# **Financial** Statements 2015



## **BASIC Bank Limited** Serving people for progress

STATE OWNED SCHEDULED BANK

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### **Independent Auditor's Report** TO THE SHAREHOLDERS OF BASIC BANK LIMITED

### Report on the Financial Statements

We have audited the accompanying financial statements of BASIC Bank Limited ("the Bank"), which comprise the balance sheet as at 31 December 2015, and the 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 and Internal Controls

Management's Responsibility for the Financial Statements and Internal Controls Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note # 2.1 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 (manedic in 2013) and the Bangladesh Bank Regulations require the management to ensure effective internal audit, internal control and risk management functions of the Bank, The management is also required to make a self-assessment on the effectiveness of antifraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Our responsibility is to express an opinion on these financial statements 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 are free from material misstatement.

reasonance assurance about whether the financial statements 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 the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements that give a true and fair view 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 induced resultantly the appropriateness of accounting policies used and the reasonableness of financial statements of the State. financial statements of the Bank.

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

- (i) As on 31 December 2015 the Bank's total loans and advances was Tk.12,880.70 Crore, which include classified loans and advances of Tk.3610.65 crore as on the said date. Required provision for these classified loans and advances was Tk.12,62.6 crore against which the Bank has provided Tk.177.32 crore only. Thus an amount of Tk.1584.84 crore remainted short in the provision for the said classified loans and advances. However, Banguladesh bank vide their letter # BBFD[Pc.1)/66/1/33/2015-3159 dated 27 April 2015 gave permission to the Bank to provide the rest amount within a period of 5 (five) years.
- (ii) The Bank's total loans and advances also include further classified loans and advances of TR.2970.60 crore as on 31 December 2015 which was previously reported in 2014 as Bloched Assext. Required provision for these classified loans and advances was TR.2,060.67 crore against which the Bank has kept only TR.221.11 crore. Thus, there remained a provision shortfall of Tr.18393.6 crore for the said classified loans and advances. Bangladesh Bank vide their letter # BRPD (P-1)/661/13/2015-3159 dated 27 April 2015 gave permission to the Bank to provide the shortfall amount within a period of 10 (ten) years from 2015.

In connection with pars (i) and (ii) above total classified loans and advances of the Bank as on 31 December 2015 was TR.6.581.25 crove. Total required provision for these classified loans and advances so on the said date was TR.3.822.83 crove. The Bank has made provision of TR.6384.3 crove in the accounts against the total required amount. Thus, a total amount of TR.3.424.40 crove remained short in the provision for classified loans and advances of the Bank as on 31 December 2015.

- Bank as on 3 December 20.15.

  As per BRPO Callarda No. 14 dated 25 June 2001, the required provision for other assets as on 31 December 20.15 was Tk.15.79.2 crore against which the Bank has kept provision of Tk.65.29. Crore as reported by the Bank. Thus, the shortfall of provision for other assets remained for Tk.92.63.2 Crore. However, Bangladesh Bank has given permission to the Bank vide their letter #8 RRPO(Pt.1).64.17/32015.3159 banded 27 April 2015 to provide the above mentioned entire amount of provision over a period of 5 (five) years from 2015.
- amounts procession or 2 (2) period to 3 (utry years 10ml cots-(0) As per section 12 (2) of Bank Company Act 1991 (amended in 2013) and BRPD Circular No. 16 dated 2.1 December 20.14 to Infill the Basel-III requirement, the required capital of the Bank as no 31 December 20.15 was The 12.73-46 crore against which the bank's capital was negative to the tune of Tk.BS1.24 crore as reported by the Bank. Thus the Bank's reported capital shortfull was Ti.277-93.85 crore as on the balances shed not
- (ii) As per section 13 (2) of The Bank Company Act, 1991 (amended in 2013) and BRPD Circular No. 18 dated 21 December 2014 to fulfil the Basel-III requirement, the require Capital Adequacy Ratio (RARK) of the Bank should have been 10% of Risk Weighteds but the Bank has reported the same to be maintained as negative to the extent of (7.55)%.
- but the Bank has reported the same to be maintained as negative to the extent of (7.55)%. Most of the reported loans and advances of the Bank were sanctioned and failbursed during the period from 2010 to June 2014. In relation to these loans and advances management, specially lears were renewed having excess over limit and poor or nil turnover, unsutherized excess overdrawn in Cash Gredit account. Frempriory Overdratwa in Sach Gredit accounts, incomplete sanction advice of loans issued by Head Office, unsultorized decrease of instalment size, unauthorized dechanges in first represent and experity dates by branches, showing same assets as collateral security of more than one loan, loan was given without security or having shortful of security, significant over valuation of collateral security was done, loan sanctioned/rescheduled/renewed/disbursed without CRG or having manipulated CRG and less than acceptable limit, significant weaknesses in loan documentation, the utilization of loan facilities was not ensured by the Bank etc.

In our opinion, because of the significance of the matters described in the Basis for Adverse Opinion paragraph, the financial statements of the Bank do not give a true and fair view for financial position of the Banks as all December 2015, and of its financial performance for the year financial position of the Banks as all December 2015, and of its financial performance for the year that the Company of the Bank as all performance of the Bank and the Sandards as explained in note # the Li However, the cash flows of the Bank have been reflected fairly in the Cash Flow Statement and the Bank and the Bank and the Bank have been reflected fairly in the Cash Flow Statement and the Bank as a support of the Bank and the Ban

### Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company Act, (Amendment up to 2013) 1991 and the rules and regulations issued by Bangladesh Bank, we except for as mentioned above also report the following:

- (b) to the extent noted during the course of our and twork performed on the basis stated bundler the Auditor's Responsibility section in forming the show copinion on the financial statements of the Bank and considering the reports of the Management to Bangladech Bank on ant-tradu internal controls and instances of fraud and forgeties as stated under the Management's Responsibility for the Financial Statements and Internal Control except for the nattervice described in the Banks for Adviews Opinion paragraph;
  - internal audit, internal control and risk management arrangements of the Bank as disclosed in note # 2.16 to the financial statements appeared to be adequate;
  - nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities except for the matters described in point # 4 under the Basis for Adverse Opinion paragraph;
- (c) 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;
- (d) the balance sheet and profit and loss account of the Bank dealt with by the report are in agreement with the books of account;
- (e) the expenditure incurred was for the purposes of the Bank's business;
- (f) the financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and Bangladesh financial reporting standards (BFRSs) as explained in note # 2.1 as well as with related guidance issued by Bangladesh Bank;
- (g) adequate provisions have been made for advances which are, in our opinion, doubtful of

- (h) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- (i) the information and explanation required by us have been received and found satisfactory;
- (j) we have reviewed over 80% of the risk weighted assets and we have spent around 6,970 person hours for the audit of the books and accounts of the Bank.

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Chartered Accountants

### BASIC Bank Limited Balance Sheet

As at 31 December 2015

PROPERTY AND ASSETS	Note	31.12.2015 Taka	31.12.2014 Taka
Cash Cash in band (including foreign currencies) Balance with Bangladesh Bank & its agent bank(s) (including foreign currencies)	3	16,252,789,565 501,228,446 15,751,561,119	10,215,714,009 514,589,933 9,701,124,076
Balance with other banks & financial institutions In Bangladesh Outside Bangladesh	4	5,152,917,726 4,119,264,828 1,033,652,898	2,078,779,132 1,168,373,653 910,405,479
Money at Call on Short Notice	5	3,610,000,000	4,540,000,000
Investments Government Others	6	35,915,015,923 35,378,297,009 536,718,914	30,680,554,273 30,258,473,101 422,081,172
Loans & Advances Loans, Cash Credit & Overdraft etc. Bills purchased & discounted	7	128,807,012,281 127,685,544,764 1,121,467,517	89,392,858,838 88,480,971,622 911,887,216
Fixed assets including premises, furniture and fixtures	8	514,229,099	649,682,167
Other assets	9	3,921,393,513	33,560,937,978
Non-banking Assets			-
Total Assets		194.173.358.107	171.118.526.397

	194,173,358,107	171,118,526,397
10	2,482,940,170	2,673,974,322
11	148,167,229,641 4,734,855,036 619,958,708 3,497,315,210 139,315,100,687	139,934,056,098 3,588,638,795 1,036,757,426 2,490,512,578 132,818,147,299
12	17,576,102,244	15,496,574,197
	168,226,272,055	158,104,604,617
13 14 15 16	10,846,982,500 2,224,690,642 17,595,795,867 (4,720,382,957) 25,947,086,052	2,946,982,500 2,224,690,642 9,422,270,022 (1,580,021,384) 13,013,921,780
	11 12 13 14 15	10 2,482,440,170  11 144,167,229,641  47,495,53,69  619,95,700  12 139,315,100,647  12 17,576,102,244  140,226,272,055  13 1844,592,269  14 2,225,496,642  16 2,225,496,642  16 14,798,26,971  16 14,798,26,971

	ed (Loss) Shareholders' Equity
otal	Liabilities and Shareholders' Equity

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# BASIC Bank Limited

For the year ended 3	31 Decei	mber 2015	
	Note	2015 Taka	2014 Taka
Interest income Interest paid on deposits and borrowings etc. Net interest income	18 19	8,218,241,570 (11,359,027,543) (3,140,785,973)	12,070,318,759 (13,466,228,473) (1,395,909,714)
Investment income Commission, exchange and brokerage Other operating income Total operating income Salary and allowances Rent Laws, insurance, electricity etc. Legal expresses	20 21 22 23 24 25	2,628,103,917 552,403,193 116,215,557 135,936,694 1,938,132,789 323,999,278 13,318,728	2,187,664,336 658,524,734 125,607,548 1,575,886,904 1,855,358,487 304,448,876 11,349,435
Postago, stamp, tolecommunication etc. Stationery, Printings, Advertisements etc. Managing Director's salary and fees Managing Director's salary and fees Condition' fee Depreciation of bank's assets Ophier squares Other squares Other squares Postful (Salary Salary Sal	26 27 28 29 30 31 32	49,153,957 38,724,631 5,000,000 1,626,018 920,000 154,576,891 33,199,872 161,531,141 2,720,183,305 (2,564,246,611)	62,636,177 74,816,184 3,332,193 1,220,710 974,500 181,716,223 34,893,976 169,517,705 2,700,264,466 (1,124,377,562)
Provision for loan Provision for loan Provision (excess provision) for Off Balance Sheet Exposures Provision for diminution in value of Investments Provision for Protested Bill Provision for Potestade Sheet assets Total provision Total Profit(Loas) before taxes	33 34	36,211,335 (36,211,335) 624,081,394 624,081,394 (3,188,328,005)	(9,142,148) (9,142,148) (1,115,235,414)
Provision for Current Tax Provision for Deferred Tax Net Profit/(Loss) after Taxation	35 36	34,544,893 (82,511,325) (3,140,361,573)	45,340,678 (60,415,918) (1,100,160,174)
Appropriations: Statutory Reserve General Reserve Dividends etc. Retained (Deficit)	14	(3,140,361,573) (3,140,361,573)	(1,100,160,174) (1,100,160,174)
Earning Per Share (EPS)	38	(28-95)	(37.33)
The appeared notes form an integral part of these financial stateme	mtv		

CO00006

Cash Flow Statement For the year ended 31 December 2015

Conversion of borrowing into reserve Payment of Dividend Net cash from/(used in) financing activities Net increase/decreasing cash Effects of Exchange Rate Changes on Cash and Cash and cash equivalents at beginning period Cash and cash equivalents at end of period Analysis of cash and cash equivalents at end of per

program Cook Hand

BASIC Bank Limited Statement of Changes in Equity For the year ended 31 December 2015 Galnon Revaluation Stare Money deposit General Reserve

(Across

Parabouna

The to 01 mouth 1.3 months 3.12 months	Ė	3.17 month	١.	1. Supars	More than 5 years	Total	
	man to so do	SIRIOH C. T	ST. TO HOUSE	1.036010	and common a years	1000	Particulars
	100 000 000 00				0.0000000000000000000000000000000000000	27 0000 0000 000	Beliance on at 33 January 2015
	7,642,535,604				8,610,253,960	16,252,789,565	Net Profit fur the Tear
ncial institutions	4,354,327,924	200,000,000	450,000,000	148,589,803	•	5,152,917,726	Increase of Secularities Secrete for Securities during the year
	3,610,000,000	٠	٠		٠	3,610,000,000	Adjustment of Sevaluation Seserve for Securities during the year
	15,525,153,983	٠	1,907,199,814	8,981,109,174	9,501,552,952	35,915,015,923	Transferred to Other Reserve
	9,822,659,147	10,334,260,886	25,263,736,045	45,000,490,739	38,385,865,464	128,807,012,281	Dividend Distribution Tax
irniture & fixtures	12,146,376	25,762,815	116,667,700	241,687,577	117,964,531	514,229,099	Starte Money received during the year bestance of boxes share
	٠	٠	٠	3,921,393,513	٠	3,921,393,513	Free Reserve Dakmon as at 31 December 2015
	٠	•			٠	٠	777
	40,966,823,034	10,560,023,701	27,737,603,559	58,293,270,906	56,615,636,907	194,173,358,107	Net Profit for the Tear hormony of Secularities Reserve for
lank, other banks,	800,000	1,600,000	7,200,010	38,400,000	2,434,940,170	2,482,940,170	Seartites during the year Althornent of Bevaluation Reserve for Seartites during the year
	35,996,668,552	20,265,559,967	76,475,859,793	10,254,482,674	5,174,658,656	148,167,229,641	Transferred to Other Reserve Coch Dividend Paid during the year Teachand Terrebusion Tox
	462,837,539	394,014,113	8,048,434,447	1,755,169,418	6,915,646,727	17,576,102,244	bear of share capital
	36,460,306,091	20,661,174,080	84,531,494,240	12,048,052,092	14,525,245,553	168,226,272,055	housen of horse share
	4,506,516,943	(10,101,150,379)	(56,793,890,681)	46,245,218,814	42,090,391,354	25,947,086,052	Estance as at 31 December 2014
DOUNG	8	Book	4	marsh	par	paungh	
Director	Dire	Director	Director	tor	Chairman	man	29.April 2016

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Liquidity Statement and Liability Maturity Analysis) As at 31 December 2015

(Asset

**BASIC Bank Limited** 

## **Financial** Statements 2015



### **BASIC Bank Limited** Notes to the Financial Statements For the year ended 31 December 2015

The Bank and its activated:

The Bank Canaly indeed (the Bank') was incorporated as a banking company under the eastwhile Companies Act
1913. In 2001 the Bank changed its earlier name 'Bank of Small Industries and Confidence Bangladesh Limit serior
professed the new new with the Registers of pion Stock Companies and Pirms. Instituty below the Institute of an experience of the new new with the Registers of the new pion Stock Companies and Pirms. Instituty below that the Institute of Institute

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

Statement of compilance

The financial statements of the Bank are prepared in accordance with Bangladesh Financial Reporting Standard (RFR) and the requirements of the Bank Companies Act 1991, the rules and regulations issued by Bangladesh Bank and the Companies Act 1994, and so are any requirement of the Bank Companies Act 1994, and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Companies Act 1994, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of BFRS are as follows:

BFRS: As per requirements of BAS 39 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with BFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively.

Bangladesh Bank: 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, otherwise investments are recognised at cost.

### ii) Revaluation gains/losses on Government securities

BFRS: As per requirement of BAS 39 where securities will fall under the category of Held for Trading (HFT) change in the fair value of held for trading assets is recognised through profit and loss account. Secur designated as Held to Maturity (HTM) are measured at amortised cost method and interest income is recognitively in the profit and loss account.

through the profit and loss account. Branghedsh Bank IIF Securities are revalued on the basis of mark to market at every week end and at yea end any gains on revaluation of securities which have not matured as at the balance sheet data are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet data are charged in the profit and loss account. Interest on IFIF securities including amortisation of discount are recognised in the profit and loss account. This executives which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

### iii) Provision on loans and advances/investments

BFRS: As per BAS 39 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

not individually significant, the assessment can be performed on an individual or collective (portfolio) based.

Bampidech Bank p. per (BPD) Curcular h. ol. 14, 23 Septembre 2012), BRPD Circular No. 19 (27 December 2012), BRPD Circular No. 19 (27 December 2012), BRPD Circular No. 19 (27 December 2012), BRPD Circular No. 16 (18 Newmebr 2014) as green provision at 0.025%; DS 3% under different expeptives of cutassistical bases, depoint quanties to base to an intained reportion of collective evidence of impairment. Also provision for sub-standard bases, doubtful losses and bad bases has to be provided at 290, 595 and 100% respectively for losses and advances depending on the duration of overclus. Again as per BIPD circular no. 14 dated 18 Septembre 2007 and BBPD circular no. 14 dated 28 Septembre 2012, a general provision at 18 is required to be provided for all off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

BFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per RAS 39 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognised in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented as liability in the balance sheet.

### v) Other comprehensive income

BFRS: As per BAS 1 Other Comprehensive Income (OCI) is a component of finar of OCI are to be included in a single Other Comprehensive Income statement.

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income allowed to be included in a single Other Comprehensive Income allowed to be included in a single Other Comprehensive Income allowed to be included in a single Other Comprehensive Income allowed in Sent and the Bank does not prepare the other comprehensive Income statements of Longover, densents of OCI, Java year absons in the statements of Anaparis in quity.

### nncial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorise, recognise, measure and present financi differently from those prescribed in BAS 39, As such full disclosure and presentation requirem-and BAS 32 cannot be made in the financial statements.

### vii) Financial guarantees

BFISS. As per BAS 39, financial guarantees are contracts that require an entity to make specified payments to reinburse the holder for a loss it incurs because a specified clotter fails to make payment when due in accordance with the terms of a debt instrumer. Financial guarantee fabilities are recopised infailsy at their fair value, and the initial fair value is amortsed over the file of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortsed amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other habilities.

Bangladesh Bank: As per BRPD 14, financial guarantees such as letter of credit, letter of guarantee and acceptance will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin.

### viii) Cash and cash equivalent

BFRS: Cash and cash equivalent items should be reported as cash item as per BAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treas bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investme

### ix) Non-banking asset

BFRS: No indication of non-banking asset is found in any BFRS.

Bangladesh Bank: As per BRPD 14, there must exist a face item named non-banking asset.

BFRS: The cash flow statement can be prepared using either the direct method or the indirect method. The presentation is selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

### Bangladesh Bank: As per BRPD 14, cash flow is the mixture of direct and indirect r

### xi) Balance with Bangladesh Bank (Cash Reserve Requirement)

BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS 7.

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equ

Bangladesh Bank: There is no regulation for intangible assets in BRPD 14.

BFRS: There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of off-balance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD 14, off balance sheet items (e.g. Letter of Credit, Letter of Guarantee Acceptance, etc.) must be disclosed separately on the face of the balance sheet.

xiv) Loans and advances net of provision

Bangladesh Bank: As per BRPD 14, provision on loans and advances are presented separately as liability can not be netted of against loans and advances.

Use of estimates and judgments

The preparation of the financial statements of the Bank in conformity with BFRSs require management to judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts assets, liabilities, income and expenses, Authorities prick prior bene estimated.

tes and underlying assumptions are reviewed on an on going basis. Revisions to aco zed in the period in which the estimate is revised and in any future periods affected.

Information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have the most significant effect on the amounts recognized and presented in the financial statements of the Bank are included in following notes/statements:

a) Note 12.1 & 12.2 Provision for loans and advances and off balance sheet exp b) Note 30 Depreciation () Note 35 Current tax liabilities of Note 36 Deferred tax asset

### 2.3 Foreign currency transaction

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 Talaa which is the Bank's functional and presentation currency.

### b) Foreign currencies translation

Foreign currency transactions are converted into equivalent Tala using the ruling exchange rates on the dates respective transactions as per file-21The Effects of Changes in Persign Enchange Inter. Foreign currency balance files are the control of the Change Interest of the Change Interest Interest (Interest Interest Intere

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

### Cash flow Statement

Statements of Cach flow has been prepared in accordance with Bangladesh Accounting Standard (BAS) 7 "Statement of Cach Flows" and under the guideline of Bangladesh Bank BRPD Circular no.14 dated 25 June 2003. The Statement shows the structure of changes in cash and cash equivalents during the financial year.

### 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:

- maturity term;
  Investments are on the basis of their respective maturity;
  Lams and advances are on the basis of their responsent schedule;
  Flood assets are on the basis of their useful process and their response of their respons
- vii) Deposits & other accounts are on the basis of their maturity term & past trend of withdrawal by the deposit
- and viii) Provisions and other liabilities are on the basis of their payment/adjustments schedule.

### Statement of changes in equity

Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Financial Statement of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Changes in Equity has been prepared in accordance with BAS 1 'Presentation of Changes in Changes in

Reporting period

### These financial statements cover one calendar year from 01 January 2015 to 31 December 2015. Offsetting

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.

Loans and advances are stated in the balance sheet on gross basis. General provisions on unclassified loan contingent assets, specific provisions for classified loans and interest suspense account thereon are shown under labsilities. Provisions against classified loans and advances is made on the basis of quarter end review in the state of the basis of quarter end review in the state of the provision and the state of the state of 20 May 2013 and BRPO Circular No. 16 dated 18 Nov 2013. The rates for provisions are stated below.

	Particulars	Provision Rate
Gen	eral provision on	
a.	Consumer Financing (House Financing)	2%
b.	Consumer Financing (Loans to Professional)	2%
c.	Consumer Financing (Other than house finance and loans to professional)	5%
d.	Small and Medium Enterprise Financing (SMEF)	0.25%
c.	Short Term Agriculture & Micro Credit	2.50%
6	Loans to BHs/ MBs/ Sds against Shares etc	2%
g.	All other Credit	1%
h.	Special Mention Account	0.25% to 5%
Spe	rific provision on	
a.	Substandard Loans and Advances	
	i. Short Term Agri Credit & Micro Credit	5%
	ii. Other than Short Term Agri Credit & Micro Credit	20%
b.	Doubtful Loans and Advances	
	i. Short Term Agri Credit & Micro Credit	5%
	ii. Other than Short Term Agri Credit & Micro Credit	50%
-	Rad & Lore Loans and Advances	100%

Investments have been initially recognised at cost, including acquisition charges associated with the investment. Premiums have been ameritied and discount accredited, using the effective or historical yield method. The investment in government securities (Pressary) bils. Sookool are disastified on held to Maturity (IFM) & Held for Traillog (IFFT) as per Bangdselhs Bank's quidelines contained in DOS Grudar Letter No. 05 dated 26 May 2008, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 dated 28 many 2009, DOS Grudar Letter No. 05 (SR)1153/120-A/2011-746 dated 29 December 2011. Reclassification of HTM securities into HFT securities are also done in complainer with Bangdselfs Banks (squidens.

Held-to-maturity investments are non-derivative assets with fixed or determinable payments and fixed maturit, the entity has the positive intent and ability to hold to maturity, and which are not designated as a fin relate the profit or fees or a seculiable for raile. These are measured at anotherized wake at each year end by taking into an approximation of assecution to acquisition. Any decrease in value for amortization loss of such investment is transit to profit as allows account of expectively year. Any increase in twake for amortization just of such investment transistered to revolution reserves account and shown in the equity. Such gains are credited to income account time of maturity or size of the Security.

### Held for Trading (HFT)

The government securities under "Held for Trading" category are valued at present value on the basis of marking to market method. The resulting gains are transferred to other reserve account & losses are transferred to profit and loss account. The gains/[losses] arising on maturity or sale of such securities are credited to income.

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Treasury Bill / Bond (HFT)	Cost		Loss to profit and loss account (P&L), gain to revaluation reserve
Treasury Bill / Bond (HTM)	Cost	Amortised value	Increase in value to equity and decrease in value to P&L account
Debenture	Face value	None	None
Prize bond	Cost	None	None
Shares	Cost	Lower of cost and	Any loss, charged in P&L account

### Investment in listed (quoted) securities

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

### Investment in unlisted (unquoted) securities

### 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.

### 2.9.4 Fixed assets

Items of fixed assets are measured at cost less accumulated depreciation as per BAS 16 "Property, Plant a Equipment". Cost includes expenditures that are directly attributable to the acquisition of assets. Subsequent costs capitalized only when it is probable that the future economic benefits associated with the costs will flow to the enti Ongoing repairs and maintenance is expensed as incurred.

Purchased software that is integral to the functionality of the related equipment is capitalized as part of that equipment.

### Depreciation

Items of fixed assets are depreciated from the date that they are installed and are ready for use, or in respect of internally constructed assets, from the date that the asset is completed and ready for use. Depreciation is charged for the year of the following rates or necluting balance method and 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	1%	Straight line method over the lease hold period

tion is charged for the remaining days of the year and for d

On disposal of fixed assets, the cost and accumulated depreciation are eliminated from the fixed assets schedule an gain or loss on such disposal is reflected in the profit and loss account, which is determined with reference to the ne book value of the assets and net sale proceeds.

An intangible asset is recognised if it is probable that the future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with BAS 38: "Intangible Assets".

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. Subsequent expenditure on intangible asset is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditure is expensed as incurred.

- relates. All other expenditure is expensed as incurred.

  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.
- Software is amortized using the straight line method over the estimated useful life of 5 (five) years of from the date of the application software is available for use over the best estimate of its useful economics.

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.

### 2.9.7 Receivables

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

sured at the lower of cost and net realizable value

### 2.9.9 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 BA5-17 "Leases". Dall other leases are classified as operating leases are per BA5-17 "Leases". Operating lease are retrial agreements and all installments are charged to the income statement.

### 2.9.10 Non-banking assets

There is no asset acquired in exchange for loan during the period of financial stat

### 2.9.11 Reconciliation of inter-bank and inter-branch account

Accounts with regard to inter-bank (in Bangladesh and outside Bangladesh) are rec 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 material.

### 2.11 Statutory reserv

### 2.12 Denosits and other accounts

Deposits by customers & banks are recognized when the Bank enters into contract the counterparties, which is generally on trade date, & initially measured at the co

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.

### 2.14.1 Provision for current taxation

Provision for current income tax has been made as per prescribed rate in the Finance Ordinance, 2015 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 MSA-12 f Income Taxes.

### 2.14.2 Provision for deferred taxation

Deferred tax is recognized in compliance with BdS 12 "Income Taxes" and BBPD Circular no. 11 dated 12 December 2011, providing for temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes. Deferred tax is measured at the tax rises that are expected to be applied to the temporary differences when they reverse based on the laws that have been enacted or substitutively searched by the date of balancies better Deferred tax assets and liabilities are dottes at here is a legal enforcable right to offset curvent tax liabilities and assets, and they relate to income taxes levied by the same tax authority on the name taxolle entity.

A deferred tax asset is recognized to the extent that it is probable that future taxable profits will be available agains which the deductible temporary difference can be utilized. Deferred tax assets are reviewed at each date of balance sheet and are reduced to the extent that it is no longer probable that the related tax benefit will be realized.

The retirement benefits accrued for the employees of the Bank as on reporting date have been accounted for in accordance with the provisions of Banghadesh Accounting Standard-19, "Employee Benefit', Bases of enumerating the retirement benefit schemes operated by the Bank are outlined below:

### a) Provident Fund

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 represent. The Commissioner of Incomer Tax, Trace Zone - 6, with the provision of part - 8 of the Test Schulde of Teoror Tax Collegates (1984). The recognition to the first from 10 September 1995. The Fund is operated by a Board of Troutes consisting at least five numbers. Usually all confirmed employees of the Bank are contributing 1996 of their basic shally as subscription to the Pland. The Bank also contributes equal amount of the employee' contribution. Interest carried from the investments is credited to the member's Content on portyly basis.

# b) Gratuity Fund

The Bank made provision of grutuity fund at discretion of the management to provide an employee with financial benefit on his coasing 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 who have completed at least eight years of service.

# The benevolent fund is subscribed by monthly contribution of the employees. The Bank also contributes to the fund @ 0.5% of profit/lump sum at the end of the year. The fund is established to sanction grant in event of death on duty or permanent disabilities of the employees & to provide financial assistance for marriage, treatment and some other purposes of the employees and the dependants.

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 each year.

### e) Welfare Fund

The Bank has been maintaining a welfare fund created from profit. This fund is utilized for va part of corporate social responsibility of the Bank.

### 2.14.4 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 Labilities and Contingent Assests\*.

2.14.5 Provision for Off-balance sheet exposures Of-balance shert items have been disclosed under contingent liabilities and other commitments as per Bangladesh
Bank guidelines. In accordance with BRPO circular m.14 date of 23 September 2012, general provision @ 151 has been
unden on the outstanding balances of Off-Balance sheet exposure of the Balan as at 31 Demober 2015. Provision is
made on the total exposure and amount of cash margin or value of eligible collateral is not deducted while computing
Off-Balance sheet reposure.

### 2.14.6 Provision for nostro accounts

As per instructions contained in the circular letter no. FEPO [FEMO]/01/2005-477 dated 13 Sep 05 issued by Foreign Exchange Policy Department of BB, Banks are required to make provision regarding the un-reconciled debit balance of nostro account for more than 3 months so on the reporting date in these financials. Since there is no unreconciled entirely which are outstanding more than 3 months then Bank's are not required to make provision.

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 supperse. After the loans is classified as bad and loss, interest ceases to apply and recorded in a memorandum account. Interest on classified advances is accounted for on a cash receipt basis.

### 2.15.2 Investment income

2.15.3 Fees and commission income

Fees, Commission and Exchange Income on services provided by the Bank are recognized as and when the related services are performed. Commission charged to customers on letter of credit and letter of guarantee are credited to Income at the time of effecting the transactions.



## **Financial** Statements 2015



Dividend income from investment in shares is recognized when the Bank's right to receive dividend is established as per BAS 18 "Revenue".

### 2.15.5 Interest paid and other expenses

Non-monagement
The risk of BASIC Bank Limited is defined as the possibility of loose, financial or otherwise. The risk management of
the Bank covers core risk areas of banking viz. credit risk, liquidly risk, marker risk that includes foreign exchange
prince objective of the risk management is that the Bank evaluation as takes well calculated beatiness risk of thereby
asfagararis the Bank's capital, its financial resources & profitability from various business risks through its own
measures & through lists in financial resources & profitability from various business risks through its own
measures & through lists financial resources & profitability from particles as under:

It arises mainly from lending, trade finance, leasing and treasury businesses. It can be described as the 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 counterparty or deterioration in his or her financial condition.

Treat tron unwuntpeas of the counterparty or execution of the or for minical constitution. The bank has at sorted divisions manyly industrial Corell Division (CDD, Commercial Credit Division (CDD), Micro Credit and Special Finance Division (MCSPD), Small Interprise Division (EDD, Commercial Credit Division (CDD) and Table Finance Division (CTD) focus and officered anealysectors of the economy and entrusted with the duties of Credit Appriatal to ensure the ment of loan proposals. The bank ensures strict management of credit quality of Credit Appriatal to ensure the ment of loan proposals. The bank ensures strict management of credit quality of the Credit Appriatal to the proposal credit final translated activations, to clear the control of the Credit Ruspet where the amount of fast on the selector is allocated on your basis. Independ allocation to each sector is monitorior or adjusted periodically on the basis of anisonal economic trends, business or sector reliably, the banks for anisonal economic trends, business or sector reliably, the banks American Credit Ruspet where the amount of fast on the Sector is allocated and actoriated on the basis of the credit budget. The bank shot has a Credit Administration Division (CAD) that oversees and ensures proper documentation pertaining to the approved credit Endities.

The Bank takes its lending decision based on the credit risk assessment report by the appraisal team. In determining Single borrower / Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at periodical internal to senter 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.

The object 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 on thy Treasury Division under approved policy guidelines. Treasury Front Office is supported by a very structured black (Office. A Med Office Pointon has also been created as per requirement of Bangladesh Bank. The Liquidity management is monitored by Asset Lability Committee (ALCO) on a regular basis. A written contingency plan is in place to manage externes situation.

### c) Market risk

conducted during the year.

Treasury Division independently conducts the transactions, Back Office of Treasury is responsible for verification of the deals & passing of their entries in the books of account and Mid Office of Treasury monitors dealer's adherence to avoins internal, regalaxory and counter pray limits. All foreign exchange transactions are revokuled at Marcho-Market rate as determined by the back as mid rate at the month end & the mid rate is being published by the Treasury Division of the banks are prapered policy. All Norton 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 inthis prescribed by the Bangshede Blank.

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.

on prejunction risk arising from money standering incinences
Money laundering, this defineds at the loss of reputation and expenses incurred as penalty for being negligent in
prevention of money laundering, Money Laundering and Terrorist Flanarding has been identified as a major-threat to
the financial services community. The management of the Banks has taken prevention of money laundering and
terrorist financing as part of the Bank's risk management strategies. Auti-Money Laundering Guideline and Terrorist
of Terrorist Flanarding follow of the Bank was approved by the Board of Directors of the Bank in its 1880 meeting held on 31 Jan 2006 & subsequently revised by the Board of Directors of the Bank in its 338th meeting held on 27 Dec
2012.

2012.

The Bank has established a separate division namely Anti-Money Laundering Division (AMLD) for mitigating Money Laundering and Terrorist Financing related risks. One of the Deputy Managing Divestors is acting as the Glief Anti-Money Laundering complasce officer (COMLO) of the Bank. In addition, Correst Gonplance Uniter (CDI) has been formed to develop and review institutional strategy and program for preventing money haundering distremining of the Bank One Antifer and Secretary of the Complance Uniter (CDI) has been formed to develop and review institutional strategy and program for preventing money haundering distremining distremining and reviewing the Antifer and Secretary of the Antifer and Secretary of the Antifer and Secretary (AML) procedures and functions at branch level as and where required. AMLD is continuously monitoring and reviewing overall fluxies's complaints or prevent MI/Tri risks. A draft Money Laundering and Terrorist Financing Risk Assessment Guidelines' have been prepared for assessing and mitigating MI/Tri risks of the Tain Tri En Guidelines is sorted to the Complaints of the Complai

Bangladesh Bank has implemented goAML software for CTR and STR reporting purpose. Bank is providing CTF data through goAML software on regular basis. It is the requirement of Bangladesh Bank to report cash transact BBT 10 Lac and above in a single account and suspictious transaction as and when detected.

BASIC Bank Training Institute arranges training programme throughout the year to develop aware identifying suspicious activities/transactions.

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

Asset Lability Management (ALM) is a risk management technique designed to earn an adequate return while maintaining a confortable surplus of assets beyond liabilities. The scope of ALM function can be described as liquidity of the management, anagement of management for anagement for anagement for anagement for anagement for the anagement for the projection, etc.

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 balances when tunning management issues like balance solver ign, interest rate pay etc. ALCO also reverse biquidity contingeory plan and implements asset and lability princing strategy for the Bank.

g) LCT fisk Management

Trick fores to the potential of enosing harmful effects that an organization may suffer from intentional or unintentional threats to information technology options. Managing LCT fisk is pair of running regular to the property of the Bank one of days. Finding the company of the suffer of the property of the Bank one of days finding to managed thrift has paid to serous security beseeds. Entancial losses & even business discontinuity, Hence, it is importative that three should be a mechanism to identify, assess and mitigate of the subject of the property in compliance with CT security applications of Englished Bank covering various aspects of LCT rink management. Based on the policy the Bank and precesses of delingtings of proceedings, applications, manyling and assessing the same. The Bank has also taken measure intainties which would make a positive impact on improving ICT segment of core risk-Rills management. Bank of the property of the Bank has also taken measure intainties which would make a positive impact on improving ICT segment of core risk-Rills management. All otherwations by Bankplades Bank; related to ICT segment of core risks management are being complete in time. Necessary measures are also being taken to minimize manual intervention, as much as possitive, by implementing comply with the ICT related issues mentioned in the critical or Instability and the property of the CT segment of LOR LORA Limited may have weaknesses violenties and wrong configurations in internal centernal centernal, external services, operating system, web severs, web applications, databases of VT1 and Canadiguration Review (CT2) of section veaknesses, violenties and wrong configurations in internal centernal centernal

### h) Internal Control and Compliance

b) Internal Control and Compilance
The primary objectives of Internal Control and Compilance are to help the bank perform better through the use of its resources, identify its weaknesses, take appropriate measures to overcome the same and ensure compilance with resources, identify its weaknesses, take appropriate measures to overcome the same and ensure compilance with the Bank includes three held functions viz. Internal Another of Breaches and Divisions of Head Office, Monitoring of operational activity of the hards to assess the rise of individual Bentace/provisions and compilance of heritands under it functions. As Divisions the hards to assess the rise of individual Bentace/provisions and compilance of heritands and of internals the Minister of the Another of the Anoth

### i) Fraud & Forgeries

In the year 2015, ICC Division of the bank has started to further develop the Risk & Fraud awareness culture among the employees & reduce the likelihood of fraud occurring in the Bank and Division of BASIC Bank Limited has arranged to conduct hypother post per taped to the bank from an arranged to reduce they been taped to the bank from anticipated fraud & forgery in addition to regular comprehensive Audit & impection in the branches. In 2015, ICC Division has conducted 25 year (impections and 66 regular year impections.

The Bask persons basic and diluted (when dilution is applicable) carnings per share (IPS) for its ordinary shares in accordance with IASS 33 "Tamings per Share". Basic IPS is calculated by dividing the profit or its attributable to certainny abstractions of the Basic with the eveleptical series grained or of unitury abstractions or continuing farming the continuing farming the eveleptical series grained or of unitury abstracts ordinating for the felter of the eveleptical series and the veighted series is determined by adjusting the profit or loss attributable to ordinary abstracts and the veighted series named or ordinary abstractions of a dilutive potential ordinary abstract. Series, edition of IPS is not applicable for these financial statements as there was no dilutive potential ordinary abstract forces. Addition of IPS is not applicable for these financial statements as there was no dilutive potential ordinary abstract forces.

All material events after the reporting period that provide additional information about the Companies'/Bank's position at the balance sheet date are reflected in the financial statements as per BAS 10 "Events after the Reporting Period'. Events after the reporting period that are not adjusting events are sidelested in the notes when material.

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 2015. Besides, there was no material capital expenditure authorized by the board but not contracted for at 31 December 2015.

### 2.20 Related party disclosures

Related party disclosures
As per BAS 24 "Related Party Disclosures", a related party is a person or entity that is related to the entity (i.e. BASIC.
Bank Limited) that is preparing its financial statements. Related party transaction is transfer of resources, services,
or obligations between a reporting entity and arriated party, regardined or whothera price to impedia pare per BAS 24.
Related Parties include the Bank's Directors, key management personnel, associates, companies under common
directorship et as, per BAS 24 "Related Party Disclosures", All resources involving related parties arrising in the
normal course of business are conducted at arm's length at normal commercial rates on the same terms and conditions
as a third party reasonics using valuation modes, as antimistable.

### 2.21 Board of Directors

Name	Status	Other Position
Mr. Alauddin A. Majid	Chairman	Ex-Chairman, BKB
		Ex-Director, BKB,
		Ex-Independent Director, IPDC,
		Ex-Managing Director, BASIC Bank Limited
Mr. Kazi Shofiqul Azam	Director	Additional Secretary
		Economic Relations Division
		Ministry of Finance
Ms. Parag	Director	Additional Secretary
		Ministry of Industries
Mr. Hasan Mahmood, FCA	Director	Partner, M. J. Abedin & Co.
		Chartered Accountants
Ms. Raihana Aneesa Yusuf Ali	Director	Ex-Managing Director,
		Bangladesh House Building Finance Corporatio
		Joint Secretary
Mr. Md. Mamun-Al-Rashid	Director	Bank and Financial Institutions Division
	3,144,00	Ministry of Finance
Mr. Khondoker Md. Jobal	Managing Director	Ex-Managing Director
яг. кпопаокег ма. ічраі	stanaging Director	Karmasangstan Bank

The present BOD was reconstituted by the BFID, MoF in the first week of July 2014. The Board of Directors conducted 28 (twenty eight) meetings during the year.

### 2.22 Audit Committee

Name	Status with the Committee	Educational Qualification
dr. Hasan Mahmood FCA	Chairman	FCA, M.Com
ds. Parag		MSS in Development Administration, M.A. in English

Name	Status	Educational Qualification
Ms. Raihana Aneesa Yusuf Ali	Chairman	M.A. (Economics)
Mr. Md. Mamun-Al-Rashid	Member	M.Com in Management, M.A in Governmen Finance

### Risk Management Committee conducted 04 (four) meetings during the year

Name	Status	Educational Qualification
Mr. Alauddin A. Majid	Chairman	Masters of Agricultural Economics
Ms. Raihana Aneesa Yusuf Ali	Director	M.A. (Economics)
Mr. Md. Mamun-Al-Rashid	Director	M.Com in Management, M.A in Government Finance
Mr. Khondoker Md. Iqbal	Managing Director	B.Com (Hons), M.Com in Accounting

### 2.25 Head Office Management Committee

SI #	Name	Designation	Status with the Committee		
1	Mr. Khondoker Md. Iqbal	Managing Director	Chairman		
2	Mr. Kanak Kumar Purkayastha	Deputy Managing Director	Member		
3	Mr. A. Q. M. Kibriya	Deputy Managing Director	Member		
4	Mr. Md. Zainul Abedin Choudhury	General Manager	Member		
5	Mr. Md. Wahidul Alam	General Manager	Member		
6	Mr. Golam Faruk Khan	General Manager	Member		
7	Mr. Hasan Tanvir	General Manager	Member		
8	Mr. Md. Moniruzzaman	General Manager	Member		
9	Mr. Md. Emdadul Hoque	General Manager	Member		
10	Mr. Md. Ismail	General Manager	Member		
11	Mr. Khan Iqbal Hasan	General Manager	Member		
12	Mr. Md. Omar Faruque	DGM, AID	Member		
13	Mr. Abu Md. Mofaxzal	DGM, ICTD	Member		
14	Mr. Jan-E-Alam Sheikh	DGM, MOD	Member		
15	Mr. Md. Masum Uddin Khan	DGM, RD	Member		
16	Mr. Niranjan Chandra Debnath	DGM, FAD, (Additional Charge), RMD	Member		
17	Mr. Saiful Rahman	DGM, TD	Member		
18	Mr. Md. Masudul Alam	DGM, CCD	Member		
19	Ms. Helena Perveen	DGM, CFD	Member		
20	Mr. Md. Hasan Imam	Company Secretary & Member Secretary, HOMC	Member		
21	Mr. Mahabubul Alam	DGM, BCD	Member		
22	Mr. B.M. Kamruzzaman	DGM, SMD	Member		
23	Mr. Md. Humayun Kabir	DGM, AFMD	Member		
24	Mr. Niaz Musawwir Shah	DGM, ED	Member		
25	Mr. Md. Harunur Rashid	DGM, DAD	Member		
26	Ms. Mariom Begum	DGM, CMSD	Member		
27	Mr. Abdus Sabur	DGM, ICD	Member		
28	Mr. Md. Al-Amin	DGM, HRD	Member		
29	Mr. Md Mahmud Hasan	DGM, AMCSFD	Member		
30	Mr. Md. Abdul Gofur Talukder	DGM, MD	Member		
31	Mr. Md. Nurul Islam	DGM, COD	Member		
32	Mr. Md. Helal Uddin	DGM, AMLD, MISD	Member		
33	Mr. Muhammad Imrul Islam	DGM, CAD	Member		
34	Mr. Sumit Ranjan Nath	DGM, TFD	Member		
35	Mr. Md. Zahir Uddin	DGM, SED	Member		
36	Mr. Md. Nasir Uddin	AGM, CD	Member		
37	Mr. Iftekhar Ahmed	AGM, R&D	Member		
38	Mr. Md. Shariful Islam	AGM, BOD	Member		
39	Mr. A.B.M. Zahid Hossain	AFM, LID	Member		

## e report on Bangladesh Accounting Standards (BAS) & Bangladesh Financial Reporting Standards

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 Reporting Period	10	Applied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Name of the BAS	BAS no.	Status
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	N/A
Investments in Associates	28	N/A
Interests in Joint Ventures	31	N/A
Financial Instruments: Presentation	32	Applied*
Earnings Per Share	33	Applied
Interim Financial Reporting	34	Applied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied*
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	Applied*
Investment Property	40	N/A
Agriculture	41	N/A

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	N/A
Insurance Contracts	4	N/A
Non-current Assets Held for Sale and Discontinued Operations	5	N/A
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosure	7	Applied*
Operating Segments	8	Applied
Consolidated Financial Statements	10	N/A
Joint Arrangements	11	N/A
Disclosure of interests in other Entitles	12	N/A
Exir Value Meacurement	12	M/A

Bask authority is very much concern about responsibility to the people of the society. With industrialization, the impacts of business on society and the environment assumed an entirely new dimension. For this Corporate Social Responsibility has been a criterion of saidably lareful business endowers and the exceptance of its growing at play day. Countries of developed economy have taken the file of "Social Responsibility", EMSC Bank Ltd. has also realized in reproducibilities to the society and contributed to the improvement of the society exc. within the framework of Bangladein Bank guidelines. Being the largest state owned commercial bank in Bangladein

### 2.28 Regulatory and legal compliance

The Bank complied with the requirement of the following regulatory and legal authorities The Bask compiled with the requirement of the following regulatory and legal authorities.

In: The Bask Companies Act (1994

II. The Companies Act (1994

III. The Control act (1994)

III. The Control (1994)

I

### 2.30 General

- These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing it these financial statements have been rounded off to the nearest Taka.
- b) The expenses, irrespective of capital or revenue nature, accrued / due but not paid have been provided for in th books of the Bank.

31.12.2015	31.12.2014
Taka	Taka

15,367,362,124 8,597,746,484

31.12.2015 31.12.2014

151,611,872

Cash in hand (including foreign currencies)

Balance with Bangladesh Bank & its agent bank

		16,252,789,565	10,215,714,009
k(s)	(Note 3.1)	501,228,446	514,589,933
	(Note 3.2)	15,751,561,119	9,701,124,076

In Local Currency	(Note 3.1.(a))	498,140,207	505,164,941
In Foreign Currencies		3,088,239	9,424,992
		501,228,446	514,589,933
	_		

		-	498,140,207	505,164,941
2	Balance with Bangladesh Bank & its agent bank(s)			
	In Local Currency	(Note 3.2.1)	15,545,727,443	9,387,622,091
	In Foreign Currencies	(Note 3.2.2)	205,833,676	313,501,985
		-	15,751,561,119	9,701,124,076

	Sonali Bank (acting as agent of Bangladesh Bank)	139,127,730 15,545,727,443	86,79 9,387,62
2.2	In Foreign Currencies	-	
	Bangladesh Bank - EURO	5,201,910	5,85

3.2.2.1 Balance with Bangladesh Bank as per DB -5

Reason of Difference between balance with Bangladesh Bank and DB-5: The reason of difference between balance with Banladesh Bank and DB-5 is that the balance of foreign currency clearing account is not shown in DB-5 statement. Moreover, there were some entries passed by Banladesh Bank on year ending date but we passed corresponding entries no later date after receiving advice from Bangladesh Bank on year ending date but we passed corresponding entries no later date after receiving advice from Bangladesh Bank.

### 3.3 Statutory Deposits

Cash Reserve Ratio and Statutury Liquidity Ratio have been calculated and maintained as per Section 33 of the Bank Companies Act 1991 and BEPD Circular No. 11 and 12 dated 25 August, 2005, MPD Circular No. 01 and 02 dated 4 May, 2010, MPD Circular No. 04 and 05 dated 10-benether, 2010 and MPD Circular No. 104 and 25 pines 2014.

The Cash Reserve Requirement on the Bank's time and demand liabilities at the rate of 6% upon 28 June 2014 and from 24 June 2014 the CRR has been calculated and maintained 40 -65% with Bangladesh Bank in current acrount and 19% and 1958/HS STARTON LIABILITY Extra Extra

		Taka	Taka
I.1 Cash Reserve Ratio (CRR)			
Required Reserve		8.610.253.956	8.499,772,212
Actual reserve maintained		15,367,362,124	8,597,746,484
Surplus/(Deficit)		6,757,108,168	97,974,272
Required (%) Maintained (%)		6.50% 11.60%	6.50% 6.57%
3.2 Statutory Liquidity Reserve (SLR)			
Required Reserve		17,220,507,912	16,999,544,425
Actual reserve maintained excluding CRR		42,775,761,185	30,948,423,295
Surplus/(Deficit)		25,555,253,273	13,948,878,870
Required (%)		19%	19%
Maintained (%)		32.29%	23.67%
i. Balance with other banks & financial institutions			
In Bangladesh	(Note 4.1)	4,119,264,828	1,168,373,653
Outside Bangladesh (Nostro Accounts)	(Note 4.2)	1,033,652,898	910,405,479
		5,152,917,726	2,078,779,132
1 In Bangladesh			
a. Current Account			
Sonali Bank Limited		317,960	2,508,280
Agrani Bank Limited		3,020,157	20,157
Janata Bank Limited		6,459,198	1,049,638
Rupali Bank Limited		77,282	2,219,020
		9,874,597	5,797,095
b. STD Account			
Sonali Bank Limited		1,453,097	17.663,182
Agrani Bank Limited		2,467	5,280
Janata Bank Limited		4,035,855	34,015
Rupali Bank Limited		4,684,588	12,273,496
Trust Bank Limited		614,522	3,836,387
Premier Bank Limited		9,900	
		10,800,429	33,812,360

d. Fixed Deposit Account

BDH Finance Corporation Limited BIFC International Leasing and Finance Investment Corporation of Bangladesh (ICB) Reliance Finance Limited

of 90 days or 3 months and some fixed deposits ar Most of the Fixed deposits are placed for short term maturities up to for the period of 6 months or 1 year at the approximate market rate



# Financial Statements 2015



4.2	Outside Bangladesh (Nostro & FC Term Placement)	31.12.2015 Taka	31.12.2014 Taka			31.12.2015 Taka	31.12.2014 Taka		ſ	31.12.2015 Taka	31.12.2014 Taka
	Interest-bearing Accounts			7.1.1	Loans		1464		(v) Loans due by directors or officers of the banking company or any of	965,407,791	1,041,717,984
	Banque de Commerce, Geneva-CHF Sonali Bank Kolkata-EURO Sonali Bank London (EUR)	169,562 69,683 15,586,927	279,825 76,701 12,144,605		Loan General Term Loan	2,242,613,836 44,997,883,350	3,247,550,751 24,354,994,541		these either separately or jointly with any other persons;  (vi) Loans due from companies or firms in which the directors of the	.	.
	Bank of Tokyo-Misubishi London-GBP Sonali Bank London (UKP)	465,899 327,411	4,584,534 1,175,245	7.1.2	Overdraft	47,240,497,186	27,602,545,292		banking company have interests as directors, partners or managing agents or in case of private companies as members;		
	Bank of Tokyo Mitsubishi Japan Interest-bearing Accounts	662,983	741,623		SOD agst Bank's Own FDR SOD agst Other Bank's FDR	273,628,077	281,093,727 2,653,603		(vii) Maximum total amount of advance including temporary advance made at any time during the year to directors or managers or officers of the	965,407,791	1,041,717,984
	Arif Habib Ronali Bank	86,605 49,465	85,998 47,949		SOD agst Bank's Own DPS SOD for issuance of CDR/SDR/PO	4,188,351 261,608,619 26,603,438	2,653,603 164,905,430 32,332,879		banking companies or any of them either separately or jointly with		
	Mashreq Bank India Mashreq Bank New York Sonali Bank Kolkata-USD	364,634 32,375,145	29,004,972 21,318,956		Temporary Overdraft Overdraft Socured Mortgage	514,440,028 15,136,838,264	208,557,150 7,909,247,557		any other person;  (viii) Maximum total amount of advances, including temporary advances  granted during the year to the companies or firms in which the	-	•
	Bank of Ceylon-USD CITI Bank New York (Export)-USD	391,438 315,779,629	189,082 652,540,249		Overdraft Secured (Other Securities) Overdraft (Clean)	1,432,387,651 525,730,323	1,876,482,385 1,764,982,474		directors of the banking company have interests as directors, partners or managing agents or in the case of private companies as members;		
	ICICI Bank Ltd. Sonali bank London-USD	280,242 21,467,401	3,760,250 19,072,943			18,175,424,751	12,240,255,205		(ix) Due from banking companies. (x) Amount of classified loans on which interest has not been charged	65.812.501.648	51.091.161.633
	AB Bank Ltd (USD) Habib Metropolitan Bank Ltd HDFC Bank Ltd	10,592,009 3,802,751	436,573 608,559	7.1.3	Others				(a) (Decrease)/ Increase in provision Amount of loan written off	19,607,031	(14,531,000)
	HDPC Bank LId Standard Chartered Bank Mumbai Habib Bank AG, Zurich (Dubai)	3,178,714	442,332 123,394		Export Credit/Loan Against Packing Credit Payment Against Documents	377,931,036 120,239,440	497,126,837 121,618,008		Amount realized against loan previously written off  (b) Amount of provision kept against loan classified as bad/loss	4,593,600 3,984,261,350	8,323,440 3,964,654,319
		405,650,498	163,771,689 910,405,479		Loan Against Trust Receipt Other short term advance	8,054,474,134 77,254,769	5,803,057,430 71,615,529		(c) Interest credited to the interest suspense account xi) Amount of the written off loan:	7,268,598,515	4,186,936,536
	A Schedule of Balance with other banks-outside Bangladesh (Nostro Accounts) i Term Placement	s given in Annexure-A			Work order financing Loan against Govt. Fund and other scheme	465,313,753 70,185,490	522,800,851 82,734,757		a) Cumulative amount of Written off loan     b) Amount written off during the current year	688,783,000	688,783,000 45,997,478
	BRAC Bank Ltd. (USD) United Commercial Bank Ltd. (USD)	314,001,200 314,001,200	:		Credit to NBFI Real Estate Loan	1,322,596,798 7,540,488,505 6,523,615,959	100,144,444 4,923,329,146 6,257,475,622		c) Amount of written off loan for which law suit has been filed	9,458,911,108	548,389,000
	Total Term Placement Grand total (Nostro and Term Placement)	628,002,400 1,033,652,898	910,405,479		Transport loan Consumer Credit Micro Credit Financing	7,009,862 2,103,241,128	1,641,159,296		Note: The amount of specific provision shown increase is actually transfer from p provision for off Balance sheet provision was excess than required. As a result the remain unchanged		
4.3	Maturity grouping of balances with other banks & financial institutions				Sundry/Misc. Loan Staff Loan	1,924,760,174 965,407,791	1,368,267,080 1,041,717,984		remain unchanged  There is no loans in the name of existing Directors. This amount represents loan to		
	On demand Upto 1 month	1,054,327,924 3,300,000,000	915,690,222 777,664,679			29,552,518,839	22,431,046,984			improyees of the bank.	
	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	200,000,000 450,000,000 148,589,803	33,812,358 200,000,000 151,611,872	7.2	Bills purchased & discounted			7.11	Bills Purchased and Discounted Payable in Bangladesh	1,014,692,484	722,956,657
	Over 5 years	5,152,917,726	2,078,779,132		In Bangladesh Outside Bangladesh	1,014,692,484 106,775,033 1,121,467,517	722,956,657 188,930,559		Payable outside Bangladesh	106,775,033 1,121,467,517	188,930,559 911,887,216
	Money at call on Short Notice				•	1,121,467,517	911,887,216	7.11.1	Maturity grouping of bills purchased & discounted		-
	Commercial Banks (Note 5.1) Financial Institutions (Public & Private) (Note 5.2)	2,820,000,000 790,000,000	3,650,000,000 890,000,000		Classified Blocked Assets: Out of the total loans and advances as on 31.12.20 uncertain have been transferred to Classified Blocked Assets after getting ap	14 some classified loans, r	ecovery of which are		Not more than 01 month	660,075,663	562,005,411
5.1	Commercial Banks	3,610,000,000	4,540,000,000		BRPD(P-1)/661/13/2015-3159 dtd. 27 April 2015 with a condition that the pr Classified Block assets to be provided in 10 years starting from 2015. Vide the st	ovision required Tk. 1,933.	.00 crore against these		Above 01 month but not more than 03 months Above 03 months but not more than 06 months	405,577,673 55,814,181	320,852,365 29,029,440
	Uttara Bank Limited Standard Bank Limited NRB Bank Limited	1,000,000,000 120,000,000	500,000,000		to provide provision shortfall of Tk. 2,364.00 crore against classified loans in complexity total amount of Classified Blocked Assets again reverted to loans a	5 years starting from 20:	15. To avoid reporting		Above 96 months	1,121,467,517	911,887,216
	NRB Bank Limited Bank Al-Falah Limited The Farmers Bank Limited	350,000,000	150,000,000 150,000,000 200,000,000		advice of Bangladesh Bank and approval of the Board of Directors of the Bank.	na aurances on univerent or	ccassions as per verbal	8.	Fixed assets including premises, furniture and fixtures		
	The Farmers Bank Limited Bank Asia Limited NBP	350,000,000	300,000,000 100,000,000	7.3	Residual maturity grouping of loans including bills purchased and discounter				Own Assets Furniture and Fixtures	107,436,031	105,453,419
	Dhaka Bank Limited Trust Bank Limited Jamuna Bank Limited	200,000,000 500,000,000	1 1		Payable on demand Not more than 3 months	327,421,972 19,829,498,061	630,469,055 26,837,384,818		Interrior Decoration Machinery and Equipment	307,094,717 325,983,035	302,543,540 316,079,826
	The City Bank Limited	250,000,000 400,000,000	300,000,000 1,000,000,000 950,000,000		Above 3 months but not more than 1 year Above 1 year but not more than 5 years	25,263,736,045 45,000,490,739 38,385,865,464	37,250,768,711 19,058,372,741 5,615,863,513		Computer Hardware Software	294,671,833 94,125,936	291,985,008 94,125,936
	Arab Bangladesh Bank Limited	2,820,000,000	3,650,000,000		Above 5 years	128,807,012,281			Vehicles	385,017,777 1,514,329,329	385,017,777 1,495,205,506
	Financial Institutions IPDC Union Capital Limited	80,000,000	80.000.000	7.4	Loans on the basis of significant concentration including bills purchased & d	liscounted			Less: Accumulated depreciation	1,003,318,422 511,010,907	848,787,532 646,417,974
	Union Capital Limited IPDC IDFC		50,000,000		Advances to Directors     Advances to MD and other Senior Executives	965,407,791	1,041,717,984		Leased Assets Leasehold Assets	4,000,000	4,000,000
	MIDAS Pinance Limited Farest finance and Invest Limited	50,000,000 200,000,000	30,000,000		c. Advances to Customers group d. Advances to Industrial sector (Note 7.4.1)	45,439,365,146 82,402,239,344 128,807,012,281	33,488,688,821 54,862,457,033 89,392,863,838		Less: Accumulated depreciation	781,808 3,218,192 514,229,099	735,807 3,264,193 649,682,167
	Bangladesh Finance and Investment Company Limited Peoples Leasing Nad Finance Ltd.	90,000,000		7.4.1	Advances to Industrial Sector	220,001,014,481	07,074,093,838		A Schedule of Fixed Assets is given in Annexure-D.	514,229,099	649,682,167
	Lanka Bangla Finance Limited BIFCL	100,000,000	50,000,000 60,000,000		Food and Allied Industries	12,118,265,925 4,985,087,023	9,400,700,784 5,698,355,005	9.	Other assets		
	Premier Leasing and Finance Limited DBH Finance Corporation Limited	140,000,000 80,000,000	150,000,000 150,000,000		Textile ERGM Accessories		8,673,733,411 1,798,431,742		i) Income generating		
	United Leasing Company Limited International Leasing and Finance Limited IDLC	50,000,000	150,000,000		Jute Prod. and Allied Industries Forest Prod. and Allied Industries	1,549,390,715 4,052,493,217 54,387,333	3,942,363,732 50,719,676		Non-Income generating     Stationery, stamps, printing materials etc.	19,753,339	21,385,701
	IDLE	790,000,000	200,000,000 890,000,000		Paper, Board, Printing, Pub. and Packaging Tannery Leather and Rubber Production	2,694,518,657 1,690,265,000	2,632,361,202 1,485,690,640		b) Classified Blocked Assets c) Security deposits (Note 9.1)	10,828,550	29,991,965,730 10,660,539
6.	Investments				Chem. Pharm. and Allied Industries Plastic Industries	6,645,870,751 1,026,727,651	4,609,877,075 571,042,103		d) Advance rent e) Advance for space of HO and Main Branch	267,711,298 921,315,943	309,770,388 919,839,993
	Government Securities (Note 6.1) Other Investments (Note 6.2)	35,378,297,009 536,718,914	30,258,473,101 422,081,172		Glass, Crmc. and Other non Metal. Pr. Engineering Electrical and Electronics Industries	271,586,000 2,078,298,015 234,090,395	147,509,000 1,803,718,344 552,150,816		f) Other prepayments g) Advance income tax	2,093,237 86,347,510	592,260 88,902,999 1,575,196,740
		35,915,015,923	30,680,554,273		Electrical and electronics industries Real Estate & Housing Transport and Communication	234,090,395 21,936,388,578 1,692,608,809	6,577,154,871 1,539,725,366		h) Income receivable (Note 9.2)  I) Deferred Tax Assets (Note 36)  Suspense account (Note 9.3)	1,862,971,918 440,154,822 38,567,208	357,643,497 30,664,945
	Government Securities				Ship, Shiphuilding and Breaking Power, Gas and Water	5,447,352,000 452,391,637	1,146,667,000 542,981,569		. Advances/expenditures incurred against proposed	30,307,200	9,405
	Treasury Bills and Reserve Repo (Note 6.1.1) Treasury Bonds (Note 6.1.2)	5,363,051,838 20,037,322,755	11,968,330,182 18,285,167,719		Hotel and Restaurant Hospital and Clinic	631,201,000 344,526,532	616,991,000 284,708,683		branchies  1) Balance with Fakrul Islam securities  m) ICB Securities Trading Co. Ltd.	20 3,772,303	20 512,333
	Bangladesh Bank Bill Prize Bond Debenture (Note 6.1.3)	9,975,403,116 2,519,300	2,475,200		Brick Kiln Telecommunication & IT	3,033,076,106 135,136,772	2,194,918,012 113,492,155		n) Branch adjustment account o) Sundry debtors (Note 9.4)	133,432,733 132,441,517	81,755,762
	Debenture (Note 6.1.3)	35,378,297,009	2,500,000 30,258,473,101		Other Service Industries Industries Not Elsewhere Classified	1,322,030,946 166,437,008 82,402,239,344	391,165,753 87,999,094 54,862,457,033		p) Position Clearing(Net)	2,003,115 3,921,393,513	172,037,666 33,560,937,978
6.1.1	a) Treasury Bills (at revalued Amount)			7.5	Loans & advances allowed to each customer exceeding 10% of Bank's total	02/402/237/344	34,002,437,033		Classified Blocked Assets created as per approval from Bangladesh Bank vide its li April 2015 has been reverted to Loans and Advances in 2015 only to avoid report	etter No. BRPD(P-1)/661	/13/2015-3159 dtd. 27 angladesh Bank advice
	364 Days Government Treasury Bills 182 Days Government Treasury Bills	: 1	776,319,038 334,331,228		capital Number of Customers	21	20		and subsequent approval of the Board of Directors.		
	91 Days Government Treasury Bills 28 Days Government Treasury Bills 01 Day Reverse Repo-Bangladesh Bank	:	238,909,085		Amount of outstanding advances Amount of classified advances thereon	35,115,200,000 8,727,281,000	32,156,500,000 13,266,201,000	9.1	Security deposits		
	01 Day Reverse Repo-Bangladesh Bank		1,349,559,351		Amount of recovery	505,740,000 Persuasion and	282,335,000 Persuasion and		Security deposits, rent and other prepayments made to statutory author considered good.	ities, other institutions	and individuals are
	b) Reverse Repo				Meastures taken for recovery	negotiation for	negotiation for recovery is enine on	9.2	Income receivable		
	Reverse Repo-Banks and NBFIs Reverse Repo-Bangladesh bank	5,363,051,838	10,618,770,831		*In 2015 the capital of the bank was negative. As such loans and advacues allowed paid up capital are reported here as per Bangladesh Bank approval.	to customers and group ex	ceeding 10% of banks		Income receivable consists of interest income receivable from various investments	and Loans have been ver	ified and considered
	Grand Total (a+b)	5,363,051,838 5,363,051,838	10,618,770,831 11,968,330,182		(Details are given in Annexure - C)			9.3	good. Suspense account		
6.1.2	Treasury Bonds (at revalued Amount)				As the capital for considering large loan of the bank is negative, the large loan cell up capital as per approval of Bangladesh Bank vide their letter No. DOS(BSS-1)/13	ing of the bank is ascertaine 163/69/2015-9230 dated 15	ed on the basis of paid June 2015.		Suspense account consists of Excise Duty and petty cash etc.		
	02 Years Government Treasury Bond	320,246,185 9,252,334,409	496,765,694 9,429,758,664	7.6	Geographical Location - wise Loans and Advances			9.4	Sundry Debtors		
	05 Years Government Treasury Bond 10 Years Government Treasury Bond 15 Years Government Treasury Bond	9,252,334,409 9,054,455,237 1,021,960,918	9,429,758,664 7,394,874,410 740,408,218		Inside Bangladesh Dhaka Division	108253.308.017	70.526.929.298		1) Protested Bill a)BCCI:		
	20 Years Government Treasury Bond	388,326,006 20,037,322,755	223,360,733		Chittagong Division Khulna Division	11,558,677,110 3.182,028,800	10,750,814,458 2,808,684,418		Protested bill, Main branch Protested bill, Khatungonj branch	6,535,881 244,800	6,535,880 244,800
	Debentures 20 years HBFC Debenture				Rajshahi Division Sylhet Division	2,460,025,443 1,073,374,983	2,201,743,304 1,064,566,587		Protested bill, Khulna branch BCCI-Bombay	416,367 1,399,580	416,367 1,399,580
	Other Investments		2,500,000		Barisal Division Mymensingh Division	237,133,435 215,441,361	244,346,783		BCCI-London Sub total b)Protested bill for SWIFT	648 8,597,276	674 8,597,301
	Shares (Note 6.2.1)	484,152,414	352,032,172		Rangpur Division	1,827,023,132 128,807,012,281	1,795,773,990 89,392,858,838		n)Protested Bill -Lawyers' Fee Sub total	20,244,921 3,940,000 24,184,921	20,244,921 3,940,000 24,184,921
	Investment others (Memorial Coin) Mutual Trust Bank Bond	66,500 52,500,000	49,000 70,000,000		Outside Bangladesh	178 907 047 704	99 303 000 000			32,782,197	32,782,222
62.1		536,718,914	422,081,172	7.7	Distribution of Loans and advances according to BRPD Circular by	128,807,012,281	u v,u 44,036,838		2) Other Sundry Debtors 3) Encashment of Sanchaya Patra	27,213 98,446,381	19,433 48,259,598
	Shares Quoted (Publicly Traded)	447,954,014	312,297,772		Bangladesh Bank Unclassified Joan				4) Encashment of Bond 5) Cash Shortage 6) Encashment of Other Instrument	125,926 20,000	674,509 20,000
	Unquoted companies	36,198,400 484,152,414	39,734,400 352,032,172		Unclassified loan: Standard SMA	62,213,286,089 781,224,544	35,277,073,989 3,024,623,216		6) Encashment of Other Instrument 7) Sundry Assets -Others	300,000 739,800 99,659,320	48,973,540
	A Schedule of Investment in Share is given in Annexure-B		_		Sub-Total Classified Journ	62,994,510,633	38,301,697,205		Grand Total	132,441,517	81,755,762
	Investment in Securities are classified as per Bangladesh Bank Circular  Hold To Maturity (HTM)	15,355,499,784	14,304,359,653		Sub-standard Doubtful	1,375,024,794 3,486,082,266	3,874,316,261 9,515,869,995	10	Full provision for the protested bill of BCCI & SWIFT charges has been made in Borrowings from other banks, financial institutions and agents	the account	
	Held For Trading (HFT)	20,020,277,924 35,375,777,708	14,304,359,653 15,949,138,248 30,253,497,901		Bad and loss Sub-Total	60,951,394,588 65,812,501,648	37,700,975,377 51,091,161,633	.0.	In Bangladesh (Note 10.1)	139,345,987	189,993,932
	Held To Maturity (HTM)	,,,			Total loans and advance without Blocked Assets	128,807,012,281	89,392,858,838		Outside Bangladesh (Note 10.2)	2,343,594,183 2,482,940,170	2,483,980,390 2,673,974,322
	Treasury Bond Treasury Bill and reverse repo	15,355,499,784	14,304,359,653		Classified Blocked Assets Grand Total	128.807.012.281	29,991,965,730 119,384,824,568	10.1	In Bangladesh		
	Held For Trading (HFT)	15,355,499,784	14,304,359,653	7.8	Provision required for loans and advances				Term Borrowing		
	Treasury Bond Bangladesh bank Bill	4,681,822,970 9,975,403,116	3,980,808,066		Status Base for Provision Rate %				Long term loan from Bangladesh Bank Bangldesh Bank Refinance Loan for House building	88,175,987	94,548,323
	Treasury Bill and reverse repo	5,363,051,838 20,020,277,924	11,968,330,182 15,949,138,248		<u>Unclassified-General provision</u>   Agro based & Micro Credit	10,322,621 4,456,941	3,062,252 171,953,511		Bangidesh Bank Refinance Loan for Solar, Bio-gas, ETP, BANECO Refinance scheme of Bangladesh Bank for Tk. 10 Account	1,170,000	95,445,609
	Treasury bond and treasury bills are catagorized into HTM and HFT as per Bang	Jadesh Bank Gircular, HTM	securities are measured		5MA //6,181,502 0.581 Others (excluding staff loan) 60,838,749,626 12,0.25 Staff loan 965,280,937 1	333,903,655 9,652,809	192,919,376		Refinance scheme of Bangladesh Bank for Jute Sector	50,000,000 139,345,987	189,993,932
	at amortized value at each year end by taking into account any premium or amortization loss of such investment is transfered to profit and loss account amortization gain of such investments is transfered to revaluation reserve acco	discount on acquisition. Ar ount of respective year.Any	ny decrease in value for y increase in value for		Sub-Total Classified-specific provision	358,336,026	367,935,139	10.2	Outside Bangladesh		
	amortization gain of such investments is transfered to revaluation reserve acco- into income account at the time of maturity or sale of the security.HFT securi- shown in P/L account and gain is shown as revaluation reserve under capital ac-	ites are revalued weekly a	nd loss on revalution is		Sub-standard 677,942,925 20 Doubtful 2,370,208,516 50	135,129,218 1,185,002,971	310,255,591 2,137,968,157		Term Borrowing		
6.4	Assets pledged as security				Bad/Loss 36,908,140,344 100 Sub-Total	36,908,140,344 38,228,272,533	20,821,514,917 23,269,738,665		Loan for Micro Credit and Small Scale Industries (KfW, Germany) SME Refinance -ADB Fund-2 Second Crop Diversification Project	153,379,147 94,116,446 1,019,369,000	153,379,147 126,215,887 1,019,369,000
	Assets in the amounts shown below were pledged as security for the following liabilities				Required provision for loans & advances	38,228,272,533 38,586,608,559	23,269,738,665 23,637,673,804		Agro business Development Project of ADB	1,076,729,590 2,343,594,183	1,185,016,356 2,483,980,390
	for the following liabilities Liabilities to bank Liabilities to customers		: 1		Required provision for loans & advances Total provision maintained Excess/(short) provision as at 31 December 2015	38,586,608,559 4,342,597,377 (34,244,011,182)	4,306,386,042 (19,331,287,762)		Secured and unsecured borrowing from other banks		
					Note: Provision shortfall will be maintained by the Bank within stipulated perio				Secured (Assets pledged as security for liabilities)	- 1	<del></del> .
	We have no assets pledged, mortgaged or hypothecated against bank's borrowin Maturity Grouping of Investments	igs.			vide its letter No. BRPD(P-1)/661/13/2015-3159 dtd. 27 April 2015.  Details of provision may kindly be seen in Note 12.1 and 12.2				Unsecured		2,673,974,322 2,673,974,322
	On demand	5,499,750,867	2,475,200		. p	31.12.2015 Taka	31.12.2014 Taka	10.3	Overall transaction of Reverse Repo		
	Upto 1 month Over 1 month but not more than 3 months	10,025,403,116	10,789,243,474 286,696,037	7.9	Listing of Assets Pledge as Security/Collaterals		. 10000		2015 Minimum Nasimum	201 Minimum outstanding	Maximum outstanding
	Over 3 months but not more than 1 year Over 1 year but not more than 5 years Over 5 years	1,907,199,814 8,981,109,174 9,501,552,952	1,355,801,486 10,999,451,194 7,246,886,883		Nature of the secured assets				outstanding during outstanding during Securities bought under repo	during the year	during the year
	Loans & Advances	35,915,015,923	30,680,554,273		Fixed Assets Cash and quasi-cash	123,092,856,826 2,829,679,338	113,091,933,465 1,858,135,884		i) with Bangladesh Bank Nil 11,700,000,000 ii) with other bunks & Fis Nil 10,367,396,099	Nil 38,560,961	Nil 1,903,654,000
	Loans & Advances  Loans, Cash Credit & Overdraft etc. (Note 7.1)  Bills purchased & discounted (Note 7.2)	127,685,544,764 1,121,467,517	88,480,971,622 911,997,216		Others	8,545,937,732 134,468,473,896	8,538,779,284 123,488,848,633	10.4	Overall transaction of Repo:		
	Bills purchased & discounted (Note 7.2)  Loans, Cash Credit & Overdraft etc.	1,141,467,517 128,807,012,281	911,887,216 89,392,858,838	7.10	Particulars of Loans and Advances				2015 Minimum Maximum uststanding during during during	201 Minimum outstanding during the year	Maximum outstanding during the year
	Loans, Cash Credit & Overdraft etc. In Bangladesh				<ol> <li>Loans considered good in respect of which the banking company is fully secured:</li> </ol>	51,221,272,423	77,983,373,250		Securities sold under repo: i) with Bangladesh Bank Nil Nil Nil	Nil	Nil
	Loans (Note 7.1.1) Cash credit	47,240,497,186 32,717,103,988	27,602,545,292 26,207,124,141		(ii) Loans considered good for which the banking company holds no other	9,897,982,151	10,575,538,051		ii) with other banks & Fls Nii 1,113,150,618	Nil	Nil
	Overdraft (Note 7.1.2) Others (Note 7.1.3)	18,175,424,751 29,552,518,839	12,240,255,205 22,431,046,984		security other than debtor's personal guarantee;  (iii) Loans considered good secured by personal undertaking of one or more parties in addition to the personal guarantee of the debtor;	3,784,579,246	833,947,538	11.	Deposits & Other Accounts		
	Outside Bangladesh	127,685,544,764	88,480,971,622		more parties in addition to the personal guarantee of the debtor; (iv) Loans adversely classified; provision not maintained there against;				Non-Interest bearing Accounts (Note 11.1) Interest bearing Account (Note 11.2)	5,205,587,316 142,961,642,325	4,479,438,664 135,454,617,434
		127,685,544,764	88,480,971,622			64,903,833,820	89,392,858,839		=	148,167,229,641	139,934,056,098



# Financial Statements 2015



11.1							-		-		
11.1			31.12.2015	31.12.2014	13.3 Risk-weighted Assets and Capital Ratios as Defined by the Basel Capital A	Accord				2015	2014
	Non-Interest bearing Accounts		Taka	Taka	In terms of section 13(1) of Bank Company Act 1991 (amendment 2013) a	and Bangladesh bank BRPD Circular No. 18 dated 21	18.	Interest income		Taka	Taka
	Current and Other Accounts	(Note 11.1.1)	4,585,628,608	3,442,681,238	December 2014 required capital, available core and supplementary acpital ( 2015 is shown below:	of the Bank for the period ended as on 31 December					
	Bills Payable	(Note 11.1.2)	619,958,708 5,205,587,316	1,036,757,426 4,479,438,664		21.12.200		Interest on Loans and advances Interest on balance with Banks and Financial Institutions	1	7,894,827,132 539,463,436	11,670,017,804 399,991,218
			3,203,307,310	4,477,430,004	Tier-1 Capital	31.12.2015 31.12.2014 Taka Taka		Interest from Foreign Banks/Nostro accounts		21,496	399,991,210
11.1.1	Current and Other Accounts				Common Equity (Tier-1)					8,434,312,064	12,070,318,759
	Current Account		2,925,707,026	1,836,176,833	Paid up Capital	10,846,982,500 2,946,982,500		Less: Interest Waiver		8,434,312,064	12,070,318,759
	Margin Deposit Sundrt/Other Deposit		1,395,453,174 264,468,408	1,345,850,145 260,654,260	Statutory Reserve	2,224,690,642 2,224,690,642 40,000,000 40,000,000		Less: Adjustment of excess interest charged in 2014 on some LTRs of	f BCCI by	3,649,320	,010,010,/31
	Margin/Sundry Deposit				Retained Earnings	(4,720,382,957) (1,580,021,384)		Dilkusha Branch			
			4,585,628,608	3,442,681,238	Other Free Reserve Sub-Total	16,000,000,000 9,105,000,000 24,391,290,185 12,736,651,758		Less: interest income transferred to interest suspense account		212,421,174 8,218,241,570	12.070.2
11.1.2	Bills Payable				Sub-Total Less:Regulatory adjustments:	24,391,290,185 12,736,651,758				8,218,241,570	12,070,318,759
	Payment Order	1	612,667,956	1,024,868,335	Provision Shortfall for loans and advance	(34,244,011,182) (19,331,287,762)	19.	Interest paid on deposits and borrowings etc.			
	Demand Draft		7,290,752	11,889,091	Provision Shortfall for Classified Blocked Assets loans***	(19,330,000,000)		On Savings Bank Deposit (No	ote 19.1)	167,655,667	124,008,934
			619,958,708	1,036,757,426	Deferred tax assets	[440,154,822]		On Short Notice Deposit (No	Re 19.1)	619,684,866	593,370,876
11.2	Interest bearing Account				Total adjustments	(34,684,166,004) (38,661,287,762) (10,292,875,819) (25,924,636,004)		On Fixed Deposit (No	ote 19.2)	10,209,233,994	12,475,234,489
	Savings Bank Deposits	(Note 11.2.1)	3,497,315,210	2,490,512,578	Additional Capital (Tier- 1)			On Current Deposit Other Deposits and Deposit Schemes (No	ote 19.3)	1,950,627 194,869,658	1,267,693 114,154,886
	Fixed Deposits, SND, Other Deposit Scheme	(Note 11.2.1)	139,315,100,687	132.818.147.299	Non-quimulative irredeemable preference share Total Tier-1 capital	1,205,000,000 (9,087,875,819) (25,924,636,004)			ote 19.4)	165,632,731	158,191,595
	Current Deposit		149,226,428 142,961,642,325	145,957,557	·	(9,007,073,017) (23,727,030,007)		Institutions	Ne 19.4)	11,359,027,543	13,466,228,473
			142,761,642,323	133,434,017,434	Tier - 2 Capital Supplementary Capital					11,339,027,343	13,400,220,473
11.2.1	Savings Bank Deposits		3,497,315,210	2,490,512,578	General Provision Maintained against Unclassified Loan	358,336,027 341,731,723	19.1	On Savings bank deposit			
	Fixed Deposits				Provision for Off -Balance Sheet Items  Exchange Equalization	106,185,777 142,397,112		On Savings Bank Deposit		159,996,765	121,697,474
					Revaluation Reserve of HTM and HFT Securities*	110,908,009 138,635,011		On School Banking Scheme		7,086,025	2,261,042
	Short Notice Deposits Term Deposits		21,134,620,724	15,638,838,658 111,794,656,352	Total regulatory capital (Tier-1 + Tier-2)	575,429,813 622,763,846 (8,512,446,006) (25,301,872,158)		On Krishok Savings Account On RMG Worker Account		358,797 98,339	40,436 9,982
	Other Deposit Scheme		2,315,711,280	5,384,652,289		[0,312,740,000] [23,301,012,130]		On Leather Industry Worker		1,334	
			139,315,100,687	132,818,147,299	A. Total regulatory Capital (Tier-1 + Tier-2) Total Capital (Tier-1)	(9,087,875,819) (25,924,636,004)		On Pothopushpo Savings Account On Muktijoddhashpo Savings Account		400 25,305	
11.3	Maturity Grouping of other deposits & inter-bank deposits	its			Total Capital (Tier-2)**	575,429,813		On BASIC Chalantika		23,929	
	Deposit from Bank				Total Eligible Capital (Tier-1 + Tier-2)	[8,512,446,006] [25,924,636,004]		On Trinomul Savings Account		64,773	-
	Repayable on demand Repayable within 1 month		2,988,076 7,500,000,000	1,506,489 1,000,343,649	B. Risk Weighted Assets Balance Sheet Business	108.448.200,000 87.599.200,000				167,655,667	124,008,934
	Above 01 Month but not more than 6 Months		7,300,000,000	2,840,000,000	Off- Balance Sheet Business	4.285.400.000 4.765.000.000	19.2	On Fixed deposit			
	Above 6 Month but not more than 1 Year				Total Risk-weighted Assets	112,733,600,000 92,364,200,000		Interest paid on Fixed Deposit		9,597,003,691	12,084,703,090
	Above 01 Year but not more than 05 Years Above 05 Years but not more than 10 Years				C. Required Capital on Risk Weighted Assets	11,273,360,000 9,236,420,000		Interest paid on Double Benefit Scheme		338,113,522	166,425,572
	Above 10 Years				(10% on Total Risk Weighted Assets) D. Capital Surplus / (Shortfall) [A-C]	(19,785,806,006) (35,161,056,004)		Interest paid on Super Double Benefit Scheme		215,395,238	194,121,040
	01. 0. 1		7,502,988,076	3,841,850,138				Interest paid on Monthly Benefit Scheme Interest paid on Rapid Grow Deposit Scheme		52,818,532 5,903,011	23,898,536 6,086,251
	Other Deposits				Total Capital Ratio (%)	(7.55) (28.07)		- p and analysis of the state		10,209,233,994	12,475,234,489
	Payable on Demand Less than 01 Month		1,214,346,574 27,279,333,902	1,160,133,299 20,710,593,745	Capital Requirement	Held (%) Held (%)					
	Above 01 Months but not more than 6 Months		41,554,200,000	50,237,161,652	Common Equity Tier-1	(9.13)	19.3	Other Deposits and Deposit Schemes			
	Above 06 Months but not more than 01 Year Above 01 year but not more than 05 Years		55,187,219,760 10,254,482,674	48,917,853,685 11,012,054,860	Core Capital (Tier-I)	(8.06) (28.07)					
	Above 05 years not more than 10 years		5,174,658,656	4,054,408,720	Supplementary Capital (Tier - II)	0.51		Interest paid on BASIC Fortune Interest paid on BASIC Fortune Plus		18,343,027 176,466,425	20,060,027 94,094,859
	Above 10 years		140,664,241,566	136,092,205,960	Total	(7.55) (28.07)		Interest paid on BASIC Swapono Puron		60,206	
,-	Other Reddition		148,167,229,642	139,934,056,098	* In 2014 presentation is given as per Basel II and in 2015 presentation is give					194,869,658	114,154,886
	Other liabilities				** As per Guidelines on Risk Based Capital Adequacy the amount of Tier-2 cap	sital will be limited to 100% of the amount of Tier-1					
	Interest Payable on Deposits Interest Payable on Borrowing		2,953,496,394 87,713,523	4,017,724,085 88,415,832	capital. As Tier-1 capital is negative, Tier-2 capital has been shown "Zero" in c *** In 2014 shortfall for provision required against other assets shown T	Tk. 20,260,281,753 including Tk 19,330,000,000 for	19.4	On Borrowing from Bangladesh Bank and Other Financial Institutions			
	Provision for Taxes	(Note 35)	87,713,523 826,313,081	836,312,062	classified Blocked Assets and Tk. 930,281,753 for other assets. But as pe	er basel guidelines provision shortfall for loans and					
	Privileged Creditors Provision for Gratuity	(Note 12.7)	208,162,789 921,540,562	188,028,308 790,670,582	advances to be adjusted from core capital. As, such necessary correction has b	een made for 2014 in this figure.		Interest on Bangladesh Bank refinance-Jute sector Interest on Bangladesh Bank refinance-HBL		1,721,810 4,593,434	4,897,486
	Provision for Welfare Fund		14,253,367	14,253,367				Interest on borrowing on B. B. refinance for funding Solar, Bio	-Gas and	10,680,819	5,236,251
	Interest Suspense Account Provision for other assets	(Note 12.5) (Note 12.4)	7,268,598,515 652,926,691	4,186,936,536 28,845,297	14 Statutow Persons			Interest on borrowing on B.B refinance for Tk. 10 account hold Interest on Repo-Bangladesh Bank	iers	33,149 1,523,748	5,300,768
	Provision for Ex-gratia/Incentive Bonus		92,886,426	92,886,426	14. Statutory Reserve			Interest on Term Borrowing		18,750,000	35,748,611
	Deposit Insurance Premium Payable Provision for Expenses		10,576,580 29,326,256	7,898,393 6,462,698	Opening Balance at the Beginning of the Year Add: Addition During the Year (20% of pre-tax Profit)	2,224,690,642 2,224,690,642		Interest on Borrowing-Call Money		46,504,444	29,427,208
	Sundry Creditors		37,567,138	35,930,201	. And the state of	2,224,690,642 2,224,690,642		Interest on Term Loan KFW Interest on Borrowing-ADB Loan		5,368,260 40,463,527	5,368,260 42,665,915
	Provision for Loan and Advances Provision for Off Balance Sheet Exposures	(Note 12.1 & 12.2) (Note 12.3)	4,342,597,377 106,185,777	4,306,386,042 142,397,112				SME Refinance(ADB Fund-2)		5,412,464	6,849,326
	Miscellaneous Creditors	( 14.3)	2,732,525	1,806,743	As per section 24 of Bank Companies Act 1991, 20% of pre-tax profit has been In 2015 required statutory reserve was not provided due to insufficiency of di			Second Crop Diversified Project-ADB		30,581,076 165,632,731	22,697,770 158,191,595
	Benevolent Fund Provision for salary of reinstated employees		5,000,000	2,500,000 16,466,840	15 Other Reserve					100(004)701	100,171,070
	Other provision		6,225,243	1,872,199	15 Other Reserve General Reserve (Note 15.1)	40,000,000 40,000,000	20.	Investment income			
	Amount kept for Loan installment repayment Excess Cash		1 : !	946,000 69,000	Investment Revaluation Reserve (Note 15.2)	350,795,867 277,270,022		On GT Bill, Bangladesh Bank Bill and GT Bond, Reverse Repo	ote 20.1)	2.405,026,908	2,176,689,054
	Provision for Superannuation Fund		10,000,000	10,000,000	Share Money deposit Non-cumulative preference share	16,000,000,000 7,900,000,000 1,205,000,000 1,205,000,000		etc. (No On Debentures	ne will	2,405,026,908 120,313	2,176,689,054 1,443,755
	Provision for stationary Branch Adjustments Account		1 1	6,399,002 542,334,335	.ron summers prosecute state	1,205,000,000 1,205,000,000 17,595,795,867 9,422,270,022		Dividend on Shares		19,546,131	1,443,755 20,578,916
	Various Audit and Rating Fees			977,500	15.1 General Reserve			On Other Investment		12,517,394	
	Position General Ledger (Net)*		17,576,102,244	170,055,637 15,496,574,197		40,000,000		Profit on sale of investment (No	ote: 20.2)	450,902,308 2,888,113,054	101,334,728
					Opening Balance at the Beginning of the Year Add: Addition During the Year	40,000,000 40,000,000		Less: Interest Paid for Purchase of Treasury Bill		45,495,792	2,300,046,453 40,938,263
	*Under multi currency concept an organization maintains d base(BDT) currency and one consolidated statement of affair	different statement	of affairs for each currer	cy it deals in including	•	40,000,000 40,000,000		Less: Loss on revaluation of HFT securities		214,513,345	71,443,854
	affairs all the assets and liabilities in foreign currencies are	ire converted in bas	se currency and presented	d with other assets and	The Bank has been maintaining this reserve as venture capital fund since 199	29 for equity support to innovative but risky project.				2,628,103,917	2,187,664,336
	liabilities in base currency. This consolidated affairs reflects t	s the overall position	n of the bank expressed in	base currency. Two GL	and the second s		20.1	On Government Treasury Bill and Bond			
	are maintained in the bank to account any foreign currency t and Position Clearing GL. Position GL, accounts for original	al currency units oth	ther than base currency a	nd Position Clearing GL	15.2 Investment Revaluation Reserve (Treasury Bills & Treasury Bonds)			Interest on GT bond		2,124,128,021	1,978,641,550
	accounts for corresponding value of foreign currency cor	onverted into base	currency. Position, from	the treasury point of	Gain on revaluation (Note 15.2.1)	1) 361,967,369 8,283,285		Amortization of Discount on Treasury Bill		208,440,483	154,943,376 43,104,128
	view,means the available funds in different currencies with v Position in that currency need to be evaluated from time to tim	which the bank can	n trade. As value of any cu	rrency undergo change,	Gain on revaluation (Note 15.2.1) Amortization of discount of HTM (Note 15.2.2)			Interest on Reverse repo Amortization of discount-Bill		208,440,483 72,458,404	
		movestary ad	, are made intot	y	, , , , , , , , , , , , , , , , , , , ,	372,573,997 286,314,420				2,405,026,908	2,176,689,054
12.1	Provision for Classified Loan (A)				Less: Loss on revaluation/amortization of HTM Securities (Note 15.2.3)		20.2	Profit on sale of investment			
	Provision held at beginning of the year Fully Provided Debt Written off/Interest Waived		3,964,654,319	3,979,185,319 (14,531,000)		350,795,867 277,270,022		Profit on sale of HPT Securities		9,421,451	4,383,458
	Recovery from Earlier Written off Loan Special Provision for Current Year		-		15.2.1 Revaluation Reserve for Held to Maturity (HTM)			Profit on sale of Share		17,348,381	20,777,580
	Provision not Required		:	. : [	Opening Balance at the Beginning of the Year	8,283,285 4,629,683		Profit on Repo trading		424,132,476 450,902,308	76,173,690 101,334,728
	Specific Provision for the year Provision held at the end of the year		19,607,031 3,984,261,350	3,964,654,319	Add: Addition During the Year	3,947,114 3,653,602				+30,702,300	101,004,128
	area as the case of the year		3,704,401,330	3,704,034,319	Less :Adjustment (Loss on revaluation/amortization) during the year	12,230,399 8,283,285	21.	Commission, exchange and brokerage			
12.2	Provision for Unclassified Loan (B)				Less: Adjustment (Loss on revaluation/amortization) during the year Less: Realization of gain due to maturity of HTM bond	1,623,771		Foreign Bill Purchased		528,315	1,395,533
						10,606,628 8,283,285		Local Bill Purchased Remittance		4,521,509 3,906,719	6,923,323 3,160,362
	Provision held at beginning of the year Recoveries and provisions no longer required/adjusted		341,731,723	341,731,723	15.2.2 Loss on revaluation/amortization of Held to Maturity (HTM)			Letter of Guarantee		51,081,179	41,746,837
	Recoveries and provisions no longer required/adjusted Specific Provision for the year Provision held at the end of the year		16,604,304 358,336,027	341,731,723	Opening Balance at the Beginning of the Year	9,044,398 (30,306,919)		Letter of Credit Bills for Collection		115,081,179 9,418,702	167,385,649 10,618,263
	Provision held at the end of the year Total of 12.1 and 12.2		4,342,597,377	341,731,723 4,306,386,042	Add: Addition During the Year	12,734,325 (9,337,161)		Acceptances and Endorsement			57,107,759
	Provision for off Balance Sheet Items ( C )				Less :Adjustment (Loss on revaluation/amortization) during the year			Export Bill		51,976,738	7,446,316
	Provision held at beginning of the year					21,778,723 (39,644,080)		Miscellaneous (includes commission on sale of PSP TC)		51,976,738 8,261,865 30,239,122	26,907,819
	Recoveries and provisions no longer required  Specific Provision for the year		142,397,112	142,397,112	Less: Adjustment (due to maturity/rectification) during the year	(30,599,682) 593		Miscellaneous (includes commission on sale of PSP,TC)		8,261,865 30,239,122 275,015,328	322,691,861
	Provision held at the end of the year		142,397,112 (36,211,335)	142,397,112	Less: Adjustment (due to maturity/rectification) during the year	(30,599,682)		Miscellaneous (includes commission on sale of PSP,TC)  Exchange gain net of exchange loss (No	ote 21.1)	8,261,865 30,239,122 275,015,328 277,387,865	322,691,861 335,832,873
	Total loan loss Provision (A+B+C)		(36,211,335) 106,185,777	142,397,112	15.2.3 Revaluation Reserve for Held for Trading (HFT)	(30,599,682) 593 21,778,130 (9,044,398)		Miscellaneous (includes commission on sale of PSP,TC)  Exchange gain net of exchange loss (No.	ite 21.1)	8,261,865 30,239,122 275,015,328	322,691,861
			(36,211,335)		15.2.3 Revaluation Reserve for Held for Trading (HFT) Opening Balance at the Beginning of the Year	(30,599,682) 593 21,778,130 (9,044,398) 278,031,135 128,041,841			nte 21.1)	8,261,865 30,239,122 275,015,328 277,387,865	322,691,861 335,832,873
	Provision for other assets		(36,211,335) 106,185,777	142,397,112	15.2.3 Revaluation Reserve for Held for Trading (HFT) Opening Balance at the Beginning of the Year Add: Addition During the Year	(30,599,682) 593 21,778,130 (9,044,398) 278,031,135 128,041,841 507,778,474 492,737,168 785,899,699 621,779,009		Miscellaneous (includes commission on sale of PSP,TC)  Exchange gain net of exchange loss  (No  Exchange gain net of exchange loss	ote 21.1)	8,261,865 30,239,122 275,015,328 277,387,865	322,691,861 335,832,873
12.4	Provision for Classified Block Account		(36,211,335) 106,185,777 4,448,783,154	142,397,112 4,448,783,154	15.2.3 Revaluation Reserve for Held for Trading (HFT) Opening Bismes at the Beginning of the Year Add: Addino During the Year Add: Addino During the Year Less: Adjustment (Loss on revaluation/amortization) during the year	(30,599,682) 593 21,778,130 (9,044,398) 27,78,91,135 (9,044,398) 507,778,474 (492,737,168) 785,899,609 621,779,009 332,748,745	21.1	Exchange gain net of exchange loss  Exchange Earning	ote 21.1)	8,261,865 30,239,122 275,015,228 277,387,865 552,403,193	322,691,861 335,832,873 658,524,734 353,418,437
12.4	Provision for Classified Block Account BASIC Zaman Tower Bunam Branch		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950	142,397,112 4,448,783,154 19,330,000,000 759,999,993 159,840,000	15.2.3 Revaluation Reserve for Held for Trading (HFT) Opening Balance at the Beginning of the Year Add: Addition During the Year	(30,599,682) 593 21,778,130 (9,044,398) 278,031,135 128,041,841 507,778,474 492,737,168 785,899,699 621,779,009	21.1	Exchange gain net of exchange loss	ote 21.1)	8,261,865 30,239,122 275,015,328 277,387,865 552,403,193	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564
12.4	Provision for Classified Block Account BASIC Zaman Tower Banani Branch		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950 2,526,288	142,397,112 4.449,783,154 19,330,000,000 759,999,993 159,840,000 2,300,000	15.23 Breakastion Reserve for Hold for Trading (BIT)  Opening failures at the Registering of the Year Add. Addition through the Year Less: Adjustment (Less on revolution/amortization) during the year Less: Adjustment (does on revolution/amortization) during the year	(30,599,682) 21,778,130 (9,044,398) 278,031,135 (28,041,894) 507,778,374 (49,3737,168) 785,899,609 (21,779,009) 243,842,240	21.1	Exchange gain net of exchange loss  Exchange Earning	ote 21.1)	8,261,865 30,239,122 275,015,228 277,387,865 552,403,193	322,691,861 335,832,873 658,524,734 353,418,437
12.4	Provision for Classified Block Account BASIC Zaman Tower Bannati Branch Unadjusted suspense account-Gulshan Branch Unadjusted suspense account-Shantinagaar Investment in Granneen IT park		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950 2,526,288 1,053,000	142,397,112 4.448,783,154 19,330,000,000 759,999,993 153,940,000 2,300,000 4,201,760	15.23 Revaluation Reserve for Including Training (IRT) Opening Shaders of the Regissioning of the Year Add. Addition During the Year Add Addition During the Year Less: Adjustment (face on revaluation/amortization) during the year Less: Adjustment (face to report transaction) during the year 16.8 Relation (Lines) Opening Bhalace	(30,599,682) 21,778,130 (9,044,398) 278,031,135 (28,041,894) 507,778,374 (49,3737,168) 785,899,609 (21,779,009) 243,842,240	21.1	Exchange gain net of exchange loss  Exchange Earning	ote 21.1)	8,261,865 30,239,122 275,015,328 277,387,865 552,403,193	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564
12.4	Provision for Classified Block Account BASIC Zaman Tower Bannan Branch Unadjusted suspense account-Gulshan Branch Unadjusted suspense account-Shantinagaar Investment in Grainsen IT gark Provision for protested bill-Lead Fee		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950 2,526,288 1,653,000 3,940,000 620,400,000	142,397,112 4.449,783,154 19,330,000,000 759,999,993 159,840,000 2,300,000	15.23 Revaluation Reserve for Unit for Trading (UIT)  Gening Bilance at the Beginning of the Year Ada. Addition turning the Year Less: Adjustment (Less on revoluntion/ameritation) during the year Less: Adjustment (Less on revoluntion) during the year Less: Adjustment (Less on revoluntion) during the year  Less: Adjustment (Less on	(20,399,687) 21,778,130 (19,644,399) 27,778,174 (27,778,174) (27,77	21.1	Exchange gain net of exchange loss Exchange Earning Less Exchange Loss	ote 21.1)	8,261,865 30,239,122 275,015,328 277,387,865 552,403,193	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564
12.4	Provision for Classified Block Account BASIC Zaman Tower Basman Branch Unadjusted suppress account-Gubhan Branch Unadjusted suppress account-Shandinagaar Investment in Grammon IT park Provision for protected Bill-Legal Pee Income receivable Suppress Account(Head Office)-Medical Bill Suppress Account(Head Office)-Medical Bill		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950 2,526,288 1,053,000 3,940,000 620,400,000 1,149,263	142,397,112 4.448,783,154 19,330,000,000 759,999,993 153,940,000 2,300,000 4,201,760	15.23 Revaluation Reserve for Including Training (IRT) Opening Shaders of the Regissioning of the Year Add. Addition During the Year Add Addition During the Year Less: Adjustment (face on revaluation/amortization) during the year Less: Adjustment (face to report transaction) during the year 16.8 Relation (Lines) Opening Bhalace	(20,595,662) 21,778,130 (9,044,399) 278,031,135 (120,041,841) 507,778,074 (97,777,160) 78,58090 (61,779,774,077) 423,92,240 361,967,369 278,031,335	21.1	Exchange gain net of exchange loss Exchange Earning Less Exchange Lines Other operating income Various Fore Ref (Go-Own and decker)	ote 21.1)	8,263,865 30,2391;22 275,015,328 277,387,865 552,403,193 297,691,605 20,303,740 277,387,865	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564 335,832,873
12.4	Provision for Classified Block Account AMAC Ziman Tower AMAC Ziman Tower AMAC Ziman Tower Unadjusted superses account-Gulshan Branch Unadjusted superses account-Subantingaar Investments in Canamer IT park Provisions for protected bill-Ligal Per Locates received.  The Committee Committee Committee Committee Provisions for protected bill-Ligal Bill Provisions for protected bill-Ligal  Provisions for protected bill-Ligal  Technical Committee Committee Committee  Technical Committee Committee Technical Committee Committee Technical Committee Te		759,999,993 106,185,777 4,448,783,154 759,999,993 101,315,950 2,526,288 1,053,000 620,400,000 620,400,000 1,149,263 20,244,921 8,597,276	142,397,112 4.448,783,154 19,330,000,000 759,999,993 159,840,000 2,300,000 4,201,760 3,540,000	15.23 Revaluation Reserve for Hold for Trading (BTT)  Opening Bilance at the Registrating of the Year  Add. Addition turning the Year  Less Adjustment (Leas or revaluation/monetization) during the year  Less Adjustment (Leas or revaluation/monetization) during the year  Less Adjustment (Leas or revaluation/monetization) during the year  16. Retained (Leas)  Opening Bilance  Change in Accounting Policy (Deferred tax effect upto 2004)  (Loss) during the Year  Can Dividend Red During the Year	(20,399,687) 21,778,130 (19,644,399) 27,778,174 (27,778,174) (27,77	21.1	Exchange goin net of exchange loss Exchange Straing Less: Exchange Less Under operating income Various Fore Best (16-6/mm and thefore) Recoveries (free distant staffs)	ote 21.1)	0.263,865 30,239122 275,015,328 277,387,865 552,403,193 297,591,605 20,303,740 277,387,865 1,662,000 34,476,437	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564 335,832,873
12.4	Provision for Classified Block Account SAGIC Ziman Tower Mondputed superpose account-Guidahan Branch Unadjusted superpose account-Shankingaar Investment in Camera Fi yan' The Control of		(36,211,335) 106,185,777 4,448,783,154 759,999,993 161,315,950 2,256,288 1,053,000 33,940,000 11,49,263 20,244,921 8,597,276 1,572,256,691	19.330,600,000 19.330,600,000 759,999,993 159,840,000 2,300,000 4,201,760 3,940,000	15.23 Revaluation Reserve for Both for Trading (BIT)  Opining failure: at the Registering of the Year Adds Addition During the Year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Less on revaluation) during t	(31.976,427) (31.778,110) (32.1,778,	21.1	Exchange gain net of exchange loss Exchange Earning Less Exchange Lines Other operating income Various Fore Ref (Go-Own and decker)	ote 21.1)	8,263,865 30,2391;22 275,015,328 277,387,865 552,403,193 297,691,605 20,303,740 277,387,865	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564 335,832,873
12.4	Provision for Classified Block Account AMAC Ziman Tower AMAC Ziman Tower AMAC Ziman Tower Unadjusted superses account-Gulshan Branch Unadjusted superses account-Subantingaar Investments in Canamer IT park Provisions for protected bill-Ligal Per Locates received.  The Committee Committee Committee Committee Provisions for protected bill-Ligal Bill Provisions for protected bill-Ligal  Provisions for protected bill-Ligal  Technical Committee Committee Committee  Technical Committee Committee Technical Committee Committee Technical Committee Te		759,999,993 106,185,777 4,448,783,154 759,999,993 101,315,950 2,526,288 1,053,000 620,400,000 620,400,000 1,149,263 20,244,921 8,597,276	142,397,112 4.448,783,154 19,330,000,000 759,999,993 159,840,000 2,300,000 4,201,760 3,940,000	15.23 Revaluation Reserve for Hold for Trading (HTT)  Opening Bilanes at the Beginning of the Year Add. Addition turning the Year Less Adjustment (Less on revaluation/amortantion) during the year Less Adjustment (Less on revaluation/amortantion) during the year Less Adjustment (John to Personancian) during the year Less Adjustment (John to Personancian) during the year Less Adjustment (John to Personancian) during the year Chaing in Accounting Policy (Deferred tax effect upon 2004) Transferred to Other Reserve Land Divident Grab During the Year Insusses of Bossus States (Vicelia) in 19-16 and Lorn Account during the year	(31.976,427) (31.778,110) (32.1,778,	21.1	Exchange gain set of exchange loss Exchange Farming Less Ferdunge Loss  Other operating income  Various Fees Rent (Ex-Bown and lether!) Recoveries from climate and staffs Recoveries from climate and staffs Income from on-box climate and staffs Recoveries from climate and staffs Recoveries from climate and staffs Recoveries of Loss Priviley Witte Giff	ote 21.1)	8.205,965 9.239122 275.015,228 277.397.965 552,469,193 277.397.965 20.200,740 277.397.965 2.333,566 1.062,090 34474,547 554,696,666 3.044,919 4.575,660	322,691,861 335,832,873 658,524,734 353,418,437 17,585,564 335,832,873 1,842,622 1,106,200 3,624,245 53,240,509 3,067,144 8,323,440
12.4	Provision for Charolife's Block Account MANIC Family Toward Barnal Blouch Underglossed surgeone disability Branch Underglossed surgeone of Guideline Branch Underglossed surgeone of Tipark Universities for Charolife Block Page Bloomer recorded Bloomer recorded From the Charolife Block Page Provision for protected block Page Throwson for protected bill MCII Throw		(16,211,335) 105,185,777 4,448,783,154 759,999,993 161,135,950 2,526,288 1,653,000 3,940,000 620,400,000 1,119,263 2,02,44,921 8,97,726,691 1,579,226,691	142,397,112 4.449,783,154 19,330,600,000 75,999,993 15,9840,000 2,300,000 4,201,760 3,940,000 20,600,281,753 20,865,577	15.23 Revaluation Reserve for Both for Trading (BIT)  Opining failure: at the Registering of the Year Adds Addition During the Year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Less on revaluation) during t	(31.976,427) (31.778,110) (32.1,778,	21.1	Exchange gain net of exchange loss Exchange Earning Lear: Exchange Leas Lear Exchange Leas Lear Exchange Leas Lear Exchange Leas Learning Leas Learning Leas Learning	ote 21.1)	8.20.585 3.232112 275.015.289 277.89.685 552.493.199 207.991,665 20.003,740 277.287.865 1.00.200 34474,637 5440,639 4474,637 5440,630 30.41,319 4.575,600 1.104,634	322,691,861 335,832,873 659,524,734 353,418,437 17,595,564 335,832,873 1,842,622 1,1106,200 36,242,625 53,240,509 3,067,144 8,323,440
12.4	Process for Casuland Brock Account MARCA Camon Toward Brance Bernalt B		[16,211,335] 106,185,777 4,445,783,151  75,979,973 51,315,999 52,526,288 1,653,090 3,940,000 620,460,000 10,244,921 8,957,276 1572,266,001 (72,6,300,000)	142,397,112 4449,783,154 119,336,000,000 759,999,723 159,000 4,201,760 3,940,000 4,201,760 3,940,000 2,200,281,753 20,200,281,753 20,200,281,753	15.2.3 Revaluation Reserve for Briefs for Trading (BIT) Opining findings at the Registering of the Year Adds Addition Buring the Your Less Adjustment (Less on revaluation/amortization) during the year Less Adjustment (Less on revaluation) during the year Less Adjustment (Less on Reserve Less	(31.976,427) (31.778,110) (32.1,778,	21.1	Exchange gain net of exchange loss Exchange faming Less Fuchange Loss  Other operating income  Various Fees Rent (Go-down and incher) Recoveries from clinet and stuffs Service and other Charges Loss from the Control of the Control of the Control of the Charges  Experiment from the Control of the Control o		8,200,985 38,291,122 275,913,529 572,979,980, 572,493,190 277,991,695 202,001,140 277,397,865 1,002,000 1,002,00	322.691.861 335.822.734 659.524.734 353.418.437 17,585.564 335,832.873 1,842.622 1,106.200 3,067,144 8,323.40509 8,97,160
12.4	Procession for Constituted Bords Account MARCA Camoust Toward Brancas Bernale Brancas Bernale Brancas Bernale Brancas Bernale Brancas Bernale Brancas		[16,211,333] 106,185,777 4,448,785,154  759,999,993 161,315,959 1,255,259 1,	142,397,112 4449,783,154 119,330,000,000 759,999,993 159,940,000 2,300,000 4,201,760 3,940,000 2,300,000 4,201,760 3,940,000 1,783,740,000 1,7	15.23 Resultation Reserve for Hold for Trading (BIT) Opening Bilance at the Ingenting of the Year Adah Addition During the Year Adah Addition During the Year Less Adjustment (Lean on revolution), monetization) during the year Less Adjustment (Lean on revolution), monetization) during the year Less Adjustment (Lean to revolution), during the year (Lean Adjustment) (Lean Period Lean Period	(31.976,427) (31.778,110) (32.1,778,	21.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extring Less: Exchange Less Various Fors Rent (Go-Som and thecher) Recoveries from clinet and staffs Service and other Charges Insume from a 5th Carlot strickes Recoveries of Loss Priviously Write Off Loss from a 5th Loss Charges Loss from 5th Loss Charges Loss from 5th Loss Charges Recoveries of Loss Priviously Write Off Loss from 5th Loss Charges Recoveries of Loss Char	ote 21.1)	8.20.585 3.232112 275.015.289 277.89.685 552.493.199 207.991,665 20.003,740 277.287.865 1.00.200 34474,637 5440,639 4474,637 5440,630 30.41,319 4.575,600 1.104,634	322,691,861 355,822,773 555,522,773 555,522,773 353,418,437 17,585,564 335,832,873 1,842,622 1,106,200 8971,60 8971,60 9971,60
12.4	Promise for Capsulad Brock Account BRANC Camen Towar Brance Bream Brance		[16,211,335] 106,185,777 4,468,785,1351 759,999,991 1513,559,99 2,526,289 1,053,000 1,149,263 2,024,491 1,159,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,	19.338.000.000 759.999.930 159.960.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.000.281.753	15.23 Bevaluation Reserve for Note for Treading (BIT)  Opining failures at the Registering of the Year Add. Addition than the Verse Less: Adjustment (Less on revolution/amoritantion) during the year Less: Adjustment (Joss on revolution/amoritantion) during the year less: Adjustment (Joss on revolution/amoritantion) during the year less: Adjustment (Joss on revolution) during the year less: Adjustment (Joss on revolution) during the year (Senior to Adjustment) during the Verse Loss Dividend Paid During the Verse Loss Dividend Paid During the Verse Loss Dividend Paid During the Verse (Joss on Stare (Held) in Profit and Loss Account Income Income	(83,596,687) (93,178,130) (1,944,399) (1,778,130) (1,944,399) (1,9	21.1	Exchange pain net of exchange loss  Exchange Enning Lear Exchange Loss  Other operating income  Various Fees  Recoveries from dent and staffs  Service and other Capture of the Capture of		0.200,005 0.2029,122 275,015,329 552,403,139 277,991,605 20,300,740 277,991,605 20,300,740 277,897,865 1,000,000 34,474,527 554,696,666 3,044,919 4,950,600 1,104,659 6,699,659	922.691.861 335.893.273 658.524.734 353.483.273 17.585.564 335.8932.873 1.842.622 1.106.220 36.242.655 52.244.09 38.671.44 8.323.440 8.971.60 7.222.694 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.82
12.4	Procession for Constituted Bords Account MARCA Camoust Toward Brancas Bernale Brancas Bernale Brancas Bernale Brancas Bernale Brancas Bernale Brancas		[16,211,333] 106,185,777 4,448,785,154  759,999,993 161,315,959 1,255,259 1,	142,397,112 4449,783,154 119,330,000,000 759,999,993 159,940,000 2,300,000 4,201,760 3,940,000 2,300,000 4,201,760 3,940,000 1,783,740,000 1,7	15.23 Resultation Reserve for Unid for Trading (BIT) Opening Bilance at the Bugginning of the Year Adah Addition Tuming the Year Less Adjustment (Leas on revolution), amortization) during the year Less Adjustment (Leas on revolution), amortization) during the year Less Adjustment (Leas on revolution), amortization) during the year Less Adjustment (Leas on revolution), amortization) during the year Change in Access Change in Access Change in Access Change in Access Less Change Less Change in Access Les	(20,399,687) (21,778,110) (19,04,399) (21,778,110) (278,031,135) (278,031,135) (278,031,135) (21,773,107) (21	21.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extring Less: Exchange Less Various Fors Rent (Go-Som and thecher) Recoveries from clinet and staffs Service and other Charges Insume from a 5th Carlot strickes Recoveries of Loss Priviously Write Off Loss from a 5th Loss Charges Loss from 5th Loss Charges Loss from 5th Loss Charges Recoveries of Loss Priviously Write Off Loss from 5th Loss Charges Recoveries of Loss Char		8,200,985 38,291,122 275,913,529 572,979,980, 572,493,190 277,991,695 202,001,140 277,397,865 1,002,000 1,002,00	322,691,861 355,822,773 555,522,773 555,522,773 353,418,437 17,585,564 335,832,873 1,842,622 1,106,200 8971,60 8971,60 9971,60
12.4	Provision for Canalide Intel. Account MANIC Zeman Tame Bassa Blenach Understand improve excusion-Galaban Branch Onderstand improve excusion-Galaban Branch Onderstand improve excusion-Galaban Branch Onderstand improve excusion-Bassa Branch Bassa Branch		[16,211,335] 106,185,777 4,468,785,1351 759,999,991 1513,559,99 2,526,289 1,053,000 1,149,263 2,024,491 1,159,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,	19.338.000.000 759.999.930 159.960.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.000.281.753	15.23 Revaluation Reserve for World for Trading (BTT)  Opining Bilance of the Beginning of the Year Adah Addition through the Year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year 16. Retained (Loss) Opining Bilance (Opining Bilance (Opining Bilance (Loss) during the Year Transferred to Other Reserve Cash Dividend Park During the Year Insumer of Others Bilance (Bridge) In Profit and Loss Account Income Income Loss (Dividend Similar Income) Dividend Cash Account Dividend Cash Control (Dividend Similar Income) Dividend Cash (Science Aring from Belling In Perego Crimenies	(30,599,687) (20,399,687) (20,399,687) (21,778,130) (19,044,299) (19,0	21.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extring Less: Exchange Less Various Fors Rent (Go-Som and thecher) Recoveries from clinet and staffs Service and other Charges Insume from a 5th Carlot strickes Recoveries of Loss Priviously Write Off Loss from a 5th Loss Charges Loss from 5th Loss Charges Loss from 5th Loss Charges Recoveries of Loss Priviously Write Off Loss from 5th Loss Charges Recoveries of Loss Char		0.200,005 0.2029,122 275,015,329 552,403,139 277,991,605 20,300,740 277,991,605 20,300,740 277,897,865 1,000,000 34,474,527 554,696,666 3,044,919 4,950,600 1,104,659 6,699,659	922.691.861 335.893.273 658.524.734 353.483.273 17.585.564 335.8932.873 1.842.622 1.106.220 36.242.655 52.244.09 38.671.44 8.323.440 8.971.60 7.222.694 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.82
12.5 12.5	Promise for Capsulad Brock Account Brock Caman Teach Brown Bermit Brown Bermit Brown Bermit Brown Bermit Brown Bermit Brown Br		[16,211,335] 106,185,777 4,468,785,1351 759,999,991 1513,559,99 2,526,289 1,053,000 1,149,263 2,024,491 1,159,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,149,263 1,053,000 1,	19.338.000.000 759.999.930 159.960.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.350.000 2.000.281.753	15.23 Revaluation Reserve for Hold for Trading (BTT)  Ogening Bilance at the Regioning of the Year  Add. Addition turning the Year  Less Adjustment (Less on revaluation/amortantion) during the year  Less Adjustment (Less on revaluation/amortantion) during the year  Less Adjustment (Bost on revaluation/amortantion) during the year  16. Retained (Loos) Opening Bilance Change in Accounting Policy (Deferred tax effect upon 2004) (Loos) during the Year  Loos (Loos) during the Year Insurance of Bilance Account during the year  (Verloit) up Prolit and Loos Account during the year  16.1 Rem Wite Prolit and Loos Account  Insurance  Lessons  Le	(3.399.647) (21.776.110) (7.803.113) (7.80	21.1	Exchange gain net of exchange loss Exchange faming Less Fuchange Loss  Other operating income  Various Fees Rent (Go-Orum and incher) Rent (Go-Orum		8,26,1965 9,2921,122 275,013,529 572,013,5	922.691.861 335.893.273 658.524.734 353.483.273 17.585.564 335.8932.873 1.842.622 1.106.220 36.242.655 52.244.09 38.671.44 8.323.440 8.971.60 7.222.694 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.82
12.5 12.5	Processor for Consulted Bords Account MANGC Zeman Twee Branss Blench Branss Blench Branss Blench Branss Blench Branss Blench Branss Blench Branss Bra		[16,211,335] [10,187,77] 4.446,783,151  759,999,993 103,155,999 21,052,000 3,040,000 3	142,397,132 -4449,783,154 19,330,600,600 19,396,000 2,300,000 3,940,000 3,940,000 1,000,000	15.23 Revaluation Reserve for World for Trading (BTT)  Opining Bilance of the Beginning of the Year Adah Addition through the Year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year 16. Retained (Loss) Opining Bilance (Opining Bilance (Opining Bilance (Loss) during the Year Transferred to Other Reserve Cash Dividend Park During the Year Insumer of Others Bilance (Bridge) In Profit and Loss Account Income Income Loss (Dividend Similar Income) Dividend Cash Account Dividend Cash Control (Dividend Similar Income) Dividend Cash (Science Aring from Belling In Perego Crimenies	(30,599,687) (20,399,687) (20,399,687) (21,778,130) (19,044,299) (19,0	22.1	Exchange gain set of exchange loss Exchange Faming Less Exchange Less  Other operating income  Various Fees  Various Fees Real (Go-Denn and healty)		8.206.965 39.291.122 275.015.329 552.015.329 552.03.139 207.001.005 20.200,740 277.987.865 2.300,740 277.987.865 1.002.000 34.474.827 5.560.666 3.044.919 1.772.1,177 6.469.629 1.772.1,177 6.469.629	32.641,861 33.8,812,276 659.524,734 353,418,437 17,585,564 335,812,625 34,242
12.5	Promise for Casaland Brock Account MARC Caman Toward Bransel Bennish Bennish Bennish Brocke Brock Broc		(\$62,1335) 180,84577 1448/78344 190,94577 1448/78344 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900 170,900 1	142,597,112 4,446,723,154 173,10,000,000 173,10,000,000 173,10,000 173,10,000 173,10,000 173,10,000 173,100,000 1	15.23 Revaluation Reserve for World for Trading (BTT)  Opining Bilance of the Beginning of the Year Adah Addition through the Year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year Less: Adjustment (Dess on revaluation/amortization) during the year 16. Retained (Loss) Opining Bilance (Opining Bilance (Opining Bilance (Loss) during the Year Transferred to Other Reserve Cash Dividend Park During the Year Insumer of Others Bilance (Bridge) In Profit and Loss Account Income Income Loss (Dividend Similar Income) Dividend Cash Account Dividend Cash Control (Dividend Similar Income) Dividend Cash (Science Aring from Belling In Perego Crimenies	(3.399.647) (21.776.110) (7.803.113) (7.80	22.1	Exchange gain net of exchange loss Exchange faming Less Fuchange Loss  Other operating income  Various Fees Rent (Go-Orum and incher) Rent (Go-Orum		8,26,1965 9,2921,122 275,013,529 572,013,5	922.691.861 335.893.273 658.524.734 353.483.273 17.585.564 335.8932.873 1.842.622 1.106.220 36.242.655 52.244.09 38.671.44 8.323.440 8.971.60 7.222.694 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.818.222 2.823.07 1.82
12.4 12.5 12.5a	Promise for Capsulad Brock Account Brock Caman Teach Brown Bermit Brown Bermit Brown Bermit Brown Bermit Brown Bermit Brown Br	er branch and bea	(\$62,1335) 180,84577 1448/78344 190,94577 1448/78344 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900,900 170,900,900 170,900,900 170,900,900 170,900,900,900 170,900 170,900 1	142,597,112 4,446,723,154 173,10,000,000 173,10,000,000 173,10,000 173,10,000 173,10,000 173,10,000 173,100,000 1	15.23 Revolution Reserve for Unid for Trailing (BIT)  Opening Bilance of the Beginning of the Year Adah Addition turns fine Year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (John on personnential) during the year Less : Adjustment (John on Personnential) during the year Less : Adjustment (John on Personnential Color)  (Loss) during the Year Transiferriot Other Reserve Cash (Voidend Parle During the Year Loss) during the Year Transiferriot Other Reserve Cash (Voidend Parle During the Year Loss) Loss : Adjustment of Color Reserve Cash (Voidend Parle During the Year Loss) Loss : Adjustment Color Reserve Loss : Adjustmen	(20,399,687) (21,778,120) (19,84,2399) (27,783,1135) (27,833,135) (27,833,135) (27,833,135) (27,833,135) (27,833,135) (27,833,135) (27,933,135) (27,	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extring Less: Exchange Less Where operating income Various Fores Rent (Go-Gom and thecker) Recoveries from clinet and staffs Service and other Charges Income from the other Charges Recoveries of clinet and staffs Service and other Charges Recoveries of clinet and staffs Service and staff to the other Charges Recoveries of clinet and staffs Service and staff to the other charges Recoveries of clinet more of the other charges of the		8.26.3865 10.251122 275.015.2516 275.015.2516 275.015.2516 275.015.2516 277.016.05 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 25.606.00 1.006.00 1.	32,641,861 335,812,273 658,524,734 353,418,437 355,832,673 345,832,673 345,832,673 342,625 342
12.4 12.5 12.5a	Promise for Capsulad Brock Account Bross Bennia Bennia Bross Bennia Bennia Bross Bennia Bennia Bross Bennia Bennia Bross		(\$6.213.25) 10.6.16.27) 4.448.720.144 7.50,799/93 10.3.15.50 2.2.6.200 2.3.6	14397111 444720352 133100000 133100000 133100000 133100000 13010000 13010000 13010000 13010000 13010000 13010000 130100000 130100000000	15.23 Revaluation Reserve for Hold for Trading (BIT) Opening Bilance at the languaging of the Year Add. Addition Tumon fee Year Less: Additionated (Loss on revoluntion/monetization) during the year Less: Additionated (Loss on revoluntion/monetization) during the year Less: Additionated (Loss) Opening Bilance Change in Accounting Policy (Deferred tax effect upon 2004) (Loss) during the Year Loss of the Common Policy (Deferred tax effect upon 2004) (Loss) during the Year Insurance of Bosons Share (Ordicit) in Profit and Loss Account during the year  16.1 Item Wise Profit and Loss Account Income Intervert, Discount and Similar Income Press, Commissions and Broberrage Code: Operating Income	(30,599,647) (21,776,110) (19,044,399) (21,776,110) (19,044,399) (21,776,110) (21,764,399,399) (31,779,399,399) (31,779,39	22.1	Exchange gain set of exchange loss Exchange Faming Less Ferdunge Less  Other operating income  Various Fees  Rent (Go-Bown and lecker) Rent (Go-Rent and staffs Ren		0.200,005 0.2029,122 275,015,329 552,015,329 552,025,129 277,991,005 20,300,740 277,991,005 20,300,740 277,997,005 20,300,740 277,997,005 100,000 34,474,527 554,056,000 100,479,97 64,976,007 110,4524 110,4525	32,641,861 33,812,27 659,524,734 353,418,437 17,585,564 335,832,832 32,242,255 32,242,25
12.4 12.5 12.5a	Provision for Castalled Back Account MANC Zeman Twee Basses Blenach Basses Stenach Basses Stenac		(\$62,1335) 166,16572, 4487(20.144 7040993) 163,15500 160,1657 160,16500 160,	143,973,13 4448,783,154 133,000,000 133,000,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 149,00	15.23 Resultation Reserve for Bold for Trading (BIT) Opening Bilance at the bigginning of the Year Adm. Addition through the Year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Change in Accounting Policy (Deferred tax effect upto 2004) (Less) during the Year Transilarized to Mitter Bearve Less (Change in Account the Year of Lean or the Year of Year of Lean or the Year of Year of Year or Year of Year or Year of Year or Year of Year or Ye	(20,399,647) (20,399,647) (21,776,140) (27,803,153) (27,803,153) (27,803,160) (21,779,167) (23,503,660) (24,779,66) (24,779,66) (24,779,66) (24,779,66) (24,779,66) (24,779,16	21.1	Exchange gain set of exchange loss Exchange Faming Less Exchange Less  Other operating income  Various Fees  Various Fees Rea (Go-Fees and health) Read (Go-F		8.26.3865 10.251122 275.015.2516 275.015.2516 275.015.2516 275.015.2516 277.016.05 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 25.606.00 1.006.00 1.	32,641,861 335,812,273 658,524,734 353,418,437 355,832,673 345,832,673 345,832,673 342,625 342
12.4 12.5 12.5a	Promise for Capsulad Brock Account Bross Bennial Bennial Bross Bennial Bennial Bross Bennial Bennial Bross Bennial Bennial Bross Bennial Bross B		(\$62,1335) 168,18577 4,448,723,144 7,999,993 163,15590 1	14397111 444720352 133100000 133100000 133100000 133100000 13010000 13010000 13010000 13010000 13010000 13010000 130100000 130100000000	15.23 Revaluation Reserve for World for Trading (BTT)  Opining Bilance of the Regioning of the Your Adah Addition Durang the Your Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (Less on revaluation/amortization) during the year Less: Adjustment (John Transport of Less: Adjustment (John March Less: Account to Less: Adjustment (John Transport of Less:	(83,594,647) (78,511,10) (78,641,70) (78,6	21.1 22.1 22.1	Exchange gain set of exchange loss Exchange Farming Less Ferdunge Less  Other operating income  Various Fees  Rent (Go-Soure and Incher) Rent (Go-Rent and Antific Rent (Go-Rent (Go-Rent Antific Rent (Go-Rent	ote 22.1)	8,206,1965 19,2971,172 275,015,3291 275,015,3291 275,015,3291 275,015,3291 277,015,005 20,200,740 277,015,005 20,200,740 277,015,005 24,776,427 55,64,06,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,64,714,676 64,076,67	323,613,621 558,524,734 558,524,734 353,518,524 315,818,524 315,812,673 316,62,025
12.4 12.5 12.5a	Procession for Constituted Brock Account Blood Comman Toward Blood	onded entries Cr.	(\$62,1335) 166,16572, 4487(20.144 7040993) 163,15500 160,1657 160,16500 160,	143,973,13 4448,783,154 133,000,000 133,000,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 149,00	15.23 Resultation Reserve for Bold for Trading (BIT) Opening Bilance at the bigginning of the Year Adm. Addition through the Year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Less Adjustment (Lean or revolution), monetization) during the year Change in Accounting Policy (Deferred tax effect upto 2004) (Less) during the Year Transilarized to Mitter Bearve Less (Change in Account the Year of Lean or the Year of Year of Lean or the Year of Year of Year or Year of Year or Year of Year or Year of Year or Ye	(20,399,647) (20,399,647) (21,776,140) (27,803,153) (27,803,153) (27,803,160) (21,779,167) (23,503,660) (24,779,66) (24,779,66) (24,779,66) (24,779,66) (24,779,66) (24,779,16	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extring Less: Exchange Less  Various Fore Rest (Go-Gom and tacker) Rescoveries from clinet and staffs Service and other Charges Income to the Charges Rescoveries of Loss Priviously Write Off Rescoveries of Loss Priviously Priviously Rescoveries Loss Priviously Resconding Loss Priviously Rescould		8.26.3865 10.251122 275.015.2516 275.015.2516 275.015.2516 275.015.2516 277.016.05 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 20.00.740 277.017.055 25.606.00 1.006.00 1.	32,601,861 335,812,673 553,521,773 553,518,537 135,812,873 1842,622 14,642,005 14,6
12.4 12.5 12.5a	Processing for Canadian Banch Account  MARCA Zeman Twee State  Bannas Blench  Bannas Blench  Blench Blench  Blench Blench  Ble	onded entries Cr.	(\$62,1335) 168,18577 4,448,723,144 7,999,993 163,15590 1	143,973,13 4448,783,154 133,000,000 133,000,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 149,00	15.23 Revaluation Esserve for Hold for Trading (BTT)  Ogening Bilanes at the Beginning of the Year  Add. Addition turns for Year  Less Adjustment (Less on revaluation/amortantion) during the year  Chaing in Accounting Policy (Deferred tax effect upto 2004)  Transferred to Other Incore  Chaing in Accounting Policy (Deferred tax effect upto 2004)  Transferred to Other Incore  Chaing in Account of Transferred to Other Incore  (Needing 1) Profit and Loss Account during the year  (Needing 1) Profit and Loss Account  Income  Income  Income  Press, Commission and Powerage  Calin lest Losse Arizing from Dealing in Foreign Criteriones  Other Operating Income  Expenses  Incorers, Se and Commission  Administrative Depenses  Other Operating Expenses	(20,399,467) (21,778,110) (19,04,239) (27,780,113) (27,803,135) (27,803,135) (27,803,100) (27,80	22.1	Exchange gain net of exchange loss Exchange Faming Less Exchange Laries  Other operating income  Various Fees Rest (Go-down and incher) Restruction Fees Rest (Go-down and incher) Restruction for the state and staffs Service and cheef Canage Service and cheef Canage Restruction of Laries Restruction Science Restruction of Laries	ote 22.1)	8.265,965 19.291,122 275,915,329 275,915,329 275,915,329 277,915,605 20.300,740 277,915,605 20.300,740 277,987,865 10,60,000 34,475,527 55,649,666 30,443,19 4,595,600 11,046,20	323,691,861 535,524,724 535,524,724 535,524,724 535,524,724 535,524,724 535,524,724 535,524,724 535,524,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,724,724 535,72
12.5 12.5a 12.6	Promise for Canadian Brock Account MARCA Camon Toward Brans Blench Brans Blench Brans Blench Brans Blench Brans Blench Brans Blench Brans	onded entries Cr.	(\$62,1335) 168,18577 4,448,723,144 7,999,993 163,15590 1	143,973,13 4448,783,154 133,000,000 133,000,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 139,000 149,00	15.23 Revolution Reserve for Unid for Trailing (IIIT)  Opining Bilance of the Beginning of the Year Adah Addition turns fine Year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss)  Reserved (Loss)  Reserved (Loss)  (Los	(20,399,467) (21,778,110) (19,04,239) (27,780,113) (27,803,135) (27,803,135) (27,803,100) (27,80	22.1	Exchange gain net of exchange loss Exchange faming Less Exchanges laren  Other operating income  Various Fees Rent (Go-down and incher) Rent (Go-dow	ote 22.1)	8,206,1965 19,2971,172 275,015,3291 275,015,3291 275,015,3291 275,015,3291 277,015,005 20,200,740 277,015,005 20,200,740 277,015,005 24,776,427 55,64,06,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,44,714,527 64,076,666 30,64,714,676 64,076,67	32,601,861 335,812,673 553,521,773 553,518,537 135,812,873 1842,622 14,642,005 14,6
12.5 12.5 12.6	Procession for Canadian Banch Account MARCA Cannus Toward State St	onded entries Cr.	(\$6.213.35) (\$6.213.35) (\$6.213.35) (\$6.213.35) (\$6.213.25) (\$6.21	14397.133 4449.703.153 113300.00000 113300.00000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.000000 12300.000000 12300.000000 12300.0000000000000000000000000000000000	15.23 Revolution Reserve for Unid for Trailing (BIT)  Opining Bilance of the Beginning of the Year Adah Addition turns fine Year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (Loss on revolution/amortization) during the year Less : Adjustment (John Carlon Carlon)  16. Retrailed (Loss)  (Loss) during the Year Transiferriot Other Reserve Cash (Powled Parle During the Year Transiferriot Other Reserve Cash (Powled Parle During the Year Transiferriot Other Reserve Cash (Powled Parle During the Year Transiferriot Other Reserve Cash (Powled Parle During the Year Transiferriot Other Reserve Cash (Powled ) in Profit and Loss Account during the year  16.1 Rem Wits Profit and Loss Account December (Loss) Dec	(28,599,687) (28,599,687) (21,778,138) (19,44,399) (21,778,138) (21,77	22.1	Exchange gain set of exchange loss  Exchange Farming  Learn Ferdange Jean  Other operating income  Various Feels  Real (60-60m and locker)  Real (60-60m and locker)  Service and other Carages  Income from one-lose closed services  Feels (80-60m and 10-60m)  Income from ATM/Card services  Excepted L1, Owing should garned to Argue etc.  People L1, Owing should garned to Argue etc.  (No  The College Services and 10-60m)  Note of the Carages  Income from ATM/Card services  Real (10-60m)  Note of the Carages of the Carages  Other Non-Operating income  Income from Carages  Income from Carages  Solary and Allowances  Salaries  (No  Provision for salary of reinstanted employees	ote 22.1)	8.260,965 10.2591,122 275.015,279 275.015,279 275.015,279 275.015,279 277.016,075 20.200,740 277.016,075 20.200,740 277.016,075 20.200,740 277.016,066 10.600 34.476,437 55.666,666 10.600,000 34.476,437 55.666,666 10.600,000 34.776,137 6.600,666 6.600,000 34.776,137 6.600,666 6.600,000 6.	323,691,661 323,691,661 353,418,437 353,418,418 353,418 353,418 353,418 353,418 353,418 353,418 353,418 353,418 35
12.5 12.5 12.6	Procession for Constituted Barch Account MARCA Comman Twee Basses Blennich Bennich Bernich Ber	onded entries Cr.	(05.213.25) (16.013.27) (16.01	143,973,11 148,783,154 133,100,100,00 170,000,00 1,20,000 1,2	15.23 Resultation Reserve for Hold for Trading (BIT) Opening Bilance at the languaging of the Year Adad. Addition turns file Year Less: Adjustment (Lean on revoluntion/monetation) during the year Less: Adjustment (Lean on revoluntion/monetation) during the year Less: Adjustment (Lean on revoluntion/monetation) during the year Less: Adjustment (Lean Opening Hold) Opening Bilance Change in Accounting Policy (Deferred tax effect upon 2004) (Loss) during the Year Transferred Hold Berring the Year Transferred Hold Berring the Year Transferred Hold Berring the Year Insurance of Bosson Share (Oricit) in Profit and Less Account during the year  16.1 Rem Wise Profit and Less Account Income Interest, Discount and Similar Income Dividend Bill Berring the Control of Profit Control Other Operating Income Fast, Commission and Broberrage Code: Operating Income  Fastered: For and Commission Administrative Expenses Other Operating Expenses Operpreciation on Bashing Account 17. Centingent Liabilities Level Bills for Collection Feeling Bills Good Collection Feeling Bills Good Collection	(30,599,647) (21,776,110) (78,944,399) (78,831,10) (78,839,640) (81,777,10) (8	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange faming Less: Exchange Loss  Other operating income  Various Fees Rent (Ip-6 down and incher) Rent (Ip-6 down and incher	ote 22.1)	8,263,965 10,259,152 275,015,259,152 275,015,259,153 552,493,193 277,991,695 28,303,740 277,397,865 2,333,560 1,062,000 34,476,434 4,776,437 4,579,600 1,106,524 7,721,177 6,697,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520 130,000 1,252,520	328,692,691 328,692,724 353,518,727 353,518,727 353,518,727 353,612,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,67 315,6
12.5	Processor for Canadian Brock Account MARCA Cannon Trees Brans Blench Brans Bra	onded entries Cr.	(\$6.213.35) (\$6.213.35) (\$6.213.35) (\$6.213.35) (\$6.213.25) (\$6.21	14397.133 4449.703.153 113300.00000 113300.00000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.0000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.00000 12300.000000 12300.000000 12300.000000 12300.0000000000000000000000000000000000	15.23 Revaluation Esserve for Hold for Trading (BTT) Ogening Bilance at the Beginning of the Year Add. Addition turns for Year Less. Adjustment (Less on revaluation/amortanation) during the year Chaing in Accounting Policy (Deferred tax effect upon 2004) (Less) during the Year Issuence of Bosium Share (Vendro) up Prolit and Less Account during the year (Vendro) up Prolit and Less Account Discounting Christian (Less Account during the year Description (Description and Esseries) Description (Description and Esseries) Description and Probering Casin less Lesses Arising from Dealing in Foreign Criencies Other Operating Incense  Expenses Description and Constraints Administrative (Epissene Other Operating Espenses Deprectation on Babalog Acetes Profit Before Tax and Provision 17. Centingent Labilities Lead Ellin (C. Goldaction Levers of Collection	(83,596,647) (78,974,647) (78,9	22.1	Exchange gain set of exchange loss  Exchange Farming  Learn Ferdange Jean  Other operating income  Various Feels  Real (60-60m and locker)  Real (60-60m and locker)  Service and other Carages  Income from one-lose closed services  Feels (80-60m and 10-60m)  Income from ATM/Card services  Excepted L1, Owing should garned to Argue etc.  People L1, Owing should garned to Argue etc.  (No  The College Services and 10-60m)  Note of the Carages  Income from ATM/Card services  Real (10-60m)  Note of the Carages of the Carages  Other Non-Operating income  Income from Carages  Income from Carages  Solary and Allowances  Salaries  (No  Provision for salary of reinstanted employees	ote 22.1)	8.260,965 10.2591,122 275.015,279 275.015,279 275.015,279 275.015,279 277.016,075 20.200,740 277.016,075 20.200,740 277.016,075 20.200,740 277.016,066 10.600 34.476,437 55.666,666 10.600,000 34.476,437 55.666,666 10.600,000 34.776,137 6.600,666 6.600,000 34.776,137 6.600,666 6.600,000 6.	323,691,661 323,691,661 353,418,437 353,418,418 353,418 353,418 353,418 353,418 353,418 353,418 353,418 353,418 35
12.5	Promise for Capsulad Brock Account BRASIC Caman Tomas BRASIC Caman BRASIC Tool required provision for other assets Provision minimised mile BRASIC Tool required provision for other assets Provision minimised mile BRASIC Tool required provision for other assets BRASIC Caman BRASIC Caman BRASIC Tool required provision for other assets Provision minimised mile assets BRASIC Caman BRASIC Caman BRASIC Caman BRASIC Tool required provision for other assets Provision minimised for their assets BRASIC Caman CAMAN BRASIC CAMAN BR	onded entries Cr.	(\$6.21.335) 10.5.18577 4.5418.723.144 7799/99/93 10.3.18579 10.3.18599 10.3.1	143,97111 44472131 133,000,000 133,000,000 133,000,000 134,000	15.23 Revaluation Esserve for Hold for Trading (BTT) Opening Bilance at the languaging of the Year Add. Addition turns fee Year Less Additionance (Loss on revaluation), amountained, during the year Less Additionance (Loss on revaluation), during the year Less Additionance (Loss) Opening Bilance Change in Accounting Policy (Deferred tax effect upto 2004) (Loss) during the Year Change in Accounting Policy (Deferred tax effect upto 2004) (Loss) during the Year Insure of Broins Share (Policy) in Profit and Loss Account during the year (Policy) in Profit and Loss Account Income Interest, Discount and Similar Income Defended Income Control of the Policy of t	(30,599,647) (78,031,105) (78,0	22.1	Exchange gain net of exchange loss Exchange Faming Less Ferdunge Less  Various Fees  Various Fees  Rent (Go-Bown and lecker) Rent (Go-Rent and Auditor Rent (Go-Rent and Rent a	ote 22.1)	8,263,965 10,229,172 27,203,275 2	328,691,861 328,691,861 559,524,724 559,524,724 353,418,437 353,418,437 315,892,67 310,402,69 310,4
12.5	Processor for Canadian Brock Account MARCA Cannon Trees Brans Blench Brans Bra	onded entries Cr.	(\$6.21.335) 16.16.27 1.448.780.144 79.09993 16.31.550 79.099993 16.31.550 1.00.00 1.00	143,973,13 4448,783,153 133,000,000 133,000,000 153,000 15	15.23 Resultation Reserve for Unid for Trailing (BIT) Opening Bilance at the Beginning of the Year Adah Addition During the Year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Chang in Accessor (During Chief (Leas) Leas of the Control of the Reserve Cash Dividend Park During the Year Transferror to Other Reserve Cash Dividend Park During the Year Transferror to Other Reserve Cash Dividend Park During the Year Leas (Medical Park Park During the Year Leas (Medical Park Park Park During the Year Leas (Medical Park Park Park Park Park Park Park Park	1932   1,000	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange faming Less: Exchange Less Other operating income Various Fore Rest (Go-Gom and incher) Rescoveries from clinet and staffs Service and other Charges Income to the Charges Income to the Charges Recoveries of Loss Privosoly Write Off Recoveries Loss Loss Privosoly Recoveries Loss Loss Loss Loss Loss Loss Loss Lo	ote 22.1)	8.263,985 10.2591,122 275.015,2591 275.015,2591 275.015,2591 277.015,055 20.303,740 277.015,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,750 27.017,7	328,071,061 328,071,061 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 313,653,654 355,682,623 362,42,559 36
12.5  12.5a  12.6	Procession for Constituted Brock Accounts MARCA Camous Toward Brances Bennish Bennish Bennish Brock Camous Toward Brock Camous	onded entries Cr.	(\$6.21.335) 16.16.27 1.448.780.144 79.09993 16.31.550 79.099993 16.31.550 1.00.00 1.00	143,973,13 4448,783,153 133,000,000 133,000,000 153,000 15	15.23 Resultation Reserve for Hold for Trading (BIT) Opening Bilance at the languaging of the Year Adad. Addition turns file Year Adad. Addition turns file Year Less: Adjustment (Lean on revolution), moentation), during the year Less: Adjustment (Lean on revolution), moentation), during the year Less: Adjustment (Lean on revolution), during the year Lean; Adjustment (Lean on revolution), during the year Opening Bilance Change in Accounting Policy (Deferred tax effect upto 2004) (Loss) during the Year Transiferred to Other Interpret (Policy) in Profit and Lean Account during the year (Policy) in Profit and Lean Account Income.  16.1 Rem-Wise Profit and Lean Account Income.  16.2 Rem-Wise Profit and Lean Account Income.  16.3 Rem-Wise Profit and Lean Account Income.  16.4 Rem-Wise Profit and Lean Account Income.  16.5 Rem-Wise Profit and Lean Account Income.  16.6 Rem-Wise Profit and Lean Account Income.  16.7 Rem-Wise Profit and Lean Account Income.  16.8 Remains (Lean Marchael Lean Account Income.  16.9 Remains (Lean Account Lean	1,000,000,000,000,000,000,000,000,000,0	22.1	Exchange gain net of exchange loss Exchange faming Less Exchanges laren  Other operating income  Various Fees Rent (Go-down and incher) Rent (Go-dow	ote 22.1)	8,263,965 10,229,172 27,203,275 2	328,691,861 328,691,861 559,524,724 559,524,724 353,418,437 353,418,437 315,892,67 310,402,69 310,4
12.5  12.5a  12.6	Promise for Capsulad Brock Account Broad Capsular Brock Broad Broad Broad Capsular Brock Broad B	onded entries Cr.	(\$6.21.335) 16.16.27 1.448.780.144 79.09993 16.31.550 79.099993 16.31.550 1.00.00 1.00	143,973,13 4448,783,153 133,000,000 133,000,000 153,000 15	15.23 Resultation Reserve for Unid for Trailing (BIT) Opening Bilance at the Beginning of the Year Adah Addition During the Year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Less : Adjustment (Leas on revoluntion/amortization) during the year Chang in Accessor (During Chief (Leas) Leas of the Control of the Reserve Cash Dividend Park During the Year Transferror to Other Reserve Cash Dividend Park During the Year Transferror to Other Reserve Cash Dividend Park During the Year Leas (Medical Park Park During the Year Leas (Medical Park Park Park During the Year Leas (Medical Park Park Park Park Park Park Park Park	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange faming Less: Exchange Less Other operating income Various Fore Rest (Go-Gom and incher) Rescoveries from clinet and staffs Service and other Charges Income to the Charges Income to the Charges Recoveries of Loss Privosoly Write Off Recoveries Loss Loss Privosoly Recoveries Loss Loss Loss Loss Loss Loss Loss Lo	ote 22.1)	8,263,965 10,229,172 27,203,275 2	328,691,861 328,691,861 559,524,724 559,524,724 353,418,437 353,418,437 315,892,67 310,402,69 310,4
12.5 12.5 12.6	Procession for Constituted Brock Accounts MARCA Camous Toward Brances Bennish Bennish Bennish Brock Camous Toward Brock Camous	onded entries Cr.	(\$6.21.335) 16.16.27 1.448.780.144 79.09993 16.31.550 79.099993 16.31.550 1.00.00 1.00	143,973,13 4448,783,153 133,000,000 133,000,000 153,000 15	15.23 Revaluation Esserve for Hold for Trading (BTT) Ogening Bilance at the Beginning of the Year Adad. Addition turns for Year Less. Adjustment (Ease on revaluation/amortazation) during the year Less. Adjustment (Ease on revaluation/amortazation) during the year Less. Adjustment (Base on revaluation/amortazation) during the year Less. Adjustment (Base on revaluation/amortazation) during the year Opening Bilance Change in Accounting Policy (Deferred tax effect upon 2004) (Loss) during the Year Issuence of Bosson Share Condition of Policy and Loss Account during the year (Vendru) the Polit and Loss Account during the year (Vendru) the Polit and Loss Account Divident Bilance Deferred. Profit and Loss Account Divi	(83,596,647) (78,974,647) (78,9	22.1	Exchange gain net of exchange loss Exchange Faming Less Exchange Less  Other operating income  Various Fees Rest (Ex-down and locker) Rest (Ex-down	ote 22.1)	8,263,965 10,229,172 27,2015,275 27,2015,2015 27,2015 27,20	328,691,861 328,691,861 353,418,437 353,418,437 353,418,437 353,418,437 315,418,561 315,41
12.5 12.5 12.6	Procession for Constanted Brock Account National Constants and Constants Brock Account National Constants Brown Br	onded entries Cr.	(\$62,1335) 166,16572, 4488783.154 7909993 163,13590 2500,990 2500,	143,977,113 4448,783,154 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 134,000 134,0	15.23 Revaluation Esserve for Hold for Trading (BTT) Ogening Bilanes at the Beginning of the Year Add. Addition turns for Year Less. Adjustment (Less on revaluation/amortantion) during the year Less. Adjustment (Less on Less on L	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1 22.1 23.1	Exchange gain set of exchange loss Exchange Faming Learn Rechange Learn  Other operating income  Various Fees  Various Fees Rechange Seems and healthy Recha	ote 22.1)	8.263,965 10.2521,122 275.015,287 275.015,287 275.015,287 275.015,287 277.015,087 20.303,740 277.017,087 20.303,740 277.017,087 20.303,740 277.017,087 28.000 34.774,577 5.56,066,060 3.575,060 1.006,000 34.774,577 6.669,628 116.215,557 1.000,000 1.000,624 7.721,177 6.669,628 116.215,557 1.000,000 1	328,018,61 328,018,61 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 354,418,437 354,418,437 354,
12.5 12.5 12.6	Procession for Constanted Brock Account National Constants and Constants Brock Account National Constants Brown Br	onded entries Cr.	(\$62,1335) 166,16572, 4488783.154 7909993 163,13590 2500,990 2500,	143,977,113 4448,783,154 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 134,000 134,0	15.23 Revaluation Esserve for Hold for Trading (BTT) Opening Bilance at the Regioning of the Year Add. Addition Tumoring the Year Less Additionated Lines on revoluntinal pinned the Year Less Additionated Lines on revoluntinal pinned they year Less Additionated Lines on revoluntinal pinned they year Less Additionated Lines of Department of the Year Opening Bilance Change in Accounting Policy (Deferred tax effect upon 2004) (Loos) during the Year Deferment of Lines of The Year Cach Dividend Pada Dering the Year Insurer of Homes Share (Pelecti) in Profit and Loos Account during the year (Pelecti) in Profit and Loos Account Income Income Loorest, Dividend Loos Account Loorest, Dividend Loorest,	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1 22.1 23.1	Exchange gain net of exchange loss Exchange Faming Less Exchange Less  Other operating income  Various Fees Rest (Ex-down and locker) Rest (Ex-down	ote 22.1)	8,263,965 10,229,172 27,2015,275 27,2015,2015 27,2015 27,20	328,691,861 328,691,861 353,524,724 353,518,526 353,518,526 353,518,526 315,692,693 315,692,693 316,692,693 316,692,693 317,692,693 317,693,693 317,693,693 317,693,693 317,693,693,693,693,693,693,693,693,693,693
12.5 12.5 12.6 12.7 13. 13. 13.1	Protection for Cascaland Brock Account Notice Cascaland Brock Account Post Cascaland Brock Account Post Cascaland Brock Account Post Cascaland Brown Cascaland	onded entries Cr. 140	(\$62,1335) 166,16572, 4488783.154 7909993 163,13590 2500,990 2500,	143,977,113 4448,783,154 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 134,000 134,0	15.23 Resultation Reserve for Bold for Trading (BIT) Opening Bilance at the Ingening of the Year Adad. Addition Durang the Year Less. Adjustment (Lean or revolution), innectication) during the year Less. Adjustment (Lean or revolution), innectication) during the year Less. Adjustment (Lean or revolution), innectication) during the year Less. Adjustment (Lean or revolution), innectication) during the year Change in Accounting Policy (Deferred tax effect upto 2004) (Less) during the Year Transilarized to Uther Inserver (Profice) in Profit and Less Account Inserver. Christian Less Account during the year  16.1 Rem-Wise Profit and Less Account Inserver. Discount and Similar Income Dividend Billion Dividend Billion Less Commission and Bioderage Cataline Sea Lean-Reiting from Dealing in Foreign Circumdes Other Operating Income  Expenses Lean-Reiting Lean-Re	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extraing  Less Exchanges loss  Other operating income  Various Fees Rent (10-40 mm and incher) Rent (10-	ote 22.1)	8.263,965 10.251122 275.015.283 275.015.283 552.493.193 277.971.665 28.303,740 277.387.865 2.333.566 1.062.000 277.387.865 2.334.566 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.666666 2.346.666666 2.346.666666 2.346.6666666 2.346.6666666666666666666666666666666666	328,018,61 328,018,61 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 354,418,437 354,418,437 354,
12.5 12.5 12.6	Promise for Capsulad Brock Account Bolds Capsular Brock Account Broads Capsular Brow Broads Capsular Brow Broads Capsular Brow Brown	onded entries Cr. 140	(\$6.21.335) (\$6.21	143,97111 4447,2134 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000 13	15.23 Revaluation Esserve for Hold for Trading (BTT) Ogening Bilanes at the Beginning of the Year Add. Addition During the Year Less. Adjustment (Less on revolution/amortanation) during the year Less. Adjustment (Less on Revolution) Opening Bilanes Changie in Accounting Policy (Deferred tax effect upon 2004) University of the Policy of the Polic	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1	Exchange gain set of exchange loss Exchange Faming Learn Rechange Learn  Other operating income  Various Fees  Various Fees Rechange Seems and healthy Recha	ote 22.1)	8.263,965 10.251122 275.015.283 275.015.283 552.493.193 277.971.665 28.303,740 277.387.865 2.333.566 1.062.000 277.387.865 2.334.566 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.666666 2.346.666666 2.346.666666 2.346.6666666 2.346.6666666666666666666666666666666666	232,619,627 353,418,437 353,418,437 353,418,437 353,418,437 353,418,437 315,812,627 310,620 31
12.5  12.5  12.6  12.7  13.1  13.1  13.2	Procession for Constrolled Brock Account Notice Country Town State Steman Hearth Understanding and Procession State Steman Stema	onded entries Cr. 140	(\$62,13.35) (\$62,13.35) (\$63,13.35) (\$63,13.35) (\$75,979,973) (\$63,13.50) (\$63,13.50) (\$63,13.50) (\$63,13.50) (\$63,00.00) (\$63	143,97111 448,783,154  133,100,000 133,100,000 133,100,000 130	15.23 Resultation Reserve for Hold for Trading (BIT) Opening Bilance at the languaging of the Year Adad. Addition turns file Year Adad. Addition turns file Year Less: Adjustment (Lean on revolution), innectication) during the year Less: Adjustment (Lean on revolution), innectication) during the year Less: Adjustment (Lean on revolution), innectication of the year Clean in Incomment (Control of the Year Clean in Incomment (Lean on Hold of the Year Lean of the Year Transferred to the Interior Heart Insurance of Bosson Share (Pochtici) In Profit and Lean Account during the year  16.1 Rem Wise Profit and Lean Account Income Interest, Discount and Similar Income Dividend Income Perse, Commission and Brokerage Clean Control of the Year Control of the Year Lean Control of the Year Lean Control of the Year Lean Control of Transferred Control Lean Control of Transferred Control Lean Control of Lean Control Lean	(3,399,487) (21,778,110) (19,944,399) (21,778,110) (19,944,399) (21,778,111) (27,83,111) (	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Extraing  Less Exchanges loss  Other operating income  Various Fees Rent (10-40 mm and incher) Rent (10-	ote 22.1)	8.263,965 10.2521,122 275.015,252 275.015,252 275.015,252 275.015,252 275.015,252 277.015,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,055 20.303,740 277.017,750 27.017,750	328,018,61 328,018,61 353,418,437 17,518,564 355,821,872 1,166,522 1,166,522 1,166,522 1,166,522 1,166,522 1,166,522 1,166,523 1,166,522 1,166,522 1,166,523 1,166,524
12.5  12.5  12.6  12.7  13.1  13.1  13.2	Previous for Causalined Brock Account SAGE Camina Time Causalined Brock Account Branch Brench Branch Brench Branch Brench Branch Brench Brock Camina Time Camina Brock Camina Time Camina Brock Camina Time Camina Brock Brock Brock Camina Brock B	onded entries Cr. 140	(\$6.13.35) 16.16.57 1	143,97111 4447,2134 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000,000 133,000 13	15.23 Revaluation Esserve for Hold for Trading (BTT) Ogening Bilanes at the Beginning of the Year Add. Addition During the Year Less. Adjustment (Less on revolution/amortanation) during the year Less. Adjustment (Less on Revolution) Opening Bilanes Changie in Accounting Policy (Deferred tax effect upon 2004) University of the Policy of the Polic	(30.599.687) (21.778.110) (21.778.110) (21.778.110) (21.778.111) (27.80.312.51) (27.80.312.51) (27.80.312.51) (27.80.312.52) (21.778.21) (20.778.21) (	22.1	Exchange gain set of exchange loss Exchange gain set of exchange loss Exchange Farming Less Exchange Less  Various Fees Real (Se-Grown and holory) Real (Se-	ote 22.1)	8.263,965 10.251122 275.015.283 275.015.283 552.493.193 277.971.665 28.303,740 277.387.865 2.333.566 1.062.000 277.387.865 2.334.566 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.6666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.66666 2.346.666666 2.346.666666 2.346.666666 2.346.6666666 2.346.6666666666666666666666666666666666	328,691,661 328,691,661 353,418,437 17,585,564 353,418,437 17,585,564 353,418,437 18,67,524 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,52 1,18,62,54 1,18,62 1,18
12.5 12.5 12.6	Procession for Constrolled Brock Account Notice Country Town State Steman Hearth Understanding and Procession State Steman Stema	onded entries Cr. 140	(\$6.21.335) (\$6.21.335) (\$6.21.335) (\$6.21.335) (\$6.21.335) (\$6.21.335) (\$6.31.350) (\$6.31	143,97111 4447(20154) 1133100,000 1133100,000 12	15.23 Revaluation Esserve for Hold for Trading (BTT) Opening Bilance at the Regioning of the Year Add. Addition Tumoring the Year Less Additionated (But on representation) during the year Less Additionated (But to report inspection) during the year Less Additionated (But to report inspection) during the year Less Additionated (But to report this expect upon 2004) (Usero) during the Vizer The Additional Control of the Year Less Additionation Policy (Deferred tax effect upon 2004) (Less of during the Vizer The Additional States Cach Divisional Add During the Year Insures of Biomis Share (Pelecti) in Profit and Loss Account Income Income Income Income Less Additional Control Income Inco	(30,599,647) (30,599,647) (31,778,110) (31,7	22.1	Exchange gain net of exchange loss Exchange gain net of exchange loss Exchange Examing Less Exchange Less  Other operating income  Various Fees Rest (Go-down and incher) Rest	ote 22.1)	8.263,965 10.2521122 275.0152,985 275.0152,985 275.0152,985 275.0152,985 275.0152,985 277.397.965 28.303,740 277.397.965 28.303,740 277.397.965 28.303,740 277.397.965 28.303,740 28.303,74	328,691,861 328,691,861 353,418,437 353,418,437 353,418,437 353,418,437 313,485,691,691 313,691,691,691,691,691,691,691,691,691,691



# Financial Statements 2015

\*\* N/A: Not Applicable



24. Rent, Taxes, Insurance, Electricity Etc.	2015 2014 Taka Taka	Annexure-A	88,998 88,998 88,998 88,998 88,998 88,998 89,002 89	BASIC Bank Limi Detail of information on a More than 10% of bank's total capital (f	dvances
Rent Rates, Taxes and VAT Utilities/Electricity and Heating Insurance	248,369,783 237,686,307 2,875,171 2,708,926 41,812,979 40,529,727 30,941,354 23,524,571	Anne	458 458 145 166 2900 2910 1121 1212 1314 1910 1910 1910 1910 1910 1910 1910 19	SI. No. Name of the Client Funded No.	
25. Legal & Professional Expenses	323,999,278 304,448,876	-		1 BD CHEMICALS INDS CORP (BCIC) 51,839 1,2 2 AMADER BARI LIMITED 42,462 3 EMERALD AUTO BRICKS & ALLIED 20,428	226 53,065 79,428 STD - 42,462 10,874 STD - 20,428 18,054 STD
Professional Fees (Note 25. Legal Expenses (Note 25.	.1) 1,008,212 3,122,736 2) 12,310,516 8,226,699 13,318,728 11,349,435	<u>s</u>	10.00 (2014)  Coon. Rate per instit FG (2014)  17.05 (2014)	5 VASAVI FASHIONS & ALLIED 15,824 6 OPE PROPERTIES LTD, & ALLIED 15,243 7 NEW DHAKA CITY DEVELOPMENT LTD 14,106	H0 19,802 22,759 DF - 15,824 15,216 BL - 15,243 13,718 STD - 14,106 12,514 STD
25.1 Professional Expenses  Consultancy Fee	304,000 675,000 2,250 -	1 mo	COUITM CO	8         MYMCO CARBON LTD AND ALLIED         14,085           9         NILSAGOR AGRO & ALLIED         12,582         12           10         BANGLADESH DEVELOPMENT COMPANY LTD.         13,616           11         RISING GROUP         12,923	13,616 12,931 STD 18 12,941 STD
Management fees Event Management Fee Other Professional Expenses Other Professional Fee	2,250 335,961 26,350 675,612 2,104,900	tro Ac	Amount in FG 27,990,5 27,990,5 27,100,5 27,210,5	12   DELTA SYSTEMS LIMITED   12,842   12,842   13   EMERALD OIL & ALLIED   12,003   14   REGENT WEAVING LTD   11,776   15   BORSHON/BITHI   11,726	12,842 12,842 BL 130 12,133 BL 1 11,777 STD 11,726 BL
25.2 Legal Expenses Lawvers fres	1,008,212 3,122,736	(Nost	(NOSI)	16 IG WAYIGATION LIMITED 11,396 17 ARISTOCRAT 11,296 18 CRYSTAL STEELS & SHIP BREAKING LIMITED 11,176 19 PROPUSION TEXTILES LIMITED 11,166	11,396 9,867 DF 11,296 STD 11,176 11,024 STD 11,166 10,364 BL
Law Charges Notary Public Fees Stamp Charges and Court Fees	546,332 662,361 199,536 291,405	idesh	n BDT   n BD	20 MA TEX   11,122   21 BAY NAVIGATION LTD   10,944   22 S. SUHI SHIPPING & ALLIED   23 HG AVIATION LTD. & ALLIED	39 10,983 STD 11,1357 BL 11,1357
Other Legal expenses  26. Postage, Stamps, Telecommunication etc.	9,451,297 4,171,734 12,310,516 8,226,699	ed	Manount in BDT Amount in BDT 10 405.88 18.02.27 18.24	23   HILAVOLTION E.D. SAGLED	10,880 - 10,099 - 10,243 - 10,187 - 10,154
Postage Courier Services Telephone	85,890 97,939 9,496,198 11,190,912 23,804,649 24,349,620	Limited tside Ban	N	28 WESTERN HOUSING LTD. AND ALLIED TOTAL 347,817 3,3  Note 1: In 2015 the capital of the Bank was negative. As such, loans allowed to ci	35 351,152 321,565 -
Fax Swift Subscription and cable Charges and web hosting charge Stamp Internet and E-mail	40,040 79,060 6,152,112 8,146,626 234,185 175,750 9,340,883 18,596,270	Bank I	S-UNISM  Com. Rate  104.3016;  104.3016;  105.003  105.00	capital has been reported here as per Bangladesh Bank approval.	
27. Stationery, Printing, Advertisement etc.	49,153,957 62,636,177	IC Be bank	11 Danks 14 In FC 14 020.3.5 14 020.5.5 14 020.5.5 14 020.5.5 14 020.5.5 15 020.5 16 020.1 16 020.1 17 020.1 18 020	Annexure-l Amexure-l Written Down Value as at 31.12.2015	201,052,093 124,323,836 56,088,890 14,295,021 56,413,860 3,218,192 514,229,099 649,682,167
Printing Stationery Security Stationery Other Stationery (Note 27. Publicity, Advertisement and publication	8,842,717 8,483,491 3,065,011 3,653,742 1) 18,574,507 24,304,424 8,242,396 38,374,527	BASIC other bar	Amount In PC  14,0023  14,0023  14,0024  17,016,0882  17,016,0882  17,016,0882  17,016,0882  18,0882	Annexure- Mritten Down Value as at 31.12.2015	201,052, 124,323, 56,088, 14,295, 56,413, 3,218, 514,229, 649,682,
27.1 Other Stationery Office Stationary	38,724,631 74,816,184 3,059,968 2,443,536	with		<del>                                     </del>	,625 ,199 ,943 ,917 ,917 ,231 ,231
Petty Stationary Photograph and Photocopy Crology and winefly	500 227,250 206,258 302,856 283,332 10,598,049 15,924,199	ance	Currency with a control of the contr	Balance as at 31.12.2015	042 582 830 603 100
Other Stationary Calendar  Calendar	10,376,642 3,944,083 2015 2015 Taka	Schedule of Balance with other banks-Outside Bangladesh (Nostro Accounts)	A/CType  A/CType  CC  CC  CC  CC  CC  CC  CC  CC  CC	Balance 31.12.2.48.148.148.148.148.148.148.148.148.148.	106, 201, 238, 238, 79, 328, 1,004,
Annual Report Sovenia Other greeting items	229,600 306,240 300 55,000 178,735 103,301	dule	9100	/ sut	340)
Invitation Card Other printing expenses	2,331 30,835 18,574,597 24,304,424	Sche	SCIRCE NET OF THE PAIR.	on Transfer / Adiustment during the year	(11,300,340)
28. Managing Director's Salary  Basic Salary Allowances	2,400,000 1,561,290 2,600,000 1,770,903	1	e Bank bai ahhi)-Ru NY NN		
29. Directors' Fees & Meeting Expenses	5,000,000 3,332,193		Name of the Bank Name o	Depreciation Depreciation Depreciation Depreciation Depreciation depreciation 6.394,167	21,968,489 30,528,929 28,556,901 9,204,444 57,877,960 46,001 154,576,891
VAT on directors fee Directors Honorarium Entertainment Directors Remuneration	160,200 110,250 1,003,000 685,000 395,658 329,423 65,000 50,000		N N N N N N N N N N N N N N N N N N N	Depre- dittion dur the year	21, 30, 28, 9, 9, 57, 154,
Other expenses  30. Depreciation of Bank's Assets	2,160 46,037 1,626,018 1,220,710	] - <sub>#</sub>		# . t	136 270 042 471 957 807 <b>340</b>
Depreciation on own Assets Furniture and Fixture	6,394,167 6,772,764 21,968,488 23,339,550	Annexure	2000 100 20	040 040 040 040 040 040 040 040 040 040	84,074,136 171,130,270 210,026,042 70,626,471 270,725,957 735,807 849,523,340 679,107,457
Interrior Decoration Computer Hardware and Peripherials Computer Software Machinery and Equipment Vehicles	21,986,888 23,539,5506 28,556,902 30,452,5566 9,204,444 12,903,319 30,520,929 34,021,211 57,877,960 74,180,812		PM   PM   PM   PM   PM   PM   PM   PM	ited ssets :015 Balance 01.01.2	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Depreciation on Leased Assets Lease Equipment/ Assets	154,576,891 181,670,222 46,001 46,001 154,576,891 181,716,223	]	(1977) (1	BASIC Bank Limited Schedule of Fixed Assets As of 31 December 2015 Balance as at Rate Bal 31.12.2015 of Dep. 01	10% 20% 20% 20% 25% 1%
31. Repair of Bank's Assets Furniture and Fixture	1,227,405 1,413,305	1	2,000,000,000,000,000,000,000,000,000,0	C Bank lule of Fi: 31 Decer sat e as at 436,031	7,094,718 25,983,035 44,671,833 44,125,936 85,017,777 4,000,000 8,329,330 9,205,507
Interior Decoration Machinery and Equipment Vehicles Rented Premises	99,586 902,827 17,542,491 15,520,567 8,085,869 10,297,794 6,244,521 6,759,483		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	BASIC Ban Schedule of I As of 31 Decc Balance as at 31.12.2015	307,094,718 325,983,035 294,671,833 94,125,936 385,017,777 4,000,000 1,518,329,330
32. Other Expenses	33,199,872 34,893,976		1 (1) (2) (2) (3) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4		
Commission and Brokorage Service clarge paid to clearing house, banks etc. Entertainment Car Expenses	4,025 7,295 1,927,692 2,014,674 25,471,146 46,215,01 18,686,684 22,531,630	pe s	15   15   15   15   15   15   15   15	ice Disposal/Tran sfer during the year	(6,850) (6,850) (6,850) (11,737,430)
Puel and Lubricant Expenses-Generator Subscription Travelling Computer Consumbles and Accessories	4,208,896 4,909,005 2,698,496 3,122,831 12,820,907 11,575,122 13,190,264 12,447,311	Limited n Shares	P 101 (1974)  (1974)	1.1 👼 🛏 1	(11,73
Card Related Expenses Information and Communication (ITC) expenses Uniform and Liveries Staff Training and HR development Expenses	8,221,649 6,679,500 43,578,479 10,203,013 209,163 6,471,795 6,259,829	BASIC Bank Limited Investment in Shares	Page Central and Page C	st Pr ing	059 825 825 673
Donation Other Audit Fee Corporate Social Responsibility Expenses Capital related fees and charges	560,000 2,119,264 4,502,250 974,152 30,489,456 11,270,761	SIC B	100   100	Co. The year The year	4,551, 9,910, 2,686, 19,130,
Miscellaneous Non-operating loss (loss on sale of investment and fixed assets)	6,927,794 9,476,816 16,151 1,256,286 161,531,141 169,517,705	BA	A 50 March 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Additi	
33. Provision for Loans On Classified Loans & Advances As Per Bangladesh Bank Circ (Note 12. (Note 12.	.1) 19,607,031 · . 2) 16,604,304,00 · .	1	0.00 to 0.00 t	sat 15	302,543,541 316,079,826 291,985,008 94,125,936 385,017,777 4,000,000 499,205,507
34. Provision for Off Balance Sheet Exposures	36,211,335			Balance as at 01.01.2015	302,543,541 316,079,826 291,985,008 94,125,936 385,017,777 4,000,000 1,499,205,507 1,402,188,985
Opening Balance Add: Additional Provision made during the year Required Provision Excess provision reversed	142,397,112 142,397,112 106,185,777 142,397,112 (36,211,335)		10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Bal 01	
A provision of Tk.106,185,777 has been made @ 1.00% on off balance sheet & Letter of Guarantee). The total amount of provision of Tk.106,185,777 will	t exposure (Acceptance & Endorsement, Letter of Credi	-	THE COMPANY OF THE CO	Sali	nent .
35. Provision for Current Tax  Opening balance Add: Provision made for current years tax	836,312,062 1,379,427,951	1	Name on State of Stat	Particulars	
Add: Provision made for current years tax  Less: Adjustment made during the year  Closing balance	34,544,893 45,340,678 870,856,955 1,424,768,629 44,543,874 588,456,567 826,313,081 836,312,062		THE STATE OF THE S	Partic miture and	Interior Decoration Machine and Equip Computer Hardwar Software Motor Vehicles Leasehold Assets Total 2015
36. Deferred Tax  a) Computation of Deferred Tay		1	a	Furmit	Interi Machi Softw Motor Leasel Total
Tax Base of Deprecisible Fixed Assets Less: Carrying Amount Deductable Temporary Difference (A)	548,343,560 632,786,315 511,010,906 646,417,974 37,332,654 (13,631,659	]	BASIC Bank Limited Investment in Shares As on 31 December 2015	BASIC Bank Limit Highlights on the overall activit	
Carrying Amount of Provision for Gratuity/Benevolent/Superannust: Provision for Gratuity Provision for Benevolent Fund (Provision-actual payment) Provision for Superannuation Fund (Provision-actual payment)	921,540,562 790,670,582 50,490,188 46,500,188 26,295,000 17,975,000 998,325,750 855,145,770	91 42. \$60,000.0 40. \$60,000.0 44. \$60,00	Name of the company	S1   Particulars	2015 2014 10,846,982,500 2,946,982,500 (8,512,446,006) (25,924,636,004)
Less: Tax Base Deductable Temporary Difference (B) Total Deductable Temporary Difference (A+B)	998,325,750 855,145,770 1,035,658,404 841,514,111	61. 551WFG. 60. 556 EANY 67. 583W 99 60. FASSA CE 60. FASSA CE 60. FREESTS 51. BEAUTH		2 Total Capital 3 Capital Surplus / (Deficit) 4 Total Assets 5 Total Deposits	(8,512,446,006) (25,924,636,004) (19,785,806,006) (35,161,056,004) 194,173,358,107 171,118,526,397 148,167,229,641 139,934,056,098
Effective Tax Rate Deferred Tax Assets b) Deferred Tay (Evnenses)/Income	42.50% 42.50% 440,154,822 357,643,497	SI PAMES SI POPERS SI PRIMES SI PRIMES SI PRIMES SI PRIMES	Add	5 Total Counts and Advances 7 Total Contingent Liabilities and Commitments 8 Credit - Deposit Ratio	128,807,012,281 89,392,858,838 11,584,474,388 15,268,755,983 84,72% 82,46%
Closing Deferred Tax Assets Opening Deferred Tax Assets Deferred Tax (Expenses)/Income	440,154,822 357,643,497 357,643,497 297,227,579 82,511,325 60,415,918	50 BACCHA 50 BRATAL 60 BRATAL 61 B 5.996 62 SWEEL 63 SCOL 6		9 Percentage of Classified Loans against total Loans & Advances 10 Profit (Loss) after Tax and Provision 11 Amount of Classified Loans and Advances	51.09% 57.15% (3,140,361,573) (1,100,160,174) 65,812,501,648 51,091,161,633
<ol> <li>Analysis of Closing Cash and Cash Equivalent</li> <li>Cash in hand and balance with Bangladesh Bank and Sonali Bank Balance with other banks &amp; financial institutions</li> </ol>	16,252,789,565 10,215,714,009 5,152,917,726 2,078,779,132	66. SOMETHER 66. SOMETH 67. SOMETH 68. STANDAR 69. STANDAR		12 Provision Kept against Classified Loan 13 Provision Surplus/ (deficit) 14 Cost of Fund	3,984,261,350 3,964,654,319 (35,170,311,182) (39,562,724,218) 10.24% 11.87%
Money at Call on Short Notice  38. Earning Per Share (EPS)	3,610,000,000 4,540,000,000 25,015,707,291 16,834,493,141	70. SLNESS 171: TANKS GAD 72: THE SCAL 72: THE SCAL 73: THE SCAL 73: STAKE A S		15         Interest Earning Assets           16         Non-interest Bearing Assets           17         Return on Investment [R01]*	104,417,294,259 75,754,648,428 89,756,063,848 95,363,877,969 -14,24% 8,97%
Net (Loss) after Tax (Numerator) Number of Ordinary Share Outstanding (Denominator) Earning Per Share (EPS)	(3,140,361,573) (1,100,160,174 108,469,825 29,469,825 (2,2,23	A Sub-Yotal B New-Listed		18 Return on Assets (ROA) 19 Incomes on Investment 20 Earnings Per Share (EPS) 21 Net Income Per Share	-1.72% -0.67% 2,628,103,917 2,187,664,336 (28,95) (37.33) (28,95) (37.33)