers	26
Outside Bangladesh Note 4.2 Total	164,513,914 303,445,719 1,404,339,168 2,026,743,534	Held To Maturity (HTM)	7,801,599,000	3,046,929,538	Amount of outstanding loans*	21,346,800,000
4.1 In Bangladesh		Total	11,438,447,626	9,222,804,031	Classified amount thereon	
Current Account	0.505.740	Treasury bond and treasury bills are categorized into			Amount of recovery	
Sonali Bank Ltd. Agrani Bank Ltd.	9,506,749 5,482,776 3,520,742 5,020,867	securities are revalued at the end of the year and re securities are revalued weekly and loss on revaluat			*Loans and Advances allowed to customers' group excee	ding 10% of banks total c
Rupali Bank Ltd. Janata Bank Ltd.	4,579,571 539,749 1,000 104,350	Revaluation Reserve under capital account. Securities a		a gam is shown as	computed of Tk.70.13 crore of the Bank as at 31 December	2012.
Sub-Total	17,608,062 11,147,742	6.4 Assets pledged as security			(Details are given in Ar	nnexure - C)
STD Account Sonali Bank Ltd.	11,185,864 25,427,306	Assets in the amounts shown below were pledged as s	security		7.6 Congraphical Lagation, wise Lagar and Advances	
Bangladesh Krishi Bank	2,505 4,005	for the following liabilities			7.6 Geographical Location - wise Loans and Advances	
Janata Bank Trust Bank Ltd.	3,581,561 - 6,055,660 1,591,919	Liabilities to bank Liabilities to customers		<u>_</u>	Inside Bangladesh	
Premier Bank Ltd. Rupali Bank Ltd.	21,000,000 - 19,019,060 10,142,588	Total			Dhaka Division	68,159,959,427
Agrani Bank Ltd.	5,280 6,173				Chittagong Division	9,894,556,559
Sub-Total Other Deposit	60,849,930 37,171,991	We have no assets pledged, mortgaged or	hypothecated against bank's born	owings.	Khulna Division	2,998,528,813
Receivable from ICB Islami Bank Sub-Total	154,356,012 154,978,082	6.5 Maturity Grouping of Investments			Rajshahi Division Sylhet Division	2,521,904,022 995,118,452
Fixed Deposit Account	154,356,012 154,978,082	On demand	1,840,600	1,744,900	Barisal Division	161,024,429
Bangladesh Commerce Bank Ltd.	100,000,000 350,000,000	Upto 1 month	249,841,433	•	Rangpur Division	1,224,670,709
IFIC Bank Premier Leasing	- 320,000,000 - 100,000,000	Over 1 month but not more than 3 months Over 3 months but not more than 1 year	1,250,642,856 3,202,108,173	704,083,441	Total Inside Bangladesh	85,955,762,411
Prime Finance and Investment First Lease Finance and Investment Ltd.	- 100,000,000		4,214,596,592	6,710,019,972		00,000,.02,.22
riist Lease rilialice and investillent Ltd.	- 200.000.000	Over 1 year but not more than 5 years			Outside	
BIFC	- 200,000,000 50,000,000 150,000,000	Over 5 years	2,788,216,706	2,078,234,683	Total	85,955,762,411
A CARLO CONTROL OF THE ACCUSATION OF A STATE OF THE STATE		Section 1969 Mean Commission of the Commission o	2,788,216,706 11,707,246,360	2,078,234,683 9,494,082,996	Total	
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250 -	Over 5 years		AND THE RESIDENCE OF THE PROPERTY.		
BIFC Peoples Leasing International Leasing and Finance	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000	Over 5 years Total 7. Loans & Advances	11,707,246,360	9,494,082,996	7.7 Distribution of Loans and advances according to BRPD Circu	
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and	7. Loans & Advances Loans, Cash Credit & Overdraft etc.	11,707,246,360 Note 7.1 84,091,736,283	9,494,082,996 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank	lar by
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and	7. Loans & Advances Loans, Cash Credit & Overdraft etc.	11,707,246,360	9,494,082,996 54,266,599,661 2,618,158,224	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan	78,270,032,892
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 to a period of 90 days or 3 months and approximate market rate.	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total	11,707,246,360 Note 7.1 84,091,736,283 Note 7.2 1,864,026,128	9,494,082,996 54,266,599,661 2,618,158,224	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total	78,270,032,892 620,044,258
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250	7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted	11,707,246,360 Note 7.1 84,091,736,283 Note 7.2 1,864,026,128	9,494,082,996 54,266,599,661 2,618,158,224	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan:	78,270,032,892 620,044,258 78,890,077,150
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London	50,000,000 150,000,000 100,000,000 200,000,000 - 100,000,000 757,011,250 - 1,520,000,000 1,239,825,254 1,723,297,815 to a period of 90 days or 3 months and approximate market rate.	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total	11,707,246,360 Note 7.1 84,091,736,283 Note 7.2 1,864,026,128	9,494,082,996 54,266,599,661 2,618,158,224	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans	Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835	7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata-EURO	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata-EURO Sonali Bank London Sonali Bank London	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others	Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata-EURO Sonali Bank London	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh	Note 7.1 Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export)	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others	Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London CITI Bank Mumbai Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh	11,707,246,360 Note 7.1 Note 7.2 34,091,736,283 1,864,026,128 85,955,762,411 28,808,976,423 25,485,615,243 ote 7.1.2 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 To a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh	11,707,246,360 Note 7.1 Note 7.2 34,091,736,283 1,864,026,128 85,955,762,411 28,808,976,423 25,485,615,243 ote 7.1.2 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd.	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans	11,707,246,360 Note 7.1 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 16,014,362,484 84,091,736,283 - 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Rate Unclassified-General provision	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London-USD Sonali Bank London-USD Sonali Bank New York (Export) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 0 a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 174,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Overdraft Others Total Inside Bangladesh Outside Bangladesh Total	11,707,246,360 Note 7.1 Note 7.2 34,091,736,283 1,864,026,128 85,955,762,411 28,808,976,423 25,485,615,243 ote 7.1.2 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Unclassified-General provision Agro based & Micro 553 825 967	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 - 1,007,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 -	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured	11,707,246,360 Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 - 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit STOTAL 7.5 Provision Status	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Conali Bank London Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva	50,000,000 150,000,000 100,000,000 100,000,000 100,000,0	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others	11,707,246,360 Note 7.1 Note 7.2 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata-EURO Sonali Bank London Sonali Bank London Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd (USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank	50,000,000 150,000,000 100,000,000 - 100,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured	11,707,246,360 Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 - 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff 76,931,432,528 1,2,0	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata-EURO Sonali Bank London Sonali bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for	50,000,000 150,000,000 100,000,000 100,000,000 100,000,0	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others	11,707,246,360 Note 7.1 Note 7.2 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at the second of 5 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the second of 6 months or 1 year at the at the at the second of 6 months or 1 year at the at the at the second of 6 months or 1 year at the a	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details)	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft	11,707,246,360 Note 7.1 Note 7.2 28,808,976,423 25,485,615,243 16,014,362,484 84,091,736,283 - 84,091,736,283 3,446,447,752 25,362,528,671 - 28,808,976,423	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) 76,931,432,528 1,2,0	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for Term Placement Eastern Bank Term(USD)	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total	11,707,246,360 Note 7.1 Note 7.2 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796	7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo-Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindiy be seen for Term Placement Eastern Bank Term(USD) Eastern Bank Term(USD) Eastern Bank Term(USD) Eastern Bank Term(USD)	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 100,000,0	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage	11,707,246,360 Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 16,014,362,484 84,091,736,283 - 84,091,736,283 3,446,447,752 25,362,528,671 - 28,808,976,423 251,768,555 233,061,359 9,897,995,721	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835	7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Rate Unclassified-General provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the additional state of the period of 6 months or 1 year at the additional state of the period of 6 months or 1 year at the additional state of Tokyo-Mitsubishi London Bank of Tokyo-Mitsubishi London Bank of Tokyo-Mitsubishi London Bank New York Mashreq Bank New York Mashreq Bank New York Mashreq Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for Term Placement Eastern Bank Term(USD) Commercial Bank of Ceylon-Term	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities)	Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283 	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835	7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 5 & 2	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata-EURO Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Mumbal Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for Term Placement Eastern Bank Term(USD) Commercial Bank of Ceylon-Term Total Term Placement	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 or a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details)	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage	11,707,246,360 Note 7.1 Note 7.2 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 16,014,362,484 84,091,736,283 - 84,091,736,283 3,446,447,752 25,362,528,671 - 28,808,976,423 251,768,555 233,061,359 9,897,995,721	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835	Total 7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 5 & 2 Doubtful 196,605,736 5 0	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed by	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 or a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details)	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean)	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835	7.7 Distribution of Loans and advances according to BRPD Circumbangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Rate Unclassified-General provision Agro based & Micro Credit 553,825,967 5 SMA 618,425,514 5 Others (exclude staff 76,931,432,528 1, 2, 0) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 5 & 2 Doubtful 196,605,736 50 Bad/Loss 1,510,840,275 100	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for the period of 6 months or 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed deposits are for 1 year at the a some fixed de	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 100,000,0	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 - 195,977,620 3,760,548,963 2,322,963,490 - 6,279,490,073 2,323,983,581	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 5 & 2 Doubtful 196,605,736 50 Bad/Loss 1,510,840,275 100 Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for the process of the pro	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 100,000,0	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest- Zindabazar Br.	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 - 195,977,620 3,760,548,963 2,322,963,490 - 6,279,490,073 2,323,983,581 1,020,092	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 5 & 2 Doubtful 196,605,736 50 Bad/Loss 1,510,840,275 100 Sub-Total	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for Term Placement Eastern Bank Term(USD) Eastern Bank Term(USD) Eastern Bank Term(USD) Eastern Bank Term(USD) Commercial Bank of Ceylon-Term Total Term Placement Grand total (Nostro and Term Placement) 4.3 Maturity grouping of balances with other banks & financial institut On demand Upto 1 month Over 1 month but not more than 3 months	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 200,000,000 100,000,000 100,000,000 1,239,825,254 1,723,297,815 or a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details)	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 - 195,977,620 3,760,548,963 2,322,963,490 - 6,279,490,073 2,323,983,581	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard Doubtful 196,605,736 50 Bad/Loss 1,510,840,275 100 Sub-Total *Additional provision	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at the same of Tokyo Mitsubishi London Bank of Tokyo-Mitsubishi London Bank of Tokyo-Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London-USD Sonali Bank Corpor CITI Bank New York (Export) Standard Chartered Import New York Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for the seen from the s	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 100,000,0	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest- Zindabazar Br. Total 7.1.3 Others	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 - 195,977,620 3,760,548,963 2,322,963,490 - 6,279,490,073 2,323,983,581 1,020,092	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-Total Agro based & Micro Sub-Total Classified-specific provision Sub-Total Agro based & Micro Sub-Total Classified-specific provision Sub-Total Additional provision Required provision for loans & advances	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at the same of Tokyo Mitsubishi London Bank of Tokyo-Mitsubishi London Bank of Tokyo-Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London CITI Bank Mew York Bank of Ceylon CITI Bank New York Standard Chartered Import New York Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICICI Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for the seen bank Term(USD) Eastern Bank Term(USD) Commercial Bank of Ceylon-Term Total Term Placement Grand total (Nostro and Term Placement) 4.3 Maturity grouping of balances with other banks & financial institut On demand Upto 1 month Over 1 month but not more than 3 months Over 3 months but not more than 1 year Over 1 year but not more than 5 years	50,000,000 150,000,000 100,000,000 200,000,000 100,000,000 100,000,000 100,000,0	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest- Zindabazar Br. Total	Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 - 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 - 195,977,620 3,760,548,963 2,322,963,490 - 6,279,490,073 2,323,983,581 1,020,092	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard Sub-Total *Additional provision Required provision Required provision Required provision maintained	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposits are fixed deposits are for the period of 6 months or 1 year at the a deposits are for the period of 6 months or 1 year at the a deposits are for the period of 6 months or 1 year at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details) 15,969,980 13,772,052 26,994,983 26,658,560 - 18,189,288 - 8,185,290 - 16,370,580 42,964,963 83,175,770 164,513,914 303,445,718 tions	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Documents	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 195,977,620 3,760,548,963 2,322,963,490 6,279,490,073 2,323,983,581 1,020,092 2,322,963,490 984,630,795 879,206,006	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard Sub-Total *Additional provision Required provision Required provision Required provision maintained	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the period of 6 months or 1 year at the at the some fixed deposits are for the some fixed deposits are for the some fixed deposits and the some fixed deposits and the some fixed deposits and some	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,446 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details) 15,969,980 13,772,052 26,994,983 26,658,560 - 18,189,288 - 8,185,290 - 16,370,580 42,964,963 83,175,770 164,513,914 303,445,718 Rions 139,157,013 231,417,691 967,861,180 1,257,171,990 100,000,000 194,847,848 42,964,963 188,327,923 154,356,012 154,978,082 - 1,404,339,168 2,026,743,534	Over 5 years Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 195,977,620 3,760,548,963 2,322,963,490 6,279,490,073 2,323,983,581 1,020,092 2,322,963,490 984,630,795	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 Sub-Standard 701,024,561 Sub-Standard 701,024,561 Sub-Total *Additional provision Required provision Required provision Required provision Required provision for loans & advances Total provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000)
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposits are fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at th	50,000,000 150,000,000 100,000,000 200,000,000 757,011,250 1,520,000,000 1,239,825,254 1,723,297,815 o a period of 90 days or 3 months and approximate market rate. 1,446,406 5,611,352 342,558 287,476 14,576,146 17,458,439 7,591,268 452,970 85,023 87,155 7,191,278 18,946,371 230,142 230,811 174,651 456,588 2,668,532 733,911 114,950 3,334,034 968,514 10,531,186 65,776,096 77,895,043 15,262,887 19,501,970 2,077,365 14,998,409 1,610,759 4,707,593 288,688 - 544,651 9,802,872 234,817 - 33,089,097 49,033 1,695,071 315,187 449,600 121,548,951 220,269,948 or details) 15,969,980 13,772,052 26,994,983 26,658,560 - 18,189,288 - 8,185,290 - 16,370,580 42,964,963 83,175,770 164,513,914 303,445,718 tions	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Documents Loan Against Trust Receipt	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 ote 7.1.2 13,782,782,133 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 195,977,620 3,760,548,963 2,322,963,490 6,279,490,073 2,323,983,581 1,020,092 2,322,963,490 984,630,795 879,206,006	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-Total Classified-specific provision Sub-Total *Additional provision Required provision Required provision Required provision for loans & advances Total provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000) 75,564,286
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of the period of 6 months or 1 year at the a december of 1 period of 6 months or 1 year at the a december of 1 period of 6 months or 1 year at the a december of 1 period of 6 months or 1 year at the a december of 6 months of 1 period of 6 period of 6 months of 1 period of 6 period of 6 months of 1 period of 6 peri	50,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest- Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Documents Loan Against Trust Receipt Real Estate Loan Other short term advance Transport loan	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 31,782,782,133 316,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA Gla,425,514 SMA Gla,425,514 SMA Gla,425,514 Sub-Total Classified-specific provision Sub-Total Classified-specific provision Sub-standard Doubtful 196,605,736 Doubtful 196,605,736 Sub-Total *Additional provision Required provision Required provision Required provision for loans & advances Total provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction Additional Provision maintained	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000) 740,400,000 75,564,286 815,964,286
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposits are fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at the a deposit of 6 months or 1 year at the at th	50,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Trust Receipt Real Estate Loan Other short term advance	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 Oute 7.1.1 28,808,976,423 25,485,615,243 31,782,782,133 oute 7.1.2 13,782,782,133 oute 7.1.3 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671 28,808,976,423 251,768,555 233,061,359 9,897,995,721 2,189,422,305 1,210,534,193 13,782,782,133 1,076,615,462 326,673,401 3,812,194,576 3,489,176,268 43,531,844	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661 54,266,599,661 4,157,096,263 20,832,637,475 72,562,301 873,271,796 25,935,567,835 195,977,620 3,760,548,963 2,322,963,490 6,279,490,073 2,323,983,581 1,020,092 2,322,963,490 984,630,795 879,206,006 4,949,720,855 156,011,003	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard Classified-specific provision Sub-standard Doubtful 196,605,736 Doubtful 196,605,736 Sub-Total Classified-specific provision Sub-standard 701,024,561 Sub-standard 701,024,561 Sub-Total Classified-specific provision Sub-standard Povision Sub-Total *Additional provision Required provision Required provision for loans & advances Total provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction Additional Provision maintained Additional Provision maintained Additional Provision required as per Bangladesh Bank Direction	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000 75,564,286 815,964,286 01,359,400,000
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a deposite are for the period of 6 months or 1 year at the a deposite are for the period of 6 months or 1 year at the a deposite and for the period of 6 months or 1 year at the a deposite and for the period of 6 months or 1 year at the a deposite and for the period of 6 months or 1 year at the a deposite and for the period of 6 months or 1 year at the a deposite and for the period of 6 months or 1 year at the a deposite and for 1 year at the a deposite and 1 year and 1 ye	50,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Documents Loan Against Trust Receipt Real Estate Loan Other short term advance Transport loan Loan against Govt. Fund and other scheme	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 3,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671 28,808,976,423 251,768,555 233,061,359 9,897,995,721 2,189,422,305 1,210,534,193 13,782,782,133 1,782,782,133 1,782,782,133 1,076,615,462 326,673,401 3,812,194,576 3,489,176,268 43,531,844 4,284,451,575 65,418,899 1,129,498,429 354,458,171	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard Classified-specific provision Sub-standard Doubtful 196,605,736 Doubtful 196,605,736 Sub-Total *Additional provision Required provision Required provision Required provision Required provision Required provision Provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction Additional Provision maintained	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000 75,564,286 815,9400,000 75,564,286 815,9400,000 75,564,286 815,9400,000 75,564,286 815,9400,000
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank India CITI Bank Mumbai Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London-USD Sonali Bank London-USD Sonali Bank Condon-USD Sonali Bank London-USD Sonali Bank Ltd Habib Metropolitan bank Ltd Habib Metropolitan bank Ltd Habib Metropolitan bank Ltd Habib Metropolitan bank Ltd Habib Neuropolitan bank Ltd Uttara Bank Term(USD) Sonemercial Banks National Bank of Pakistan Mercantile Bank Ltd Uttara Bank Ltd Uttara Bank Ltd National Bank of Pakistan Mercantile Bank Ltd Uttara Bank Ltd National Bank Ltd National Bank Ltd.	50,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft Overdraft Secured Mortgage Overdraft Secured (Other Securities) Overdraft (Clean) Total 7.1.3 Overdraft Secured (Other Securities) Less: Adjustment for wrongly charged interest-Zindabazar Br. Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Against Documents Loan Against Trust Receipt Real Estate Loan Other short term advance Transport loan Loan against Govt. Fund and other scheme Micro Credit Finance Work order finance Work order finance Work order finance Work order finance Staff Loan	11,707,246,360 Note 7.1 84,091,736,283 Note 7.2 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 31,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671 28,808,976,423 251,768,555 233,061,359 9,897,995,721 2,189,422,305 1,210,534,193 13,782,782,133 1,076,615,462 326,673,401 3,812,194,576 3,489,176,268 43,531,844 4,284,451,575 65,418,899 1,129,498,429 354,458,171 784,588,894	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circuit Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard Classified-specific provision Sub-standard Doubtful 196,605,736 Doubtful 196,605,736 Bad/Loss 1,510,840,275 Sub-Total *Additional provision Required provision for loans & advances Total provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction Additional Provision maintained Additional Provision maintained Additional Provision maintained Total Additional Provision Total provision for Loans & Advances is maintained as per	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000 75,564,286 815,964,286 on 1,359,400,000 75,564,286 the direction of Bangladesh
BIFC Peoples Leasing International Leasing and Finance Investment Corporation Bangladesh Sub-Total Most of the Fixed deposits are placed for short term maturities up to some fixed deposits are for the period of 6 months or 1 year at the a 4.2 Outside Bangladesh (Nostro & FC Term Placement) Interest-bearing Accounts Bank of Tokyo-Mitsubishi London Bank of Tokyo Mitsubishi Japan Mashreq Bank New York Mashreq Bank New York Mashreq Bank Kolkata Sonali Bank Kolkata Sonali Bank Kolkata Sonali Bank London Sonali Bank London Sonali Bank London Sonali Bank London(UKP) Bank of Ceylon CITI Bank New York (Export) Standard Chartered Bank Mumbai Standard Chartered Bank Mumbai Standard Chartered Bank Frankfurt AB Bank Ltd(USD) ICIC Bank Ltd. Habib Metropolitan bank Ltd HSBC New York Banque de Commerce, Geneva Arif Habib Rupali Bank Total of Nostro Account (Annexure - A may kindly be seen for the pash of the	50,000,000	Total 7. Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted Total 7.1 Loans, Cash Credit & Overdraft etc. In Bangladesh Loans Cash credit Overdraft Others Total Inside Bangladesh Outside Bangladesh Outside Bangladesh Total 7.1.1 Loans Loan General Term Loan Loan secured Others Total 7.1.2 Overdraft SOD against financial obligation Temporary Overdraft Overdraft Secured Mortgage Overdraft Secured Mortgage Overdraft (Clean) Total Overdraft Secured (Other Securities) Overdraft (Clean) Total 7.1.3 Others Loan Against Foreign Bill Export Credit/Loan Against Packing Credit Payment Agasinst Documents Loan Against Trust Receipt Real Estate Loan Other short term advance Transport Ioan Loan against Govt. Fund and other scheme Micro Credit Finance Work order finance	11,707,246,360 Note 7.1 84,091,736,283 1,864,026,128 85,955,762,411 ote 7.1.1 28,808,976,423 25,485,615,243 3,782,782,133 ote 7.1.3 16,014,362,484 84,091,736,283 3,446,447,752 25,362,528,671 28,808,976,423 251,768,555 233,061,359 9,897,995,721 2,189,422,305 1,210,534,193 13,782,782,133 1,782,782,133 1,782,782,133 1,076,615,462 326,673,401 3,812,194,576 3,489,176,268 43,531,844 4,284,451,575 65,418,899 1,129,498,429 354,458,171	9,494,082,996 54,266,599,661 2,618,158,224 56,884,757,885 25,935,567,835 14,346,858,693 6,279,490,073 7,704,683,060 54,266,599,661	7.7 Distribution of Loans and advances according to BRPD Circu Bangladesh Bank Unclassified loan Standard SMA Sub-Total Classified loan: Sub-standard Doubtful Bad and loss Sub-Total Total 7.8 Provision required for loans and advances Status Base for Provision Agro based & Micro Credit SMA 618,425,514 5 Others (exclude staff loan) Sub-Total Classified-specific provision Sub-standard Classified-specific provision Sub-standard Doubtful 196,605,736 Doubtful 196,605,736 Sub-Total *Additional provision Required provision Required provision Required provision Required provision Required provision Provision maintained Excess / (short) provision as at 31 December * Additional provision Provision provided as per Bangladesh Bank Direction Provision provided as per External Auditors Direction Additional Provision maintained	78,270,032,892 620,044,258 78,890,077,150 1,846,059,176 761,930,041 4,457,696,044 7,065,685,261 85,955,762,411 % 27,691,298 30,921,276 .25 361,086,267 419,698,841 0 140,204,912 98,302,868 1,510,840,275 1,749,348,055 2,175,364,286 3,924,712,341 4,344,411,182 2,985,011,182 (1,359,400,000) 75,564,286 815,964,286 on 1,359,400,000 2,175,364,286 sthe direction of Bangladesh ditional provision required

2000 - 10 10H34F040 - 10			
Bills purchased & discounted			
Payable in Bangladesh			
Local bills purchased/LADB		1,397,978,582	2,228,148,433
Payable outside Bangladesh			
Foreign bills purchased and discounted		466,047,546	390,009,793
Total		1,864,026,128	2,618,158,224
Residual maturity grouping of loans including bills purchased and discounted			
Payable on demand		2,012,430,589	1,573,808,319
Not more than 3 months		23,013,631,822	9,683,138,20
Above 3 months but not more than 1 year		31,923,687,818	20,625,574,423
Above 1 year but not more than 5 years		20,367,512,753	19,144,007,363
Above 5 years		8,638,499,429	5,858,229,580
Total		85,955,762,411	56,884,757,885
Loans on the basis of significant concentration including bills purchased & discounted			
a. Advances to Directors			
b. Advances to MD and other Senior Executive	ves	784,588,894	733,651,230
c. Advances to Customers group		39,408,473,517	22,828,101,655
d. Advances to Industrial sector	Note 7.4.1	45,762,700,000	33,323,005,000
Total		85,955,762,411	56,884,757,885
Advances to Industrial sector		,	
Food and Allied Ind.		7,462,900,000	4,450,000,000
Textile		6,635,300,000	6,684,300,000
ERGM		5,148,100,000	3,652,000,000
Accessories		789,800,000	1,129,400,000
Jute Prod. and Allied Ind.		4,393,300,000	3,211,200,000
Forest Prod. and Allied Ind.		72,400,000	54,900,000
Paper, Board, Printing, Pub. and Packaging	g	1,991,600,000	1,720,800,000
Tannery Leather and Rubber Prod.		796,300,000	926,600,000
Chem. Pharm. and Allied Ind.		1,767,500,000	1,394,800,000
Glass, Crmc. and Other non Metal. Pr.		386,000,000	219,100,000
Engineering		541,000,000	2,058,005,000
Electrical and Electronics Ind.		2,194,700,000	669,400,000
Service Ind.		12,634,900,000	4,752,300,000
Misc. Industries		194,500,000	90,300,000
Ind. Not Elsewhere Classified		754,400,000	2,309,900,000
Total		45,762,700,000	33,323,005,000
Loans & advances allowed to each customer ex	ceeding 10% of Ban	k's total Equity	
Number of Customers		26	12
Amount of outstanding loans*		21,346,800,000	10,810,500,000
Classified amount thereon			
Amount of recovery			
*Loans and Advances allowed to customers'	group exceeding 10	0% of banks total cap	oital fund which
computed of Tk.70.13 crore of the Bank as at 3:	1 December 2012.		
(Details ar	e given in Annexure	e - C)	
Geographical Location - wise Loans and Advanc	es		
Inside Bangladesh			
power and the second se			

Total	85,955,762,411	56,884,757,885
Outside		
Total Inside Bangladesh	85,955,762,411	56,884,757,885
Rangpur Division	1,224,670,709	412,481,893
Barisal Division	161,024,429	166,625,319
Sylhet Division	995,118,452	890,663,231
Rajshahi Division	2,521,904,022	3,065,705,733
Khulna Division	2,998,528,813	2,695,990,948
Chittagong Division	9,894,556,559	8,982,221,977
Dhaka Division	68,159,959,427	40,671,068,784
Inside Bangladesh		

Unclassified loan		
Standard	78,270,032,892	53,989,096,940
SMA	620,044,258	406,890,840
Sub-Total	78,890,077,150	54,395,987,780
Classified loan:		
Sub-standard	1,846,059,176	229,718,980
Doubtful	761,930,041	88,228,690
Bad and loss	4,457,696,044	2,171,842,530
Sub-Total	7,065,685,261	2,489,790,200
Total	85,955,762,411	56,885,777,980

<u>Status</u>	Base for Provision	Rate %		
Unclassified-General pr	rovision			
Agro based & Micro Credit	553,825,967	5	27,691,298	30,141,600
SMA	618,425,514	5	30,921,276	19,742,310
Others (exclude staff loan)	76,931,432,528	1, 2, 0.25	361,086,267	546,289,590
	Sub-Total		419,698,841	596,173,500
Classified-specific provi	sion			
Sub-standard	701,024,561	5 & 20	140,204,912	13,336,330
Doubtful	196,605,736	50	98,302,868	16,861,890
Bad/Loss	1,510,840,275	100	1,510,840,275	849,434,980
	Sub-Total		1,749,348,055	879,633,200
*Additional provision			2,175,364,286	14,743,316
			3,924,712,341	894,376,516
Required provision for	loans & advances		4,344,411,182	1,490,550,016
Total provision mainta	ined		2,985,011,182	1,490,550,016
Excess / (short) provisi	on as at 31 December		(1,359,400,000)	

desh Bank vide letter no. red for the year 2012 amounting Tk. 1,359,400,000 is to be provided within 30 June 2013 as per the said direction.



encashment of Sanchaypatras, which will be adjusted after receiving Bangladesh Bank advice.

Total



BASIC Bank Limited serving people for progress

A STATE OWNED SCHEDULED BANK

Financial Statements 2012

Note	Particulars		31.12.2012	31.12.2011	10	Borrowings from other banks, financial				10 Australia di Carita I	
Mote	ES SUBSUITO TO TO THE PART OF		Taka	Taka	1939	Institutions and agents In Bangladesh Outside Pangladesh	Note 10.1	3,884,813,785	1,293,427,511	13 Authorized Capital 50,000,000 ordinary shares of Tk 100.00 each	5,000,000,000 5,000,000,000
7.9	Details of provision may kindly Listing of Assets Pledge as Security/Collaterals	y be seen in No	te 12.1 and 12.2		10.1	Outside Bangladesh Total In Bangladesh	Note 10.2	1,608,120,766 5,492,934,551	1,494,728,147 2,788,155,658	13.1 Issued, Subscribed and Paid-up Capital The Issued, Subscribed and Paid up Capital of the Bank as follows:	
211 7	Nature of the secured assets				250440	a) Money at call and on short notice Rupali Bank Ltd		300,000,000	-	2,94,69,825 and 23,575,860 Ordinary Shares of Tk. 100.00 Each	2,946,982,500 2,357,586,000
	Fixed Assets Cash and quasi-cash		121,360,729,021 7,728,119,053	63,946,573,624 2,318,258,846		UCBL The premier Bank Ltd. Bank Asia Ltd		300,000,000 100,000,000 100,000,000		The Government of People's Republic of Bangladesh is the Sole Own Ordinary Shares Are Vested with the Ministry of Finance.	er-Shareholder of the Bank and all the
	Others	-	6,640,856,341	11,888,402,448		Trust Bank Ltd State Bank of India AB Bank Ltd		300,000,000 150,000,000 500,000,000	-	13.2 Capital Adequacy Ratio	
7.10	Total Particulars of Loans and Advances:	=	135,729,704,415	78,153,234,918		Sub total b) Term Borrowing		1,750,000,000		Calculated as per BRPD Circular No. 10 dated 25 November 2002 a Dated 09 May 2004 and BRPD Circular No.05 dated 14.05.2007 respe	
	(i) Debts considered good in respect of which	the banking	82,120,695,635	54,353,665,087		Long term loan from Bangladesh Bank Bangladesh Bank Refinance Loan for House building Loan from Bangladesh Bank under EDF scheme	в	27,660,000 107,153,785	55,319,000 113,860,545 805,842	Core Capital (Tier - 1)	ctively issued by bangladesii bank.
	company is fully secured. (ii) Debts considered good for which the banking co	ompany holds	2,773,702,465	2,354,942,235		Interbank Bank Term Borrowing Government Placement for Agro based Industries		2,000,000,000	- 1,123,442,124	Paid up Capital	2,946,982,500 2,357,586,000
	no other security other than debtor's personal security. (iii) Debts considered good secured by personal liab		1,061,364,308	176,150,563		Sub-total Total Outside Bangladesh		2,134,813,785 3,884,813,785	1,293,427,511 1,293,427,511	Statutory Reserve General Reserve/Capital Reserve	2,224,690,642 40,000,000 40,000,000
	or more parties in addition to the personal se			170,130,303	10.2	Term Borrowing Loan for Micro Credit and Small Scale Industries		153,379,147	200,274,147	Retained Earnings Other	51,672,117 613,172,293 1,205,000,000 -
	debtors. (iv) Debts considered doubtful or bad not provided f	for	-	-		(KfW, Germany) SME Refinance -ADB Fund-2		50,960,119	-	Total Core Capital Supplementary Capital (Tier - 2)	6,468,345,259 5,235,448,935
	Total (v) Debts due by directors and officers of the bank	- = Vina company	85,955,762,408	56,884,757,885		JDPC-ECCOMPLEX-Skyland Fame Second Crop Diversification Project Agro business Development Project of ADB		9,379,000 106,262,000 1,288,140,500	1,294,454,000	General Provision Maintained against Unclassified Loan	419,698,841 596,173,500
	or any of them either severally or jointly with	Carrie and the second	784,588,894	733,651,230		Total Secured and unsecured borrowing from other ban	ıks	1,608,120,766	1,494,728,147	Provision for Off -Balance Sheet Items Revaluation Reserve of HTM and HFT Securities	129,200,000 156,182,580 - 123,154,744
	person.* (vi) Debts due by companies or firms in which the	e directors of				Secured Unsecured Total		5,492,934,551 5,492,934,551	2,788,155,658 2,788,155,658	Total Supplementary Capital A. Total Eligible Capital (Tier-1 + Tier-2)	548,898,841 875,510,824 7,017,244,100 6,110,959,759
	the banking company are interested as directors	rs, partners or	-	-	10.3	Overall transaction of Repo and Reverse Repo:				B. Risk Weighted Assets Balance Sheet Business	65,728,600,000 54,072,200,000
	managing agents or in the case of private comembers.	companies, as					Minimum outstanding during the year	Maximum outstanding during the year	Maximum outstanding during the year	Off- Balance Sheet Business	4,109,800,000 6,232,300,000
	(vii) Maximum total amount of advances including advances made at any time during the year to					Securities sold under repo: i) with Bangladesh Bank	135,320,000	1,150,400,000		Total Risk-weighted Assets C. Required Capital on Risk Weighted Assets	69,838,400,000 60,304,500,000 6,983,840,000 6,030,450,000
	or managers or officers of the banking compa		784,588,894	733,651,230	11.	ii) with other banks &FIs Deposits and other accounts		-	•	(10% on Total Risk Weighted Assets) D. Capital Surplus / (Shortfall) [A-C]	33,404,100 80,509,759
	them either severally or jointly with any other po- (viii) Maximum total amount of advances including					Current Accounts and other Accounts Bills Payable	Note 11.1 Note 11.2	3,664,287,133 829,492,084	3,398,048,925 591,866,053		
	advances granted during the year to the compa	anies or firms				Savings Bank Deposits Fixed Deposits Bearer Certificates of Deposit	Note 11.3	1,709,220,720 81,490,231,743	1,496,282,507 57,164,537,289	Total Capital Ratio (%) Capital Requirement	Held (%) Held (%)
	in which the directors of the banking company a as directors, partners or managing agents or in		-	•	11.1	Total Current Accounts and other Accounts		87,693,231,680	62,650,734,774	Core Capital (Tier-I)	9.26 8.68
	private company (ix) Due from banking companies.			20		Current Account Margin/Sundry Deposit		1,700,924,729 1,910,615,953	1,518,792,326 1,873,853,895	Supplementary Capital (Tier - II) Total	0.79 1.45 10.05 10.13
	(x) Classified Loans and Advances:	e2792° 776			١.,,	Current Account (Interest bearing) Total Bills Payable		52,746,451 3,664,287,133	5,402,704 3,398,048,925	14 Statutory Reserve	
	 a) Classified loans and advances on which intended to income 	erest has not	7,065,685,261	2,896,681,040	11.2	Payment Order Demand Draft		784,370,328 45,121,756	556,342,175 35,523,878	Opening Balance at the Beginning of the Year Add: Addition During the Year (20% of pre-tax Profit)	2,224,690,642 1,824,692,333 - 399,998,309
	b) (Decrease)/ Increase in provision(specific)	on off	1,670,935,825	76,466,436	11.3	Total 3 Fixed Deposits		829,492,084	591,866,053	Closing Balance at the End of the Year	2,224,690,642 2,224,690,642
	 c) Amount realized against loan previously writted d) Amount of provision kept against loan 		17,442,440 1,510,840,275	83,737,916 849,434,980		Short Notice Deposits Term Deposits Other Deposit Scheme		8,232,181,707 72,861,300,782 396,749,254	6,177,898,653 50,800,704,331 185,934,305	As per section 24 of Bank Companies Act 1991, 20% of pre-tax p	profit has been transferred to Statutory
	(xi) Amount of the written off loan:		1,510,040,275	013,101,300	11.	Total 4 Maturity Grouping of other deposits & inter-		81,490,231,743	57,164,537,289	Reserve Account in 2011. In 2012 required statutory reserve was	as not provided due to insufficiency of
	a) Cumulative amount of Classified Loans Whi	ich is Written	688,783,000	688,783,000		Other Deposits Repayable on demand		3,294,296,490	3,793,645,573	distributable profit.	
	b)Classified Loans/Interest wave Written off in c	current Year	67,843,631	101,075,598		Repayable within 1 month Over 1 month but within 6 months		10,767,612,527 25,933,039,685	7,218,844,928 13,654,771,488	15 Other Reserve	40 000 000
	c) The amount of written off/classified loan for suits have been filed	for which law	549,816,000	.		Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years		35,879,370,499 8,018,159,146 3,000,701,578	31,477,597,641 4,480,447,737 1,274,976,401	General Reserve Note 15.1 Investment Revaluation Reserve Note 15.2	40,000,000 40,000,000 (7,876,263) 246,309,487
	There is no loans in the name of existing Directors, the	amount repres	sents loan to employe	es of the bank.		Sub-Total Inter-bank Deposits Repayable on demand		86,893,179,925 51,755	100,451,006	Other Free Reserve	1,205,000,000 -
7.11	Bills Purchased and Discounted					Repayable within 1 month Over 1 month but within 6 months		800,000,000	650,000,000	Total	1,237,123,737 286,309,487
	Payable in Bangladesh Payable outside Bangladesh		1,397,978,582 466,047,546	2,228,148,433 390,009,791		Over 6 months but within 1 year Over 1 year but within 5 years Over 5 years but within 10 years		<u> </u>		15.1 General Reserve Opening Balance at the Beginning of the Year	40,000,000 40,000,000
	Total		1,864,026,128			Sub-Total Total		800,051,755 87,693,231,680	750,451,006 62,650,734,773	Add: Addition During the Year	
	Maturity grouping of bills purchased & discounted				12.	Other liabilities Interest Payable on Borrowing		85,612,342	111,847,510	Closing Balance at the End of the Year	40,000,000 40,000,000
	Not more than 01 months Above 01 months but not more than 03 months		1,162,052,795 553,916,075	624,109,962 914,277,457		Interest Payable on Deposits Provision for Loan and Advances	Note 12.1	3,602,527,363 2,985,011,182	2,428,778,514 1,490,550,016	The Bank has been maintaining this reserve as venture capital innovative but risky project.	fund since 1999 for equity support to
	Above 03 months but not more than 06 months Above 06 months		148,057,258	1,022,651,486 57,119,319		Provision for Off Balance Sheet Exposures Interest Suspense Account	Note 12.2 Note 12.3	129,200,000 609,822,351	156,182,580 419,898,470	15.2 Investment Revaluation Reserve (Treasury Bills & Treasury Bonds)	
	Total		1,864,026,128			Privileged Creditors Provision for Incentive Bonus Benevolent Fund		188,735,679 188,695,311 14,251,867	99,104,053 201,706,222 13,115,734	Revaluation Reserve for Held to Maturity Note 15.2.1	1,946,213 -
8.	Fixed assets including premises, furniture and					Gratuity Fund Sundry Creditors	Note 12.5	469,476,498 37,647,051	416,499,266 29,969,162	Loss on revaluation/amortization of HTM Note 15.2.2	(76,405,109) (22,615,100)
	Own Assets Furniture and Fixtures		244,598,269	154,738,903		Telephone and Telex Charges Payable Expenses Payable Provision for Taxes	Note 12.6 Note 35	2,838,921 1,606,803,499	646,854 7,275,044 1,388,442,359	Revaluation Reserve for Held for Trading Note 15.2.3 Total	66,582,633 268,924,587 (7,876,263) 246,309,487
	Equipment and Computer Vehicles		548,291,366 268,439,719	(199) (199)		Miscellaneous Creditors Provision for Sundry Debtors	Note 35	445,530 7,782,258	1,388,442,339 117,067 7,782,258	15.2.1 Revaluation Reserve for Held to Maturity (HTM)	(1,010,203)
			1,061,329,354	798,728,651		Deposit Insurance Premium Payable Provision for Investment		6,500,000 9,142,148	3,538,788 9,142,148	Opening Balance at the Beginning of the Year	5,164 -
	Less: Accumulated depreciation Total Own Assets		537,862,898 523,466,456			Other provision Provision for SWIFT		57,696 13,676,440 21,063,039	13,912 6,314,931 21,063,039	Add: Addition During the Year	1,946,213 5,164
	<u>Leased Assets</u> Leasehold Assets		4.000.000	4 000 000		Provision for Superannuation Fund Provision for Welfare Fund		3,500,525 14,253,367	3,500,000 14,253,367	Less :Adjustment (Loss on	1,951,377 5,164
	Less: Accumulated depreciation		4,000,000	597,701		Provision for electricity expenses Various Audit and Rating Fees Position Clearing(Net)*		1,163,954 713,000 36,508,527	1,071,668 680,526 279,589,688	revaluation/amortization) during the year	(5,164) -
	Total Leased Assets Total Premises and Fixed Assets		3,356,322 526,822,778	3,402,299 364,461,024		*Under multi currency concept an organization ma	= intains different s	10,035,428,549	7,111,083,175	Closing Balance at the End of the Year	1,946,213 5,164
	A Schedule of Fixed Assets is	is given in Ann	7,000			deals in including base(BDT) currency and one con- into base currency. In the consolidated affairs all th	ne assets and liabili	ities in foreign currenci	es are converted	15.2.2 Loss on revaluation/amortization of Held to Maturity (HTM)	
9.	Other assets					in base currency and presented with other assets reflects the overall position of the bank expressed account any foreign currency transaction. These	in base currency.	Two GL are maintaine	ed in the bank to	Opening Balance at the Beginning of the Year	(22,615,100) (11,469,204)
	i) Income generating ii) Non-Income generating		1 			Position Clearing GL . Position GL, accounts for original Clearing GL accounts for corresponding value of f	foreign currency c	onverted into base cu	rrency. Position,	Add: Addition During the Year	(53,790,009) 5,164
	 a) Stationery, stamps, printing materials etc. b) Advance rent 		16,907,337 310,955,050	13,114,787 90,079,736		from the treasury point of view, means the available trade. As value of any currency undergo change, Po time and necessary adjustments are made through to the same transfer of the same transfer o	sition in that curre			Less: Adjustment (Loss on	(76,405,109) (11,464,040)
	c) Income receivable	Note 9.1	545,513,828	431,201,493	12.1	Provision for Loans & Advances Provision for classified loans & advances (A)				revaluation/amortization) during the year	- (11,151,060)
		Note 9.2	480,826,613 1,926,111	371,185,148 1,384,933		Provision held at beginning of the year Fully provided debt written off		894,376,516 (66,728,628)	734,544,770 (142,528,354)	Closing Balance at the End of the Year	(76,405,109) (22,615,100)
	f) Suspense account g) Other prepayments	Note 9.3	29,211,928 1,489,236	14,019,454 1,133,890		Specific Provision for the year Provision held at the end of the year Provision for unclassified loans & advances (B)	Ę.	1,737,664,453 2,565,312,341	302,360,100 894,376,516	15.2.3 Revaluation Reserve for Held for Trading (HFT)	
	h) Advances/expenditures incurred against proposed branches		40,604,618	1357 - 51		Provision held at beginning of the year Recoveries and provisions no longer required		596,173,500 (176,474,659)	494,185,370 -	Opening Balance at the Beginning of the Year	268,924,587 226,569,035
	i) Advance for space of HO and Main Branch		733,173,331	466,666,667		Specific Provision for the year Provision held at the end of the year		419,698,841	101,988,130 596,173,500	Add: Addition During the Year	99,956,125 42,355,552 368,880,712 268,924,587
	 j) Balance with Fakrul Islam securities k) ICB Securities Trading Co. Ltd. 		1,020 34,938	1,762,850	12.2	Provision for Off Balance Sheet Exposures	-	2,985,011,182	1,490,550,016	Less :Adjustment (Loss on	(302,298,079)
	Due from branches-EDF Branch adjustment account		328,161,459	805,842 127,602,818		Provision held at beginning of the year Recoveries and provisions no longer required Specific Provision for the year		156,182,580 (26,982,580)	212,001,430 (55,818,850)	revaluation/amortization) during the year Closing Balance at the End of the Year	66,582,633 268,924,587
	n) Sundry debtors	Note 9.4	56,516,670	114,332,828		Provision held at the end of the year Total Provision (12.1+12.2)		129,200,000 3,114,211,182	156,182,580 1,646,732,596		
	Subs fees of Dun Breadstreet Deferred Tax Assets	Note 36	215,125,554	3,341,176 183,916,077	12.3	Interest Suspense Account Balance at the beginning of the year		419,898,470	361,342,695	16. Surplus in Profit and Loss Account	
	q) Position General Ledger (Net) Total Non-Income generating		38,182,680	326,912,406		Amount transferred to "Interest suspense" Account during the year		486,080,744	256,425,252	Opening Balance	613,172,293 429,988,786
	Total Other Assets		2,798,630,373 2,798,630,373	2,339,569,928 2,339,569,927		Amount recovered in "Interest suspense" Account during the year Amount written off during the year		(287,970,494) (8,186,369)	(169,672,789) (28,196,689)	Profit During the Year Issuance of Bonus Share	27,896,324 576,114,507 (589,396,500) (392,931,000)
	Income receivable				10212417	Balance at the end of the year		609,822,351	419,898,470	Surplus in Profit and Loss Account during the year	51,672,117 613,172,293
	Income receivable consists of interest income receivable verified and considered good.	vable from var	rious investments ar	na Loans have been	12.4	Branch adjustments account represents outstand originated. The un - responded entries of 31.12.12			ransaction (Net)	16.1 Ham William Bandle 11 1	
	Security deposits	Prince areas		820 Jane 100		Particulars No. of Un-responded Dr.	d entries Cr.	Amount of Un-respondent	onded entries Cr.	16.1 Item-Wise Profit and Loss Account	
	Security deposits, rent and other prepayments m individuals are considered good.	nade to statu	tory authorities, oth	ner institutions and		Up to 03 Months 228 Over 03 Month but within 06 Months	178	713,203	432,463	Income:	
9.3	Suspense account					Within 06 Months Over 06 Month but Within 01 Year	} { 	-	-	Interest, Discount and Similar Income	12,575,598,430 7,849,724,616
	Suspense account consists of DD paid without advice,	clearing, petty	y cash etc.			Over 01 Year but within 05 Years	() * :	-	•	Dividend Income Fees, Commission and Brokerage	4,454,955 913,501 329,334,213 355,527,272
	Sundry Debtors Protested bill, Main branch		6,535,881	6,535,881	12.5	Gratuity Fund		410 400 55-	343 000 740	Gains less Losses Arising from Dealing in FC	363,800,117 429,821,813
	Protested bill, Khatungonj branch Protested bill, Khulna branch		244,800 416,367			Opening Balance Less: Adjusted/Paid during the year	===	416,499,266 (12,410,814) 404,088,452	343,898,718 (13,361,088) 330,537,630	Other Operating Income Total Income	129,096,210 189,232,500 13,402,283,925 8,825,219,702
	BCCI-Bombay		1,399,580	1,399,580		Add: Provision made for the current year Closing Balance	-	65,388,046 469,476,498	85,961,636 416,499,266	Fynencec	
	BCCI-London Protested bill, SWIFT charges		719 20,244,921	704 20,244,921	12.6	Expenses Payable				Expenses:	
	Sundry Debtors Encashment of Sanchaya Patra		5,554,030 21,631,601			Provision for water, gas and sewerage Provision for postage expenses Provision for telephone-office and residence		146,581 3,852 529,211	183,852 29,587 -	Interest, Fee and Commission Administrative Expenses	8,544,607,147 4,911,660,920 1,165,972,181 999,236,317
	Encashment of Bond		468,771	© ₩		Provision for advertisement Provision for rent		142,500 555,933	6,001,250 3,600	Other Operating Expenses	972,206,847 486,112,793
	Cash Shortage Others		20,000	85,490,575		Provision for telex Provision for repairs, improvement and maintenanc Provision for vehicle expenses	e	14,568 18,450 107,000	- 441,200 320,614	Depreciation on Banking Assets Total Expenses	109,404,277 79,688,746 10,792,190,452 6,476,698,776
	Total Full provision for protested hill of BCCL & SWIFT chair	orace has be	56,516,670	114,332,828		Provision for decoration maintenance Loan installment payable		250,000	6,000 250,000		
	Full provision for protested bill of BCCI & SWIFT char- encashment of Sanchaynatras, which will be adjusted:				1	Other provision for expenses Total	-	1,070,826 2,838,921	38,941 7,275,044	Profit Before Tax and Provision	2,610,093,473 2,348,520,926

7,275,044

2,838,921



Travel Expenses(transferred to Travel Local)

directors of the bank.

Total

Each Director is paid for Tk.5000 per meeting. There was no other financial benefits provided to the

859,750

1,727,479



BASIC Bank Limited Serving people for progress

A STATE OWNED SCHEDULED BANK

Financial Statements 2012

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Note		31.12.2012 31.12.2011 Taka Taka	30.	Depreciation of bank's assets				Inv	est	me	nt i	n S	h
17.	7. Contingent Liabilities Acceptances and Endorsements Letters of Guarantee Note 17	4,143,752,994 5,458,254,177 .1 2,325,627,108 1,823,215,099		Depreciation on own Assets Furniture and Fixture Machinery and Equipment	12,695,314 52,726,006	8,135,100 45,344,734		As a	at 3	1 D	ecen	nbe	r 2
	Irrevocable Letters of Credit Note 17 Bills for Collection Note 17 Other Contingent Liabilities Note 17	.3 673,841,506 870,335,800		Vehicles Depreciation on Leased Assets	43,936,980 109,358,300	26,162,935 79,642,769	A. Listed Securitie		te of No.	of Face Valu	e Cost Price	Market Value as	s on Ma
17.	Total '.1 Letters of guarantee	13,927,122,433 16,545,523,029	31.	Lease Equipment/ Assets Total Repair of bank's assets	45,977 109,404,277	45,977 79,688,746	No. P	Particulars Pur	chase Shar	27.0	Taka	31-12-2012 Taka 433	
	A. Claim against the Bank which is not recognized as Loan B. Money for which the Bank is contingently			Furniture and Fixture Machinery and Equipment	1,667,318 13,607,204	2,409,709 9,549,431	Beximco Ltd. Beximco Pharm Brac Bank Ltd.	maceuticals Ltd. 2	23-Dec-10 5	4,912 749 6,628 566 7,600 576		4,824, 3,165, 2,004,	5,505
	liable in respect of guarantees favoring: Directors Government	882,544,986		Vehicles Rented Premises Total	12,880,337 7,072,046 35,226,905	8,055,113 3,977,554 23,991,807	Dhaka Electric Eastern Bank L	Supply Co. Ltd.	8-Dec-10 3	1,625 316 1,066 57,010	250 4,508,182	2,280,	0,163
	Bank and Other Financial Institutions Others Total	37,393,004 1,415,115 1,514,901,489 939,254,998 2,325,627,108 1,823,215,099	32.	Other expenses		ana.	Exim Bank Of B First Janata Bank First Sanata Bank	ank Mutual Fund 2	22-Dec-10 12	7,730 1,077 5,000 1,250	000 1,568,522		5,000
17.	2.2 Irrevocable Letters of Credit			Discount Commission and Brokerage Entertainment	178,177 41,566,268	120 246,143 26,928,628	First Security Is Fu-Wang Cerar Heidelberg Cer	mics Inds.Ltd.	19-Apr-12 1	3,920 739 1,000 110 3,000 130	000 396,185	1,367, 248, 3,441,	8,600
	Irrevocable Letters of Credit Back to Back L/C Total	4,661,303,879 7,141,464,587 1,793,797,997 1,195,324,550 6,455,101,876 8,336,789,137		Car Expenses Fuel and Lubricant Subscription	21,043,896 4,708,785 3,466,463	15,444,568 - 3,938,834	12. ICB AMCL 2nd 13. ICB Islami Bank	k Ltd. 2		4,000 26,840		20,130	
17.	7.3 Bills for Collection			Travelling Cartage and Freight ITC expenses	13,168,790 204,093 25,374,184	9,381,087 415,997 27,855,137	14. Industrial Prom 15. Jamuna Oil Cor 16. Khulna Power	mpany Ltd.	21-Sep-11	2,100 121 780 7 5,800 1,158	800 118,653		7,800 9,230 5,840
	Local Bills for Collection Foreign Bills for Collection Total	1,854,920 7,264,750 671,986,586 863,071,050		Uniform and Leverage Staff Training and HR development Expenses Donation	2,633,171 7,924,133 21,470,300	2,713,060 4,431,423 2,743,000	17. M. I. Cement F 18. Meghna Petrol	eleum Ltd. 2	3-Nov-10 1	2,545 125	510 79,047 450 1,999,721	1,988	
17.	'.4 Other Contingent Liabilities	673,841,506 870,335,800	•	Loss on revaluation of HFT securities Corporate Social Responsibility Expenses	420,633,320 33,099,640	138,761,897 29,956,043	19. Mithun Knittin 20. N C C Bank Ltd 21. Navana Cng Ltd	1. 2	NO. 10 (NO. 10 PK)	800 8 2,741 127 4,909 249			1,886 7,738
	Travelers Cheques Stock Value of Wage Earners Bond in Hand and others	4,368,015 1,175,902 324,430,934 55,752,914		Directors entertainment Miscellaneous Non-operating loss(loss on sale of investment and	76,800 17,429,073 2,848,765	7,195,342 8,605	22. One Bank Ltd.		28-Jui-11 5	7,000 570 8,150 181	000 2,238,741	1,299	9,600
1	Total 18. <u>Interest income</u>	328,798,949 56,928,816		fixed assets) Total	615,825,858	270,019,885	24. Premier Bank t 25. Prime Finance 26. Rak Ceramics(E	& Investment Ltd.	9-Nov-10 2	8,182 281 0,160 201 7,666 176			5,548 1,248
	Interest on Loans Interest from Banks and Financial Institutions Interest from Foreign Banks	10,689,107,296 6,517,144,190 331,170,796 581,015,866 608,723 1,867,422	33.	Provision for loan Provision for classified loans & advances Note 12.01	1,737,664,453	302,360,100	27. Social Islami B 28. Southeast Ban	Bank Ltd.	18-Apr-12 1	5,000 150 5,000 150	000 329,987	291,	1,000
	Less: Adjustment for interest inadvertently charged- Zindabazar Branch	11,020,886,815 7,100,027,478 - (1,020,092)		Provision for unclassified loans & advances Note 12.02 Total	(176,474,659) 1,561,189,794	101,988,130 404,348,230	29. Square Pharma 30. Standard Bank	k Ltd.	2-Dec-10 3	8,000 480 3,600 336	000 888,058	1,1313	5,120
1	Total 19. Interest paid on deposits and borrowings etc.	11,020,886,815 7,099,007,386	34.	A provision of Tk. 129,200,000 has been made @ 1.00% on off b			Summit Power Tamizuddin Te Titas Gas Trans	extiles Ltd.	2-Jan-92	6,875 568 5,000 50 0,750 1,207	000 500,000	3,031, 385, 7,884,	5,000
	On Fixed Deposit On Short Notice Deposit	7,381,953,412 4,180,594,101 494,750,968 435,313,121	35.	Endorsement, Letter of Credit & Letter of Guarantee). The total a will be treated as Supplementary Capital of the Bank. Provision for Current Tax	mount of provision of	Tk. 129,200,000	A. Sub-Total B. Non Listed & P.	Irafaranca Shacar	9,57	8,840 95,788	400 151,117,484	257,272	,424
	On Savings Bank Deposit Other Deposits and deposit schemes On Borrowing from Bangladesh Bank and Other	88,241,307 75,506,443 25,334,887 11,329,209		Opening balance Add: Provision made for current year's tax		1,007,428,915 1,038,973,188	Si.	-1.	ate of No.		ue Cost Price	Market Value a 31-12-2012	
	Financial Institutions Total	554,326,573 208,918,046 8,544,607,147 4,911,660,920		Less: Adjustment made during the year Closing balance	(860,838,272)	2,046,402,103 (657,959,744) 1,388,442,359	1. Bangladesh Dev	velopment Co.Ltd.	100	0,000 21,000		Taka 21,000	00,000
2	20. <u>Investment income</u> On Government Treasury Bill and Bond	1,007,815,365 748,709,080	36.	a) Computation of Deferred Tax			Central Deposit Equity of Gram Karmasangstha		-	12,361 11,423 12,018 4,203 10,000 10,000	,800 4,201,760	10110000	38,890 01,760 00,000
	On Debentures Dividend on Shares On Other Investment	1,443,745 1,712,452 4,454,955 913,501 22,332,452 295,698		Tax Base of Depreciable Fixed Assets Carrying Amount	513,288,622 (523,466,456)	357,406,486 (361,058,726)	B. Sub-Total			94,379 46,629		38,340	10,650
	Profit on sale of investment Total	523,120,053 - 1,559,166,570 751,630,731		Deductable Temporary Difference (A) Carrying Amount of Provision for Gratuity/ Benevolent/ Superannuation Fund:	(10,177,834)	(3,652,240)		Grand Total (A+B)		3,219 142,41		•	
2:	21. Commission, exchange and brokerage Foreign bill purchased Local Bill Purchased	2,639,893 3,360,444 7,742,481 7,160,924		Provision for Gratuity Provision for Benevolent Fund Provision for Superannuation Fund	469,476,498 37,934,111 8,945,000	416,499,266 11,746,685 8,150,000	Loans a	and advances a	illowed t	o eacn c	ustomer e	xceeain	g 10%
	Remittance Letter of Guarantee Letter of Credit	4,277,589 4,784,982 53,873,815 41,793,607 158,737,706 195,270,416		Less: Tax Base Deductable Temporary Difference (B)	516,355,609	436,395,951		For	the Ye	ar end	ed 31 D	ecemb	oer :
	Bills for Collection Acceptances and endorsement Export Bill	11,515,517 11,853,873 61,391,582 63,833,901 7,926,932 5,871,532		Total Deductable Temporary Difference (A+B) Effective Tax Rate Deferred Tax Assets	506,177,775 42.50% 215,125,554	432,743,711 42.50% 183,916,077	SI				Outstandi	_	.12.20
	Miscellaneous	21,228,697 21,597,593 e 21.1 363,800,117 429,821,812 693,134,330 785,349,085		b) Deferred Tax (Expenses)/Income			No.	Name of t	he Client		Funded (in Lac)	Non funded (in Lac)	Tot (in L
	21.1 Exchange gain net of exchange loss Profit on exchange trading	643,635,572 730,998,422		Closing Deferred Tax Assets Opening Deferred Tax Assets Deferred Tax (Expenses)/Income	215,125,554 (183,916,077) 31,209,477	183,916,077 (168,821,619) 15,094,458		uhi Shipping Group			11,776	-	11,
	Less Exchange Loss Total	(279,835,455) (301,176,610) 363,800,117 429,821,812	37.	Proposed Dividends Bonus Share (4:1 in 2011)		589,396,500		Group gladesh Developme	nt Compan	y Ltd.	9,443	1.5	9,
	22. Other operating income a) Operating income Various Fees	2,182,354 4,828,363		Cash Dividend Total	<u>:</u>	589,396,500		S.S. Enterprise			9,124	÷	9,
	Rent (Go-down and locker) Recovery of Telex/ swift Charges Service and other Charges	961,568 625,005 34,895,942 31,972,501 42,137,830 37,414,617	38.	Analysis of Closing Cash and Cash Equivalent Cash	6,289,262,686	4,682,116,663		v Auto Define v Dhaka City Develo	pment Ltd.		8,972 8,925	-	8,
	Recoveries of Loan Previously Write Off Profit on Sale of Fixed Assets Miscellaneous income	17,442,440 83,737,916 75,905 24,118		Balance with other banks & financial institutions Money at call on Short Notice Total	1,000,000,000	2,026,743,534 2,240,000,000 8,948,860,197		erald-1 Group			8,208	380	8,
	Total Operating income b) Non-operating income	26,075,101 21,778,208 123,771,140 180,380,728	39.	Earning Per Share (EPS)				ent Group stern Group			8,203 7,842	-	7
	Profit on sale of share Total Non-operating income Total Other Operating Income (a+b)	5,325,070 8,851,772 5,325,070 8,851,772 129,096,210 189,232,500		Net Profit after Tax (Numerator) Number of Ordinary Share Outstanding (Denominator) Earning Per Share (EPS)	27,896,324 29,469,825 0.95	976,112,816 29,469,825 33.12		lavigation Limited			7,820	74	7,
	23. Salary and allowances Salaries	381,441,292 298,830,089	39.1	* Previous year's figure has been adjusted for the issue of 5,893,9	65 bonus shares & the	adjusted EPS is		Navigation Limited Enterprise			7,485 7,395	-	7,
	Allowances Provident Fund Benevolent Fund	447,194,998 347,945,884 26,136,855 23,417,217 14,251,692 13,115,734	40.	Tk. 33.12. <u>Litigation Pending against Bank</u>			5-205	I. Jute Spinning and	Belting Ltd.	8	8,559	69	8,
	Gratuity Fund Bonus Superannuation Fund	65,388,046 85,961,636 222,137,298 220,807,269 3,500,000 3,500,000		The tax authority has claimed an additional tax amount of Tk 25.2 2006-07, 2009-10 and 2010-11 which has yet to be settled. How provision against the stated claim. Besides the provision for Incom-	ever, the bank is maint	aining sufficient		ji-Well Group Hues Limited			8,230 7,990	4,747 3,922	12,
	24. Rent, taxes, insurance, electricity etc. Rent	1,160,050,181 993,577,829	41	year by the bank is also sufficient for the current year tax liability. Coverage of External Audit	e rax willeli ilas beeli il	iaue uuring tile		z Enterprise ader Bari Ltd.	4		7,947 8,063	-	7,
	Rates, Taxes and VAT Utilities/Electricity and Heating	150,768,996 78,074,642 7,854,749 2,938,714 26,302,632 15,609,488	41.	The external auditor has covered 80% of the risk-weighted assets are to complete the audit as per Bangladesh Standards on Auditing (BSA			3	o Dying and Well All	ied		10,098	3,608	13,
	Insurance Total 25. <u>Legal expenses</u>	20,417,300 11,896,493 205,343,677 108,519,337		Nostro Accounts- Outside Bangl			and the same	avi Group agor Group			10,006 8,580	1,503 2,762	11,
	Legal Expenses Professional Expenses Total	4,083,555 4,279,382 4,839,406 1,496,303		As at 31 December 2012	auesn			ayan Group			-	-	,
	26. Postage, stamp, telecommunication etc. Postage	8,922,961 5,775,685 126,477 219,296		2012	2011	Annexure-A		ollo Group Blue Textile			-	-	-
	Telephone Fax Stamp	9,475,978 8,366,994 32,991 23,688 63,500 58,430		Name of the Bank Type Name A/C Type Name N	Amount Conversion Rate no	Amount in BDT	24 R.K.	4471 TOURS - \$150.0			7,290	1.0	7,
	Internet and E-mail Courier Services Swift Subscription and cable Charges	15,622,604 11,405,584 11,141,968 7,828,512 5,535,406 4,931,442	2	BOTM, London CD GBP 11,200.19 129.14 1,446 AB Bank, Mumbai CD ACU\$ 3,615.38 79.85 288 Compile (Acid Unit Dept Yearsh) CD ACU\$ 2047.25 29.95 215	,688		25 MA	Tex d and Little Allied			7,185 7,025		7,
	Total	41,998,924 32,833,946	4	Habib Metropolitan Bank Ltd. CD ACU\$ 2,940.73 79.85 234	,188 5,492.78 81.8 ,817 ,558 267,568.78 1.0	449,600 - 7 287,476	20 1/200	Total			196,477	16,991	213
			6 7	Mashreq Bank, NY CD USD 182,544.33 79.85 14,576 CITI Bank Mumbai CD ACU\$ 1,064.78 79.85 85	,023 1,064.78 81.8	87,155			Fixe	d As	sets	Sche	edı.
	Stationery, Printings, Advertisements etc.	1 215 100 4 257 700	9	Sonali Bank, Kol. CD ACU\$ 90,059.95 79.85 7,191 Bank of Ceylon CD ACU\$ 12,129.18 79.85 968 Citibank NA, NY(Exp) CD USD 823,746.76 79.85 65,776	,514 128,659.90 81.8	5 10,531,186					Dece		
	Security Stationery Printing Stationery Other Stationery	1,215,199 1,367,799 10,369,958 10,857,782 23,712,649 13,476,430	12	SCB, Newyork CD USD 191,144.72 79.85 15,262 SCB, London CD EURO - - SCB, Mumbai CD ACU\$ 26,015.87 79.85 2,077		•			Cost	Price			1
	Publicity, Advertisement and publication Total	28,033,491 16,884,744 63,331,297 42,586,755	14		,365 183,236.13 81.8: ,033 19,509.70 86.8: 		Particular	Balance as at	Addition during the	Disposal/ Transfer during	Balance of as at	Balance as at	Addition during th
	Managing Director's salary and fees		17	Wachovia Bank, NY CD USD - 79.85 HSBC Newyork CD USD - 79.85 ICICI Mumbai CD ACU\$ 6,820.94 79.85 544			- 1 a	01.01.2012	year	the year	31.12.2012 Dep	01.01.2012	year
	Basic Salary Allowances Bonus	2,400,000 2,116,223 2,422,000 2,179,770 1,100,000 1,362,495	19 20	Sonali Bank Kol ACUEUR CD ACUEUR 2,180.00 105.57 230 Mashreq Bank, Mumbai CD ACU\$ 95,069.22 79.85 7,591	,142 2,180.00 105.8 ,268 5,533.95 81.8	3 230,811 5 452,970	Furniture and Fixtures		89,886,658 127,561,547	(27,291)	244,598,270 109		49,000,000
	Total <u>Directors' fees</u>	5,922,000 5,658,488	22	SCB Frankfurt CD EURO 15,257.79 105.57 1,610 Sonali, London EUR CD EURO 1,654.37 105.57 174 Sonali Bank London CD GBP 890.11 129.14 114	,651 4,312.45 105.8	456,588	Equipment and Compu Vehicles	uter 426,893,571 217,096,177	127,561,547 54,319,402	(6,163,751)	548,291,367 209 268,439,718 259		Taronina and
	Board meeting and audit committee meeting	859,750 1,727,479		Sonali Bank London CD USD 33,419.36 79.85 2,668 Total 121,548	,533 8,966.22 81.8		Leasehold Assets	4,000,000	•		4,000,000	597,701	revole in

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2012

SI. No.	Particulars	Date of Purchase	No. of Shares	Face Value Taka	Cost Price Taka	Market Value as on 31-12-2012 Taka	Market Value as on 31-12-2011 Taka	Gain/(Loss) Taka	Dividend Received in 2012
1.	Beacon Pharmaceuticals Ltd.	22-Dec-10	26,250	262,500	2,150,131	433,125	813,750	(1,717,006)	
2.	Beximco Ltd.	20-Nov-10	74,912	749,120	15,837,824	4,824,333	6,772,090	(11,013,492)	36
3.	Beximco Pharmaceuticals Ltd.	23-Dec-10	56,628	566,280	5,696,990	3,165,505	2,193,600	(2,531,485)	20
4.	Brac Bank Ltd.	8-Dec-10	57,600	576,000	3,092,701	2,004,480	4,380,480	(1,088,221)	15
5.	Dhaka Electric Supply Co. Ltd.	8-Dec-10	31,625	316,250	4,508,182	2,280,163	3,121,250	(2,228,019)	22,000
6.	Eastern Bank Ltd.	27-Apr-93	5,701,066	57,010,660	19,415,953	180,723,792	286,501,293	161,307,840	2
7.	Exim Bank Of Bangladesh Ltd.	1-Nov-10	107,730	1,077,300	4,263,365	2,240,784	2,627,100	(2,022,581)	£ (
8.	First Janata Bank Mutual Fund	22-Dec-10	125,000	1,250,000	1,568,522	875,000	1,112,500	(693,522)	
9	First Security Islami Bank Ltd.	25-Nov-10	73,920	739,200	2,457,271	1,367,520	1,767,360	(1,089,751)	
10.	Fu-Wang Ceramics Inds.Ltd.	19-Apr-12	11,000	110,000	396,185	248,600		(147,585)	
11.	Heidelberg Cement Bd. Ltd.	8-Dec-10	13,000	130,000	4,822,620	3,441,100	3,326,700	(1,381,520)	58,500
12.	ICB AMCL 2nd NRB Mutual Fund	23-Mar-11	-		34	(+1)	423,000	8	69,000
13.	ICB Islami Bank Ltd.	23-May-08	2,684,000	26,840,000	26,840,000	20,130,000	26,840,000	(6,710,000)	
14.	Industrial Prom. & Dev. Co. Ltd.	5-Dec-10	12,100	121,000	723,913	217,800	342,100	(506,113)	
15.	Jamuna Oil Company Ltd.	21-Sep-11	780	7,800	118,653	139,230	465,920	20,577	6,000
16.	Khulna Power Company Ltd.	22-Nov-10	115,800	1,158,000	11,125,662	5,766,840	5,817,792	(5,358,822)	
17.	M. I. Cement Factory Ltd.	30-Nov-10	1,051	10,510	79,047	87,128	105,638	8,081	3,538
18.	Meghna Petroleum Ltd.	23-Nov-10	12,545	125,450	1,999,721	1,988,383	1,972,950	(11,338)	45,000
19.	Mithun Knitting & Dying Ltd.	25-Aug-94	800	8,000	8,000	58,720	103,360	50,720	- 2
20.	N C C Bank Ltd.	26-Dec-10	12,741	127,410	524,903	231,886	331,056	(293,016)	10,890
21.	Navana Cng Ltd.	31-Oct-10	24,909	249,090	4,652,466	1,987,738	1,810,776	(2,664,727)	21,660
22.	One Bank Ltd.	28-Jul-11	57,000	570,000	2,238,741	1,299,600	1,908,000	(939,141)	
23.	Power Grid Co. of Bangladesh Ltd.	2-Dec-10	18,150	181,500	1,521,501	1,009,140	1,039,500	(512,361)	24,750
24.	Premier Bank Ltd.	25-Nov-10	28,182	281,820	979,017	456,548	711,480	(522,469)	
25.	Prime Finance & Investment Ltd.	9-Nov-10	20,160	201,600	3,975,892	661,248	1,416,960	(3,314,644)	
26.	Rak Ceramics(Bangladesh) Ltd.	31-Oct-10	17,666	176,660	3,142,444	1,003,429	1,259,104	(2,139,015)	24,090
27.	Social Islami Bank Ltd.	18-Apr-12	15,000	150,000	329,987	291,000		(38,987)	15,750
28.	Southeast Bank Ltd.	18-Apr-12	15,000	150,000	354,059	300,000		(54,059)	
29.	Square Pharmaceuticals Ltd.	23-Dec-10	48,000	480,000	9,447,659	8,092,800	7,278,970	(1,354,859)	81,750
30.	Standard Bank Ltd.	2-Dec-10	33,600	336,000	888,058	645,120	755,000	(242,938)	
31.	Summit Power Ltd.	8-Dec-10	56,875	568,750	5,220,114	3,031,438	3,385,200	(2,188,676)	
32.	Tamizuddin Textiles Ltd.	2-Jan-92	5,000	50,000	500,000	385,000	385,000	(115,000)	
33.	Titas Gas Transmission & D.C.L.	26-Dec-10	120,750	1,207,500	12,237,904	7,884,975	7,774,000	(4,352,929)	345,000
A.	Sub-Total		9,578,840	95,788,400	151,117,484	257,272,424	376,741,929	106,154,941	727,966

SI. No.	Particulars	Date of Purchase	No. of Shares	Face Value Taka	Cost Price Taka	Market Value as on 31-12-2012 Taka	Market Value as on 31-12-2011 Taka	Gain/(Loss) Taka	Dividend Received in 2012
1.	Bangladesh Development Co.Ltd.	-	210,000	21,000,000	21,000,000	21,000,000	21,000,000 -		(%)
2.	Central Depository Bangladesh Ltd.	-	1,142,361	11,423,610	3,138,890	3,138,890	3,138,890		913,889
3.	Equity of Grameen IT Park		42,018	4,201,800	4,201,760	4,201,760	4,201,760		
4.	Karmasangsthan Bank	- L	100,000	10,000,000	10,000,000	10,000,000	10,000,000	¥	
В.	Sub-Total		1,494,379	46,625,410	38,340,650	38,340,650	38,340,650	9	913,889
				- 01			20		
	Grand Total (A+B)		11,073,219	142,413,810	189,458,134	295,613,074	415,082,579	106,154,941	1,641,855

10% of Bank's total Equity

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		Outstandi	ng as on 31	Outstanding		
SI. No.	Name of the Client	Funded (in Lac)	Non funded (in Lac)	Total (in Lac)	as on 31.12.2011 (in Lac)	Remarks
1	S.Suhi Shipping Group	11,776	I ES	11,776	948	
2	OPE Group	10,311	12	10,311	120	
3	Bangladesh Development Company Ltd.	9,443	16	9,443	8#8	
4	A.R.S.S. Enterprise	9,124	٠	9,124	-	
5	New Auto Define	8,972	(6)	8,972	((- 0)	
6	New Dhaka City Development Ltd.	8,925		8,925	•	
7	Emerald-1 Group	8,208	380	8,588	1.5	
8	Regent Group	8,203	4	8,203	-	
9	Western Group	7,842	:⊛	7,842	5 - 8	
10	IG Navigation Limited	7,820	Œ	7,820	767	
11	Bay Navigation Limited	7,485	18	7,485	6,731	
12	R.I. Enterprise	7,395	14	7,395	5 4 5	
13	A. H. Jute Spinning and Belting Ltd.	8,559	69	8,628	6,578	
14	Sanji-Well Group	8,230	4,747	12,977	13,073	
15	SQ Hues Limited	7,990	3,922	11,912	14,154	
16	Feaz Enterprise	7,947	123	7,947	8,136	
17	Amader Bari Ltd.	8,063	18	8,063	7,654	
18	Adib Dying and Well Allied	10,098	3,608	13,706	16,654	
19	Vasavi Group	10,006	1,503	11,509	7,500	
20	Nilsagor Group	8,580	2,762	11,342	7,587	
21	Rupayan Group				6,364	
22	Appollo Group	-	: (- :)	(**)	6,703	
23	Sea Blue Textile	•	-	•	6,971	
24	R.K.Foods Ltd.	7,290	-	7,290		
25	MA Tex	7,185	•	7,185	-	
26	Azad and Little Allied	7,025	: •:	7,025	9+0	
	Total	196,477	16,991	213,468	108,105	

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Annexure-D

Annexure-C

	Cost Price					Depreciation					
Particulars	Balance as at 01.01.2012	as at during the Tr		Balance as at 31.12.2012	Rate of Dep.	Balance as at 01.01.2012	Addition during the year	Transfer / Adjustment during the year	Balance as at 31.12.2012	Written Down Value as at 31.12.2012	
Furniture and Fixtures	154,738,903	89,886,658	(27,291)	244,598,270	10%	65,324,639	12,695,314	(694,343)	77,325,610	167,272,660	
Equipment and Computer	426,893,571	127,561,547	(6,163,751)	548,291,367	20%	272,112,980	52,726,006	(5,495,126)	319,343,860	228,947,507	
Vehicles	217,096,177	54,319,402	(2,975,861)	268,439,718	25%	100,232,307	43,936,980	(2,975,858)	141,193,429	127,246,289	
Leasehold Assets	4,000,000		•	4,000,000		597,701	45,977		643,678	3,356,322	
Fotal 2012	802,728,651	271,767,607	(9,166,903)	1,065,329,355		438,267,627	109,404,277	(9,165,327)	538,506,577	526,822,778	
Total 2011	645,746,567	151,308,676	5,673,408	802,728,651		362,629,942	80,701,042	(5,063,357)	438,267,627	364,461,024	

As per Bangladesh Bank Circular No. FEPD(FEMO)/01/2005-677 dated 13th September 2005, the books of accounts of Nostro account are reconciled and there exist no un-reconciled entries that

N.B. FC Term placement Tk.83,175,770 shown in note 4.2 separately deleting from the figure of 2011 of this annexure.

may affect financial statements significantly.