

Report and Financial Statements as at and for the year ended 31 December 2016

Independent Auditor's Report to the Shareholders of The City Bank Limited

Report on the financial statements

We have audited the accompanying consolidated financial statements of The City Bank Limited and its subsidiaries (the "Group")
as well as the separate financial statements of The City Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2016, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements 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
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Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank 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 repearation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 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 anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

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

free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated manical statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the Consolidated financial statements of the Group and also separate financial statements of the Bank.

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

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Opinion

Opinion, the consolidated financial statements of the Group and also separate financial statements of the Bank give a
true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31
December 2016, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the
year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note 2.1

Report on other legal and regulatory requirements In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report the following: a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

b) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraint internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control: i) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in note 49 of the financial statements appeared to be materially adequate; and

une initiational statements appeared to be materially adequate; and ii) 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 other than matters disclosed in these financial statements;
c) financial statements of the subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated financial statements;

d) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;

g) the consolidated financial statements of the Group and the separate up in conformity with prevailing rules, regulations and accounting st. Bangladesh Bank; h) adequate provisions have been made for advances which are, in our	opinion, do	ubtful of recovery;		Allocation for prejudice shares Dividend (Cash)
 i) the records and statements submitted by the branches have been prestatements; j) the information and explanation required by us have been received a 			ed in the financial	Appropriation made during year Balance as at 31 December 2015
k) we have reviewed over 80% of the risk weighted assets of the Bank a audit of the books and accounts of the Bank.	and have spe	200-10 Mag 1		* Create reserve as Dividend Equalizati
haka, 30 March 2017		HODA V	asi Chowdhury & Co	Equalization Fund for building up will The annexed notes 1 to 49 form an integ
Consolidated Balance Sheet as at	31 Doson	Ch	nartered Accountants	Co
		<u>2016</u>	<u>2015</u>	
<u>PROPERTY AND ASSETS</u> Eash	<u>Note</u>	<u>Taka</u>	<u>Taka</u>	A) Cash flows Interest rece
In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)	4 4.a.1	3,788,022,776	2,998,982,425 12,438,634,907	Interest pay Dividend re Fees and co
Balance with other banks and financial institutions	5	24,484,298,511	15,437,617,332	Recoveries of Cash payme
In Bangladesh Outside Bangladesh		13,180,057,080 905,615,423 14,085,672,503	15,502,528,823 413,446,435 15,915,975,258	Cash payme Income taxe
Money at call and short notice nvestments Government	6 7	91,379,167 22,048,912,713	95,379,167 19,691,517,972	Receipts fro Payments fo Cash genero
Others .oans and advances/investments	8	5,847,199,905 27,896,112,618	6,325,444,956 26,016,962,928	operating a
oans, cash credits, overdrafts, etc./investments Bills purchased and discounted	9	168,770,828,388 7,275,392,955	138,156,604,652 4,858,067,512	Increase/de Loans and a Other asset
ixed assets including premises, furniture and fixtures Other assets	10 11	8,117,746,315 7,723,972,014	143,014,672,164 8,172,221,437 4,759,716,534	Deposits fro
Ion-banking assets otal assets	12	956,925,360 259,402,327,831	792,824,667 214,205,369,487	Other liabil Cash genero
LIABILITIES AND CAPITAL				Net cash flows B) Cash flows
.iabilities 'ier-II subordinated bond 'orrowings from other banks, financial institutions and agents	13 14	3,000,000,000 31,695,262,081	3,000,000,000 22,079,989,593	Proceeds fro Payment fo
Deposits and other accounts Current deposits and other accounts Bills payable	15	24,384,173,334 1,587,153,855	20,417,719,100 1,976,445,056	Purchase/sa Net cash us
Savings bank deposits Fixed deposits Bearer certificate of deposit		34,994,257,334 113,451,963,172	31,213,313,434 89,798,021,718	C) Cash flows Dividend p
Other liabilities	16	174,417,547,694 25,785,244,407	143,405,499,308 21,136,243,153	Net cash fr
otal liabilities Capital/shareholders' equity aid up capital	17	8,757,980,310	8,757,980,310	D) Net increas E) Effects of e
tatutory reserve hare premium bther reserve	18 19 20	6,091,684,401 660,857,013 6,021,082,134	5,002,816,644 660,857,013 7,999,742,013	F) Cash and c
urplus in profit and loss account otal shareholders' equity	21	2,972,574,522 24,504,178,380	2,159,706,674 24,581,102,654	G) Cash and c
lon controlling interest 'otal equity otal liabilities and shareholders' equity	22	95,268 24,504,273,648 259,402,327,831	2,534,779 24,583,637,433 214,205,369,487	Cash and cash e
OFF-BALANCE SHEET ITEMS				Balance wit (including f
Contingent liabilities Acceptances and endorsements Letters of guarantee	23.1	18,676,525,600 8,308,768,437	13,190,254,052 10,218,482,911	Balance wit Money at ca Governmer
rrevocable letters of credit tills for collection	23.2 23.3	14,504,592,520 14,667,819,982	13,817,709,300 10,854,384,996	
other contingent liabilities Total		56,157,706,538	48,080,831,259	The annexed notes
Other commitments Occumentary credits and short term trade-related transactions occurred assets purchased and forward denosits placed	23.4	4,862,653,604	2045042200	
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments	25.4	-	2,045,042,200 - -	PROPERTY AND
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments other commitments otal	23.4	- - - - - - -	2,045,042,200	Cash
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments Other commitments otal otal Off-Balance Sheet items including contingent liabilities		- - -	-	Cash In hand (including Balance with Ban
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments other commitments otal otal Off-Balance Sheet items including contingent liabilities		- - - - - - -	2,045,042,200	Cash In hand (includin Balance with Ban (including foreigr Balance with oth
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments other commitments otal of the commitments otal of the commitments otal of the commitments of the commitment o		4,862,653,604 61,020,360,142	2,045,042,200	Cash In hand (including Balance with Band (including foreign Balance with other Bangladesh Outside Bangladesh
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments other commitments otal of the commitments otal of the commitments otal of the commitments of	s.	4,862,653,604 61,020,360,142	2,045,042,200 50,125,873,459	Cash In hand (includin Balance with Ban (including foreigr Balance with ot In Bangladesh Outside Banglad Money at call an Investments
Indrawn note issuance and revolving underwriting facilities indrawn formal standby facilities, credit lines and other commitments other commitments otal Off-Balance Sheet items including contingent liabilities are annexed notes 1 to 49 form an integral part of these financial statement. Managing Director & CEO Director	s.	4,862,653,604 61,020,360,142	2,045,042,200 50,125,873,459	Cash In hand (including Balance with Ban (including foreigr Balance with oth In Bangladesh Outside Banglad Money at call an Investments Government Others
Indrawn note issuance and revolving underwriting facilities indrawn formal standby facilities, credit lines and other commitments otal otal Off-Balance Sheet items including contingent liabilities are annexed notes 1 to 49 form an integral part of these financial statement. Managing Director & CEO Director [5]	is. Director	4,862,653,604 61,020,360,142 Ch As per our rep Hoda Va	2,045,042,200 50,125,873,459	Cash In hand (includin Balance with Ban (including foreigr Balance with oth In Bangladesh Outside Banglad Money at call an Investments Government Others Loans, cash credi
Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments of the commitmen	os. Director	4,862,653,604 61,020,360,142 Ch As per our rep Hoda Va Ar and 31 December 2016	2,045,042,200 50,125,873,459 50,125,873,459 airman oort of same date.	Cash In hand (including Balance with Band (including foreign Balance with oth In Bangladesh Outside Banglad Money at call an Investments Government Others Loans, cash credibils purchased a
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Indrawn note issuance and revolving underwriting facilities Indrawn formal standby facilities, credit lines and other commitments of the commitmen	os. Director year ende	4,862,653,604 61,020,360,142 Ch As per our rep Hoda Va Ar and 31 December 2016	2,045,042,200 50,125,873,459 50,125,873,459 airman oort of same date.	Cash In hand (including Balance with Ban (including foreigr Balance with oth In Bangladesh Outside Banglad Money at call an Investments Government Others Loans and advar Loans, cash credi Bills purchased a Fixed assets incl Other assets Non-banking ass Total assets
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Indrawn note issuance and revolving underwriting facilities indrawn formal standby facilities, credit lines and other commitments oftal ordal off-Balance Sheet items including contingent liabilities are annexed notes 1 to 49 form an integral part of these financial statement. Managing Director & CEO Director Director E Consolidated Profit and Loss Account for the interest income/profit on investments interest paid/profit shared on deposits and borrowings etc. let interest income/profit on investments income (and income) income income income (but income) income (contains income) income (do logical operating income (A)	year endo Note 25 26 27 28	As per our rep	2016 2015 Taka 15,228,190,245 (9,822,863,689) 5,405,326,556 4,527,078,328 2,150,207,661 1,003,958,325	Cash In hand (includin Balance with Ban (including foreigr Balance with oth In Bangladesh Outside Banglad Money at call an Investments Government Others Loans and advan Loans, cash credi Bills purchased a Fixed assets incl Other assets Non-banking as: Total assets Liabilities Tier-Il subordina Borrowings fron Deposits and otl Current deposits Bills payable
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Consolidated Profit and Loss Account for the Interest income/profit on investments interest paid/profit shared on deposits and borrowings etc. Net interest income/profit on investments Investment income Commission, exchange and brokerage Other operating income (Total operating income (A) Departing expenses Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Chief Executive's salary and fees Directors' fees Depreciation and repair Other expenses Total operating expenses (B) Profit before provision (C = A-B) Provision for off-balance sheet exposures Other provision Total provision (D) Total profit before tax (E = C + D) Provision for taxation (F) Current tax expense Deferred tax income/(expense) Total profit after tax (B = E + F) Net profit after tax attributable to: Equity holders of the bank Non-controlling interest Appropriations Statutory reserve General reserve Retained surplus for the year Farnings per share (EPS)	year endo Note 25 26 27 28 29 30 31 32 33 34 45 35 36 37 38 39	4,862,653,604 61,020,360,142 As per our reg 2016 Taka 16,057,152,921 (9,545,962,641) (6,511,190,280 4,903,835,104 2,423,967,973 1,049,681,156 8,377,484,233 14,888,674,513 3,755,320,060 781,049,219 38,273,353 92,772,113 165,524,753 17,771,350 2,662,166 2,590,339 999,457,712 1,253,254,571 7,108,675,635 7,779,998,878 (2,014,646,765) (133,000,00) 658,880 (2,146,987,885) (1,570,280,806) 4,062,730,187 4,062,730,187	2016 2015 Taka 15,228,190,245,043,280 15,228,190,245 (9,822,863,689) 5,405,326,556 2,150,207,661 1,003,958,325 2,150,207,661 1,003,958,325 2,150,207,661 1,003,958,325 1,477,968,952 1,477,968 16,409,425 1,477,969 1,508,573 840,095,391 1,171,746,639 6,317,908,425 6,768,662,445 (2,148,269,292) (21,000,000) (37,600,229) (2,206,869,5211 4,561,792,924 (16,46,005,974) 677,355,387 [968,650,587] (16,640,050,974) 677,355,387 [968,650,587] 3,593,116,965 25,372 3,593,116,965	Cash In hand (including Balance with Band (including Balance with Band (including Foreign Balance with oth In Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Government Others Loans and advar Loans, cash credi Bills purchased and Eise Bangladesh Government Others Loans and advar Loans, cash credi Bills purchased and Sills purchased assets Including assets Total Ballities Asavings bank dep Fixed deposits Bearer certificate Other liabilities Capital/sharehol Paid up capital Statutory reserve Share premium Other reserve Share premium Other reserve Surplus in profit a Total shareholde Total liabilities a Total liabilities a Coptances and Letters of guarant Irrevocable letters Bills for collection Other contingent Total Other commitme Documentary cre Forward assets pu Undrawn formal so Other commitme Total Total Off-Balance

Taka	Statutory reserve Taka 5,002,816,644	Share premium Share Premium Taka 660,857,013	Asset revaluation reserve Taka 4,690,126,740	General reserve Taka 11,394,928	Revaluation gain/(loss) on investments Taka 3,298,220,345	Dividend Equalization Reserve	Surplus in profit and loss account Taka 2,159,706,674	Total <u>Taka</u> 24,581,102,654	Non controlling interest Taka 2,534,779	Total equity Taka 24,583,637,433
_ i		<u>Taka</u>			3,298,220,345		i —		i — i	_
,757,980,310 - - - -	5,002,816,644	660,857,013	4,690,126,740 - -	11,394,928 -			2,159,706,674	24,581,102,654	2,534,779	24,583,637,433
-			-		(2 134 300 438)	 				
-					(2.134.320.438)	ļ			! '!	
					(e) in ilonal inal	!	·	(2,134,320,438)		(2,134,320,438)
				-		<u> </u>	18,444,112	18,444,112		18,444,112
- 1	·		(21,268,317)			 	21,268,317			1
ĺ							2,440,339	2,440,339	(2,440,339)	
.	.					<u> </u> 	4,062,727,792	4,062,727,792	2,395	4,062,730,187
						176,928,87	(176,928,877)			
	.					 	(2,026,216,078)	(2,026,216,078)	(1,569)	(2,026,217,646)
	1,088,867,757						(1,088,867,757)			
757,980,310	6,091,684,401	660,857,013	4,668,858,423	11,394,928	1,163,899,907	176,928,87	2,972,574,522	24,504,178,380	95,268	24,504,273,648
										_
emen	nt of Ci	nange	s in Eq	uity fo	or the y	ear end	led 31 L)ecemi	oer 201	5
Attributable to the equity holders of the Bank										
		7,980,310 6,091,684,401	7,980,310 6,091,684,401 660,857,013	7.580,310 6,691,684,401 660,857,013 4,668,858,423	280310 6.091,684.401 660.857,013 4.668.858.423 11,394.928 ement of Changes in Equity fo	1983 शिक्षको स्थानमा स्थानमा स्थानमा विकास व Transport of Changes in Equity for the year	1,888,87,577 1,888,87,073 1,888,888,473 11,384,938 1,161,899,907 176,938,877 1,161,899,907 176,938,877 1,161,899,907 176,938,877 1,161,899,907 176,938,877 1,161,899,907 176,938,877 1,161,899,907 176,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,899,907 1,161,938,877 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,938,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,161,977 1,1	. 1,088,857,573	- 1,008,597,77 - 1,08	

				Attributable to the eq	uity holders of the	e Bank				
Particulars	Paid up capital	Statutory reserve	Share premium Share Premium	Asset revaluation reserve	General reserve	Revaluation gain/(loss) on investments	Surplus in profit and loss account	Total	Non controlling interest	Total equity
	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Balance as at 1 January 2015	8,340,933,630	4,103,894,030	1,082,116,244	4,711,395,054	11,394,928	3,255,456,556	801,804,006	22,306,994,448	3,049,884	22,310,044,333
Surplus/(deficit) on account of revaluation of properties								-		
Surplus/(deficit) on account of revaluation of investments						42,763,789		42,763,789		42,763,78
Currency translation differences							(12,950,528)	(12,950,528)	(534,806)	(13,485,334
Adjustment of revaluation reserve with retained earnings for charging depreciation of revalued carrying amount				(21,268,314)			21,268,314			
Net profit/(loss) for the year							3,593,116,965	3,593,116,965	25,372	3,593,142,33
Dividend (bonus share)	417,046,680		(417,046,680)							
Allocation for prejudice shares			(4,212,552)				4,212,552			
Dividend (Cash)							(1,348,822,022)	(1,348,822,022)	(5,670)	(1,348,827,692
Appropriation made during year		898,922,614					(898,922,614)			
Balance as at 31 December 2015	8,757,980,310	5.002.816.644	660.857.013	4,690,126,740	11,394,928	3.298.220.345	2,159,706,674	24.581.102.654	2,534,779	24.583.637.433

net prone (r	oss) for the year	i	i i				i	- 3,593,116,965	3,593,116,965	25,372	3,593,142,337	
Dividend (b	onus share)	417,046,680	-	(417,046,680)			ļ			-		Retained surplus for t
Allocation f	or prejudice shares		.	(4,212,552)			! 	4,212,552		.		Earnings per share (EF
Dividend (G								- (1,348,822,022)	(1,348,822,022)	(5,670)	(1,348,827,692)	
							į	1	(1,310)022,022)	(3)010)	(1,3-10,021,032)	The annexed notes 1 to 4
	on made during year at 31 December 2015	8,757,980,310	898,922,614 5,002,816,644	660,857,013	4,690,126,740	11,394,928	3,298,220,3	- (898,922,614) 145 2,159,706,674	24,581,102,654	2,534,779	24,583,637,433	SAA
t Create use	erve as Dividend Equalization Fund in compliance with										unt of Disidonal	DYY'
	r Fund for building up will be equivalent to the excess a						to out out of priving	na cquaicason i una ii ici	JECIBICS CBSII UIVIUEII	u ilitare unan 2010. Aliita	unit or prinacina	Managing Director
The annexes	l notes 1 to 49 form an integral part of these financial stat	aments										
THE STITLE	• • •											
	Consolidated	d Cash I	Flow Sta	itemer	nt for th	ne year	ended	d 31 Dece	mber 2	016		Dhaka, 30 March 2017
								20		20		
A)	Cash flows from operat	ing activi	ities				<u>Note</u>	<u>Tal</u>	<u>ca</u>	<u>Ta</u>	<u>ka</u>	State
	Interest receipts/investm	ent incon	ne receipt:	s in cash					418,614		,223,509	Particulars
	Interest payments/profit Dividend receipts	paid on d	ieposits						073,279) 141,846		485,479) ,250,240	
	Fees and commission red						16.a.1		345,890 977,114		,573,554 ,813,326	
	Recoveries of loans previ Cash payments to emplo		iten-on				10.a.1		558,390)		614,331)	Balance as at 1 January2016
	Cash payments to suppli Income taxes paid	ers							736,106) 574,084)		908,144) 052,952)	Dutance as at 1 surrour y 2010
	Receipts from other oper						41	5,454,	692,081	5,411	,123,474	Surplus/(deficit) on account of revaluati
	Payments for other opera Cash generated from oper			re chana	es in		42	(2,627,8	318,255)	(2,390,	415,357)	Surplus/(deficit) on account of revaluati
	operating assets and liabi							8,743,6	515,431	8,660,	507,840	investments
	Increase/decrease in op	erating a	assets and	l liabiliti	ies							Adjustment for sale of revalued assets
	Loans and advances to co	ustomers					43		549,178)		935,106)	
	Deposits from other ban	ks/borrow	vings				43		763,692) 916,216		,382,333	Adjustment of revaluation reserve with earnings
	Deposits from customers Other liabilities	5					44		404,658 283,162)		,357,254 726,714)	for charging depreciation of revalued ca
	Cash generated from oper							4,325,	724,842	1,667,	037,611	Net profit for the year
	Net cash flow from oper	atıng actı	ivities (i+i	1)				13,069,3	340,273	10,327,	545,451	Net profit for the year
	Cash flows from investi Proceeds from sale of sec		ties					(1.445	267,273)	564	.988.941	Dividend (bonus share)
	Payment for purchase of	securities						1,518,	144,258	(3,813,	963,627)	Transfer to dividend equalization fund*
	Purchase/sale of propert Net cash used in investing	y, plant ar 1a activit i	nd equipm ies	nent					372,306) 95,321)		417,326) 92,012)	
~												Dividend (Cash)
C)	Cash flows from financi Dividend paid	_						(2,029,	187,172)	(1,348,	827,692)	Appropriation made during year
	Net cash from financing	g activitie	es					(2,029,1	87,172)	_(1,348,8	327,692)	Balance as at 31 December 2016
D)	Net increase in cash and	d cash eq	uivalents	(A+B+C	:)			10,463,	657,780	4,814	,325,747	State
E)	Effects of exchange rate	e change:	s on cash	and casl	n equiva	lents		831,	457,285	792	,078,114	Particulars
F)	Cash and cash equivale	nts at be	ginning o	f the ye	ar			34,702,	864,919	29,096	,461,058	
G)	Cash and cash equivale	nts at en	d of the y	ear (D+E	+ F)			45,997,9	979,984	34,702,	864,919	Balance as at 1 January 2015
Cash	and cash equivalents at Cash in hand (including t			nsists o	f:			3 788	.022,776	2 998	,982,425	
	Balance with Bangladesh	Bank and		bank(s)					275,735		,634,907	Surplus/(deficit) on account of revaluat
	(including foreign curren Balance with other bank		ncial instit	utions				14,085	672,503	15,915	,975,258	Surplus/(deficit) on account of revaluat
	Money at call and short r Government securities	notice						91,	379,167 629,802	95	,379,167 ,893,162	Adjustment for sale of revalued assets
	dovernment securities								9 79,984		864,919	Aujustinent für sale üt fevalueu assets
The a	nnexed notes 1 to 49 form	an inteara	al part of th	nese finar	ncial state	ements.						Adjustment of revaluation reserve with
			,									for charging depreciation of revalued of
		Ва	lance S	heet as	at 31	Decem	ber 20	16				Net profit for the year
	DEDTY AND ACCETS						<u>Note</u>	<u>201</u>		20		Dividend (bonus share)
	PERTY AND ASSETS						<u>note</u>	<u>Tak</u>	<u>a</u>	Tal	<u>ca</u>	Allocation for prejudice shares
Cash In har	nd (including foreign curr	encies)					4.a	3.787.	829,631	3.028	,046,419	
Balan	ce with Bangladesh Bank		gent bank	(s)					!			Dividend (Cash)
	ding foreign currencies)						4.a.1	24,484,1	275,735 05,366		,634,907 681,326	Appropriation made during year
	nce with other banks and ngladesh	d financia	al instituti	ions			5.a	12.187	706,470	15 355	,924,462	Balance as at 31 December 2015
	ide Bangladesh							661,	120,028	263	,921,673	* Create reserve as Dividend Equalization
Mone	ey at call and short notic	:e					6	12,848,8 91,3	326,498 379,167		846,135 379,167	cash dividend more than 20%. Amount o The annexed notes 1 to 49 form an integral p
	rnments						7.a		912,713		,517,972	incumosonoes i to 47 toni anniegra p
Othe								2,383,	242,864	4,923	,298,995	
Loan	s and advances/investm	ents					8.a	24,432,1	55,577	24,614,	816,967	
Loan	s, cash credits, overdrafts,	etc./inve	stments					167,749,			,433,769	N 646 4
DIIIS	ourchased and discounte	u					9	175,025,0	392,955 76,659	143,087,	,067,512 501,281	A) Cash flows from

Cash and cash equivalents at end of the year consists of: Cash in hand (including foreign currencies)		3,788,022,776	2,998,982,425
Balance with Bangladesh Bank and its agent bank(s)		20,696,275,735	12,438,634,907
(including foreign currencies) Balance with other banks and financial institutions		14,085,672,503	15 015 075 250
Money at call and short notice		91,379,167	15,915,975,258 95,379,167
Government securities		7,336,629,802	3,253,893,162
		45,997,979,984	34,702,864,919
he annexed notes 1 to 49 form an integral part of these financial statement	s.		
Palance Chest as at 21 Dec	ombor 2	016	
Balance Sheet as at 31 Dece	ember 2		2015
PROPERTY AND ASSETS	<u>Note</u>	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>
ash			
n hand (including foreign currencies) alance with Bangladesh Bank and its agent bank (s)	4.a	3,787,829,631	3,028,046,419
ncluding foreign currencies)	4.a.1	20,696,275,735	12,438,634,907
alance with other banks and financial institutions	5.a	24,484,105,366	15,466,681,326
n Bangladesh	J.a	12,187,706,470	15,355,924,462
Outside Bangladesh		661,120,028	263,921,673
languat call and chart notice	6	12,848,826,498	15,619,846,135
loney at call and short notice nvestments	ь 7.а	91,379,167	95,379,167
Government		22,048,912,713	19,691,517,972
Others		2,383,242,864	4,923,298,995
oans and advances/investments	8.a	24,432,155,577	24,614,816,967
oans, cash credits, overdrafts, etc./investments	o.a	167,749,683,704	138,229,433,769
tills purchased and discounted	9	7,275,392,955	4,858,067,512
ived assets including premises furniture and fivtures	10.a	175,025,076,659 8 084 826 026	143,087,501,281 8 135,621,490
ixed assets including premises, furniture and fixtures Other assets	10.a 11.a	8,084,826,026 13,500,653,120	8,135,621,490 7,027,747,460
on-banking assets	12	956,925,360	792,824,667
otal assets		259,423,947,774	214,840,418,493
IABILITIES AND CAPITAL			
iabilities ier-II subordinated bond	13	3,000,000,000	3,000,000,000
Borrowings from other banks, financial institutions and agents	14.a	31,695,262,081	22,079,989,593
eposits and other accounts	15.a		
Current deposits and other accounts		24,512,543,307	20,572,164,836
Bills payable Savings bank deposits		1,587,153,855 34,994,257,334	1,976,445,056 31,213,313,434
ixed deposits		113,601,078,193	89,966,810,084
Bearer certificate of deposit		-	-
Other liabilities	16.a	174,695,032,689 24,732,977,227	143,728,733,410 20,522,559,400
otal liabilities	10.a	234,123,271,997	189,331,282,403
apital/shareholders' equity			
aid up capital	17.2	8,757,980,310	8,757,980,310
tatutory reserve hare premium	18 19	6,091,684,401	5,002,816,644 660,857,013
other reserve	20.a	5,958,715,512	7,999,742,013
urplus in profit and loss account	21.a	3,831,438,541	3,087,740,110
otal shareholders' equity otal liabilities and shareholders' equity		25,300,675,777 259,423,947,774	25,509,136,090 214,840,418,493
FF-BALANCE SHEET ITEMS			
ontingent liabilities		10.45	
acceptances and endorsements etters of guarantee	23.1	18,676,525,600 8,308,768,437	13,190,254,052 10,218,482,911
revocable letters of credit	23.1	14,504,592,520	13,817,709,300
ills for collection	23.3	14,667,819,982	10,854,384,996
Ither contingent liabilities otal		56,157,706,538	48,080,831,259
ther commitments			
ocumentary credits and short term trade-related transactions		-	-
orward assets purchased and forward deposits placed	23.4	4,862,653,604	2,045,042,200
Indrawn note issuance and revolving underwriting facilities		-	-
Indrawn formal standby facilities, credit lines and other commitments Other commitments		-	-
otal		4,862,653,604	2,045,042,200
otal Off-Balance Sheet items including contingent liabilities		61,020,360,142	50,125,873,459
ne annexed notes 1 to 49 form an integral part of these financial statements			
e dimexed notes 1 to 49 form an integral part of these financial statements			
\/\$\(\alpha\) \(\begin{array}{cccccccccccccccccccccccccccccccccccc	*	~ I	//. A

	<u>Note</u>	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>
Interest income/profit on investments	25.a	16,042,227,272	15,324,758,90
Interest paid/profit shared on deposits and borrowings etc.	26.a	(9,565,268,460)	(9,818,866,758
Net interest income/profit on investments		6,476,958,812	5,505,892,14
Investment income	27.a	4,745,837,129	4,390,718,04
Commission, exchange and brokerage	28.a	2,125,263,521	1,891,835,51
Other operating income	29.a	1,047,663,376	995,879,73
		7,918,764,026	7,278,433,29
Total operating income (A)		14,395,722,838	12,784,325,43
Salaries and allowances	30	3,634,379,812	3,166,373,64
Rent, taxes, insurance, electricity, etc.	31.a	729,230,525	674,541,83
Legal expenses	32.a	36,338,906	25,639,94
Postage, stamp, telecommunication, etc.	33.a	86,933,721	70,980,95
Stationery, printing, advertisements, etc.	34.a	160,933,282	183,857,26
Chief Executive's salary and fees	35	17,771,350	16,409,42
Directors' fees	36.a	2,203,000	1,244,00
Auditors' fees		2,127,000	1,209,75
Depreciation and repair of Bank's assets	37.a	984,171,575	823,583,62
Other expenses	38.a	1,225,994,881	1,147,371,94
Total operating expenses (B)		6,880,084,052	6,111,212,36
Profit before provision (C = A-B)		7,515,638,786	6,673,113,06
Provision for loans and advances/investments	39.a	(1,938,300,000)	(2,147,500,000
Provision for off-balance sheet exposures		(133,000,000)	(21,000,000
Other provision		-	(10,000,000
Total provision (D)		(2,071,300,000)	(2,178,500,000
Total profit before taxes (E = C+D)		5,444,338,786	4,494,613,06
Provision for taxation (F)	40.a		
Current tax expense		(1,656,130,855)	(1,588,720,538
Deferred tax income/(expense)		146,236,463	672,989,53
Total provision for tax		(1,509,894,392)	(915,730,999
Net profit after tax (G = E+F)		3,934,444,394	3,578,882,06
Appropriations			
Statutory reserve		1,088,867,757	898,922,61
General reserve		-	
		1,088,867,757	898,922,61
Retained surplus for the year		2,845,576,637	2,679,959,45
Earnings per share (EPS)	45.a	4.49	4.09

Managing Director & CEO Director Director







Particulars	Paid-up capital	Statutory reserve	Share Premium	Asset Revaluation reserve	General reserve	Revaluation gain/(loss) on investment	Dividend Equalization Reserve	Surplus in profit andloss account	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka		Taka	Taka
Balance as at 1 January2016	8,757,980,310	5,002,816,644	660,857,013	4,690,126,740	11,394,928	3,298,220,345		3,087,740,110	25,509,136,0
Surplus/(deficit) on account of revaluation of properties	-								
Surplus/(deficit) on account of revaluation of investments						(2,196,687,060)			(2,196,687,06
Adjustment for sale of revalued assets									ļ
Adjustment of revaluation reserve with retained earnings									
or charging depreciation of revalued carrying amount				(21,268,317)	-			21,268,317	ĺ
Net profit for the year		-	-					3,934,444,394	3,934,444,3
Dividend (bonus share)	-								ĺ
Fransfer to dividend equalization fund*	-						176,928,877	(176,928,877)	İ
Dividend (Cash)								(1,946,217,647)	(1,946,217,64
Appropriation made during year		1,088,867,757						(1,088,867,757)	i
Balance as at 31 December 2016	8,757,980,310	6.091.684.401	660.857.013	4 668 858 423	11.394.928	1,101,533,285	176,928,877	3,831,438,541	25,300,675,7

Statement of Cha	anges in Ed	quity for	the yea	r ended	31 De	cember 2	2015	
Particulars	Paid-up capital	Statutory reserve	Share Premium	Asset Revaluation reserve	General reserve	Revaluation gain/(loss) on investment	Surplus in profit andloss account	Total equity
	Taka	Taka	Taka	Taka	Taka	Taka	Taka	Taka
Balance as at 1 January2015	8,340,933,630	4,103,894,030	1,082,116,244	4,711,395,054	11,394,928	3,222,023,735	1,646,077,481	23,117,835,102
Surplus/(deficit) on account of revaluation of properties								
Surplus/(deficit) on account of revaluation of investments						76,196,610		76,196,610
Adjustment for sale of revalued assets			-				-	
Adjustment of revaluation reserve with retained earnings for charging depreciation of revalued carrying amount				(21,268,314)			21,268,314	
Net profit for the year							3,578,882,069	3,578,882,069
Dividend (bonus share)	417,046,680		(417,046,680)					
Allocation for prejudice shares			(4,212,552)				4,212,552	
Dividend (Cash)							(1,263,777,692)	(1,263,777,692)
Appropriation made during year		898,922,614					(898,922,614)	-
Balance as at 31 December 2015	8,757,980,310	5,002,816,644	660,857,013	4,690,126,740	11,394,928	3,298,220,345	3,087,740,110	25,509,136,090

J	cash di	e reserve as Dividend Equalization Fund in compliance with BRPD circular letter no. 18 dated 20 October 2002, wh vidend more than 20%. Amount of Dividend Equalization Fund for building up will be equivalent to the excess an exed notes 1 to 49 form an integral part of these financial statements.			
		Cash Flow Statement for the year o	ended 31 Dece	mber 2016	
				<u>2016</u>	2015
]	l		Note	<u>Taka</u>	<u>Taka</u>
J	A)	Cash flows from operating activities			
		Interest receipts/investment income receipts in cash		16,116,492,965	15,246,792,10
		Interest payments/profit paid on deposits		(7,167,677,523)	(7,260,488,54
		Dividend receipts		315,128,298	210,954,12
		Fees and commission receipts in cash		1,317,072,395	1,107,071,6
		Recoveries of loans previously written off	16.a.1	592,977,114	365,813,3
		Cash payments to employees		(3,442,151,162)	(3,024,150,78
		Cash payments to suppliers		(85,278,736)	(93,912,74
		Income taxes paid	11.a.3	(1,919,280,323)	(927,002,38
,		Receipts from other operating activities	41.a	5,356,933,457	5,298,980,7
		Payments for other operating activities	42.a	(2,536,186,527)	(2,302,617,83
		Cash generated from operating activities before changes in			
		operating assets and liabilities (i)		8,548,029,957	8,621,439,65
_		Increase/decrease in operating assets and liabilities			
		Loans and advances to customers		(31,937,575,378)	(26,466,900,19
1		Other assets	43.a	(726,285,992)	(1,129,322,47
		Deposits from other banks/borrowings	45.0	6,947,916,216	1,884,245,8
		Deposits from customers	15.a	33,633,655,551	28,254,056,9
١		Other liabilities	44.a	(2,822,881,443)	(676,783,89
		Cash generated from operating assets and liabilities (ii)		5,094,828,954	1,865,296,19
-		Net cash from operating activities (i+ii)		13,642,858,911	10,486,735,84
					., ., .,
	B)	Cash flows from investing activities			
		Proceeds from sale of securities		548,772,953	266,859,7
		Payment for purchase of securities		1,518,144,258	(3,813,963,62
1		Purchase/sale of property, plant and equipment		(642,678,733)	(903,499,24
		Investment in subsidiaries		(3,603,929,824)	
		Net cash used in investing activities		(2,179,691,346)	(4,450,603,15
1					

C) Cash flows from financing activities Dividend paid

Net cash from financing activities (1,946,217,647) (1,263,777,692) D) Net increase in cash and cash equivalents (A+B+C) 9,516,949,918 4,772,354,997 Effects of exchange rate changes on cash and cash equivalents 808,191,126 777,207,899 34,435,799,790 28,886,236,894 Cash and cash equivalents at beginning of the year 44,760,940,834 34,435,799,790 G) Cash and cash equivalents at end of the year (D+E+F) Cash and cash equivalents at end of the year consists of: 3,787,829,631 3,028,046,419 Balance with Bangladesh Bank and its agent bank(s) 20,696,275,735 12,438,634,907 (including foreign currencies) 15,619,846,135 Balance with other banks and financial institutions 12,848,826,498 91,379,167 7,336,629,802 Government securities 44,760,940,834 34,435,799,790

 $The \ annexed \ notes \ 1 \ to \ 49 \ form \ an \ integral \ part \ of \ these \ financial \ statements.$

As per our report of same date.

Hoda Van ON V



Report and Financial Statements as at and for the year ended 31 December 2016

Notes to the Financial Statements as at and for the year ended 31 December 2016

Reporting entity- The Bank and its activities

Legal Status and nature of the entity

The City Bank Limited ("the Bank") was incorporated as a public limited company in Bangladesh under The Companies Act 1913. It commenced its banking business from 14 March 1983 under the license issued by Bangladesh Bank The Bank has 108 (2015:108) branches, 11 (2015: 11) SME/Agri branches and 1 SME centre in Bangladesh as at 31 December 2016. The Bank had no overseas branches as at 31 December 2016. Out of the above 120 branches, 1 branch is designated as Islamic Banking Branch complying with the rules of Islamic Shariah, the modus operandi of which is substantially different from other branches run on conventional basis. It has 309 (2015: 276) ATMs as at 31 December 2016. The Bank was listed withDhaka Stock Exchange Limited and Chittagong Stock Exchange Limited as a publicly traded company on 03 February 1987 and 27 December 1995. It is operating as City Group with it's three subsidiaries

The registered office of the Bankis located at 136, Bir Uttam Mir Shawkat Sarak (Gulshan Avenue), Gulshan-2

1.2 Principal activities of the Bank

The principal activities of the Bank are to provide wide arry of financial products and services that includes all kind of conventional and Islamic banking services to its customers. It offers commercial banking, consumer banking, trade services, cash management, treasury, SME, retail, custodial services clearing services to its customers. These activities are conducted through its branches, SME centres, islamic windows, and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch.

Off-Shore Banking Unit (OBU) is a separate business unit of the Bank, governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Off-Shore Banking Unit permission vide letter No. BRPD(P-3)744(101)/2010-4129 dated 10 November 2009. OBU provides varied financial needs of 100% foreign owned/joint venture industrial units and foreign entities located in Export Processing Zones of Bangladesh. Separate financial statements of Off-Shore Banking Unit are shown in Annexures J(1) and J(2).

The Bank obtained permission for Islamic Banking Branch from Bangladesh Bank vide letter no. BL/DA/6852/2003 dated 16 July 2003. Through the Islamic Banking Branch the Bank extends all types of Islamic Shariah compliant finance like lease, hire purchase shirkatul melk (HPSM), bai muazzal, household scheme etc. and different types of depositslike mudaraba/manarah savings deposits, mudaraba/manarah term deposits, al-wadeeah current deposits, monthly/quarterly profit paying scheme etc. Separate financial statements of Islamic Banking Branch are shown in Annexures I(1) and I(2).

The Bank has three subsidiaries. All of them have been in operations on the reporting date. These areCity Brokerage Limited, City Bank Capital Resources Limited and CBL Money Transfer Sdn. Bhd. Detail of the subsidiaries have been presented in note no. 1.5.1 to 1.5.3.

The City Brokerage Limited ('the company') was incorporated in Bangladesh as a private limited company on 31 March 2010 vide registration no. C-83616/10 under the Companies Act 1994. The legal status of the Company has been converted into public limited company from private limited company in June 2012 in compliance with Bangladesh Securities and Exchange Commission Rules 2000. Previously the Bank launched its brokerage division on 4 August 2009 which was subsequently separated from the Bank on 15 November 2010. On 31 December 2016 the Bank held 99.9963% shares of the compa

The financial statements, audited by S.F. Ahmed & Co, Chartered Accountants, have been enclosed in Appendix A.

City Bank Capital Resources Limited (CBCRL) was incorporated in Bangladesh as a private limited company on 17 August 2009 vide registration no. C-79186/09 under the Companies Act, 1994. The registered office of CBCRL is at 10 Dilkusha Commercial Area, Jibon Bima Tower, Dhaka -1000. CBCRL delivers a whole range of investment banking services including merchant banking activities such as issue management, underwriting, portfolio management and corporate advisory. On 31 December 2016 the Bank held 99.9933% shares of CBCRL.

cial statements, audited by S.F. Ahmed & Co, Chartered Accountants, have been enclosed in Appendix B.

1.5.3 CBL Money Transfer Sdn. Bhd. (CMTS)

CBL Money Transfer Sdn. Bhd. (CMTS) is a private limited company by shares incorporated under the laws of Malaysia and registered with the Companies Commission of Malaysia with Registration No. 769212M carrying on money services business under the Money Services Business Act 2011 under a Class B License No. 00127 from the Bank Negara Malaysia. CMTS is principally engaged as inbound and outbound remittance service provider.

The Bank entered into an agreement on 4 April 2013 to purchase 75% of ordinary shares of CMTS with an agreement to acquire 100% shares of CMTS ultimately and the company became and started as subsidiary of the Bank since 5 August 2013. On 31 December 2016 the Bank held 100% shares of CMTS.

The financial statements of CMTS, audited by Nasharuddin Wong & Co, Chartered Accountants, have been enclosed

Basis of Preparation

The separate financial statements of the Bank as at and for the year ended 31 December 2016 comprise those of Domestic Banking Unit (Main operations) and Offshore Banking Unit (OBU), and the consolidated financial statements of the group comprise those of 'the Bank' (parent company) and its subsidiaries. There were no significant changes in the nature of principal business activities of the Bank and the subsidiaries during the financial year.

The consolidated financial statements of the Bank as at and for the year ended 31 December 2016 have been prepared in accordance with the "First Schedule (Section 38) of the Bank Company Act 1991 as amended by BRPD circular no. 14 dated 25 June 2003, DFIM Circular # 11, dated December 23, 2009 and Bangladesh Financial Reporting Standards (BFRSs), Bangladesh Accounting Standards (BAS), etc. The Bank complied with the requirements of the following rules

The Bank Company Act (Amended-2013);

The Companies Act 1994:

Rules, regulations and circulars issued by the Bangladesh Bank from time to time; The Securities and Exchange Ordinance 1969:

Bangladesh Securities and Exchange Commission Act 1993; Bangladesh Securities and Exchange Commission (Public Issues) Rules 2015;

Value Added Tax Act 1991: and Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) rules and regulations

Financial Institutions, Bahrain, and BRPD circular no-15, dated November 09, 2009. A separate balance sheet, profit and loss account and a statement of profit paid on deposits are shown in Annexure-I(1) and I(2) and the figures appearing in the annexure have been incorporated in the related heads of these financial stateme Central Shariah Board for Islamic Banks in Bangladesh.

In case any requirement of the Bank Companies Act (Amended-2013), and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Company Act (Amended-2013), and provisi

uirements of BFRS are as follow

and circulars issued by Bangladesh Bank shall prevail. Material departures from the requ

BFRS: As per BAS 1, a complete set of financial statements comprises a statement of financial position, a statement of profit and loss and other comprehensive income, a statement of changes in equity, a statement of cash flows, notes comprising a summary of significant accounting policies and other explanatory information and comparative information. BAS 1 has also stated the entity to disclose assets and liabilities under current and non-current ately in its statement of financial position

Bandladesh Bank: A format of financial statements (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) is prescribed in the "First Schedule" of section 38 of the Bank Companies Act (amended2013) and BRPD circular no. 14 dated 25 June 2003 of Bangladesh Bank. Assets and liabilities are not classified under current and non-current heading in the prescribed format of financial statements

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 at the reporting date is taken to profit and loss account or revaluation reserve respectively.

are revalued at the reporting date 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 on portfolio basis.

BFRS: As per requirement of BAS 39 where Government treasury securitiesTreasury bills andTreasury bondswill fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognised through profit and loss account. Securities designated as Held to Maturity (HTM) are measured at amortised cost method and interest income is recognised through the profit and loss account.

Bangladesh Bank: HFT securities are revalued on the basis of mark to market and any gains on revaluation of securities which have not matured as at the balance sheet date 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 date are charged in the profit and loss account. Interest on HFT securities including amortisation of discount is recognised in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised and gains or losses on amortisation are recognised in other reserve as a part of equity.

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.

Bangladesh Bank: As per BRPD circular no.14 (23 September 2012), BRPD circular no. 19 (27 December 2012), BRPD circular no. 05 (29 May 2013) and BRPD circular no. 16 (18 November 2014) a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. And specific provision (other than short-term agricultural and micro-credits) for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Moreover, a provision for Short-Term Agricultural and Micro-Credits has to be providedfor 'sub-standard' and 'doubtful' loans at the rate of 5% and a 100% provision for the 'bad/Loss' loans.

Again and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% 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 BAS 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 l ved 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.

BFRS: As per BAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which are required to be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of changes in equity.

Financial instruments – presentation and disclosure

In several cases Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in BAS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the financial statements.

BFRS: When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a deposit as opposed to a sale, and the underlying asset continues to be recognised in the entity's financial statements. Such transactions do not satisfy the derecognition criteria specified in BAS 39. Such transactions will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense. Same rule applies to the opposite side of the transaction (Reverse REPO).

Bangladesh Bank: As per Bangladesh Bank circulars/guidelines, when a bank sells a financial asset and simultaneously enters into an agreement to repurchase the asset (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sales transactions and the financial assets are derecognised in the seller's book and recognised in the buyer's book.

BFRS: As per BAS 39, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD 14, dated 25 June 2003 financial guarantees such as L/C, L/G will be treated as Off-Balance Sheet items. No liability is recognised for the guarantee except the cash margin

BFRS: As per BAS 7 cash and cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to insignificant risk of changes in value. Therefore, some items like Balance with Bangladesh Bank on account of CRR/SLR are not part of cash and cash equivalent as those are not readily

Bangladesh Bank: As per Bangladesh Bank circulars/guidelines, balance with Bangladesh Bank is part of cash and cash equivalent regardless of any restriction. Furthermore, some cash and cash equivalent items such as 'money at call and on short notice,' Treasury bills, Prize bond are not presented as cash and cash equivalent. Instead money at call and on short notice is presented as a face item in balance sheet, and Treasury bills, Prize bonds are presented as investment

 $\textbf{BFRS:} \ No \ indication \ of \ Non-banking \ asset \ is \ found \ in \ any \ BFRS.$

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

Cash flow statement

BFRS: Cash flow statement can be prepared either in direct method or in indirect method as per BAS 7. The presentationis selected to present these cash flows in a manner that is most appropriate for the business or industry. The method selected is applied consistently.

As per BRPD circular no 14, dated 25 June 2003, cash flows statement has been prepared following a mixture of direct

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

Bangladesh Bank: Balance with Bangladesh Bank is treated as cash and cash equivalents.

Presentation of intangible asset

BFRS: Intangible asset must be identified and recognised, and the disclosure must be given as per BAS 38

Bangladesh Bank: There is no requirement for regulation of 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 offbalance 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 etc.) must be disclosed separately on the face of the balance sheet.

BFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive income Bangladesh Bank: As per BRPD 14, an appropriation of profit should be disclosed in the face of profit and loss account

BFRS: Loans and advances should be presented net of provisions.

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

The financial statements of the Group have been prepared on historical cost basis except for the follow

- Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are present at value using marking to
- ment Treasury Bills and Bonds designated as 'Held to Maturity (HTM)' are carried at amortised cost;
- Investment in shares of listed companies are prepared at market value with gain credited to revaluation reserve,
- Fixed assets (land and building) are carried at revalued amount.

2.3 Functional and presentation currency

These financial statements are presented in Bangladesh Taka (Taka/Tk) which is the Bank's functional currency. Except as otherwise indicated, financial information presented in Taka has been rounded to the nearest integer

In preparing these consolidated financial statements in conformity with Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) management has required to make judgments, estimates and assumptions that affect the application of CBL's accounting policies and the reported amounts of assets liabilities,

The most critical estimates and judgments are applied to the following

- Provision for loan and advances/investments- as explained in note 3.3.3 Employee benefit -as explained in note 3.12
- Employee benefit -as explained in note 3.13

 Deferred tax assets/liabilities as explained in note 11.a.4
- Useful lives of depreciable assets regard to noncurrent assets as stated in Annexure-D

However, Underlying assumptions on estimates are reviewed on a going concern basis and revisions thereon are recognized in the period in which the estimates are revised. It is also required to disclose the contingent assets and liabilities at the date of the financial statements in accordance with the guidelines as prescribed by BAS 37: "Provisions, Contingent Liabilities and Contingent Assets",

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognized in the following situations: the entity has a present (legal or constructive) obligation as a result of past events probable out flow of resources to settle the obligation and the obligation can be measured reliably

it is more likely than not that outflow of resources will be required to settle the present obligation exists at the end

A contingent liability is a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events. A contingent liability arises when so but not all, of the criteria for recognizing a provision are met.

BAS 37 applies prudence by deeming a past event to give rise to a present obligation and an entity shall not recognize a contingent liability. However, if it is possible rather than probable that an obligation exists, a contingent liability will exist, not a provision in the financial statements. An entity shall disclose for each class of transaction of contingent liability at the end of the reporting period if the contingent liability is not remote

A contingent asset is possible asset that arises from past events and whose existence will be confirmed only by the

occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Entity Contingent assets are never recognized; rather they are disclosed in the financial statements when they arise. The most significant areas where estimates and judgments have been applied are to calculate provision for loans, advances and investments as per Bangladesh Bank guideline

These financial statements cover one calendar year from 1 January 2016 to 31 December 2016. 2.6 Date of authorisation

The Board of directors has authorised this financial statements for public issue on 30 March 2016

The cash flow statement has been prepared in accordance with BAS 7 Cash Flow Statements considering the requirements specified in BRPD circular No. 14 dated 25 June 2003 issued by the Banking Regulation and Policy Department of Bangladesh Bank.

The Statement of changes in equity reflects information about the increase or decrease in net assets or wealth. Statement of changes in equity is prepared principally in accordance with BAS-1 "Presentation of Financial Statem and under the guidelines of Bangladesh Bank's BRPD Circular No. 14 dated 25 June 2003.

2.9 Liquidity statement

The liquidity statement of assets and liabilities as on the reporting date has been prepared on the following basis

a) balance with other banks and financial institutions, money at call and short notice, etc. are on the basis of their

- investments are on the basis of their respective maturity
- loans and advances are on the basis of their repayment maturity schedule.
- d) fixed assets are on the basis of their useful lives.
- other assets are on the basis of their realisation/amou borrowing from other banks, financial institutions and agents, etc. are as per their maturity/repay
- deposits and other accounts are on the basis of their maturity term. provision and other liabilities on the basis of their repayment/adjustments schedule

Reporting currency of Offshore Banking Unit is US Dollar. However, foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS 21 The Effects of changes in Foreign Exchange Rates. Foreign currency balances held in US Dollar are converted into Taka at weighted average rate of Inter Bank market as determined by Bangladesh Bank on the closing date of the reporting period.

consolidatedfinancial statements of the group and those of the bank have been applied consistently except otherwise instructed by Bangladesh Bank as the prime regulator.

Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the

Accounting policies of subsidiaries

The financial statements of subsidiaries (City Brokerage Limited, City Bank capital Resources Limited, and CBL Money Transfer Sdn. Bhd.) which are included in the Consolidated Financial Statements of the Group have been prepared using uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant restriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh except for CBL Money Transfer Sdn. Bhd. which is incorporated in Malaysia.

The consolidated financial statements include the financial statements of The City Bank Limited and those of its three subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited and CBL Money Transfer Sdn. Bhd.) prepared as at and for the year ended 31 December 2016. The consolidated financial statements have been prepared in accordance with BFRS 10 'ConsolidatedFinancial Statements'.

Name of Subsidiary	Ownership	Date of	Country of	Status	Regulator	Year Closing
		incorpora-tion	Operation			
City Brokerage Limited	99.996%	31-Mar-10	Bangladesh	Majority	BSEC,	31-Dec
				Owned	DSE,CSE	
City Bank Capital Resources	99.993%	17-Aug-09	Bangladesh	Majority	BSEC,	31-Dec
Limited				Owned	DSE,CSE	
CBL Money Transfer Sdn. Bhd	100.000%	4-Apr-13	Malaysia	Majority	Bank	31-Dec
				Owned	Negara,	
					Malaysia	

3.1.2 Non-controlling interest

The Group elects to measure any non-controlling interests in the subsidiaries either

- at their proportionate share of the acquirees identifiable net assets, which are generally at fair value.

ntra-group balances and income and expenses (except for foreign currency translation gains or losses) arising from intra-group transactions are eliminated in preparing these consolidated financial statements. Unrealised losses are eliminated in the same way as unrealised gains but only to the extent that there is no evidence of impairment.

Transactions in foreign currencies are translated into the respective functional currency of the operation at the spot exchange rate at the date of the transaction.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the spot exchange rate at that date. Non-monetary assets and liabilities denominated in foreign currencies that are measured at fair value are retranslated into the functional currency at the spot exchange rate at the date that the fair value was determined. Non-monetary assets and liabilities that are measured in terms of historical cost in a foreign currency are translated using the exchange rate at the date of the transaction.

Foreign currency differences arising on translation are recognised in the profit and loss statement.

Assets and basis of their valuation

Cash and cash equivalents include notes and coins on hand, ATM, unrestricted balances held with Bangladesh Bank

and its agent bank, balance with other banks and financial institutions, money at call and short notice, investm treasury bills, Bangladesh Bank bill and prize bonds. All investments (other than government treasury securities) are initially recognised at cost including acquisition charges associated with the investment. Premiums are amortised and discount accredited using the effective or

historical yield method. Accounting treatment of government treasury bills and bonds (categorised as HFT and HTM) are made in accordance with Bangladesh Bank DOS Circular letter no. 05, dated 26 May 2008 and subsequent clarifications DOS Circular letter no. 05 dated 28 January 2009.

Investments which have 'fixed or determinable payments' and are intended to be held to maturity are classified as 'Held to Maturity'. These are measured at amortised cost at each year end by taking into account any discount or premium in acquisition. Any increase or decrease in value of such investments are booked under equity and in the profit and loss statement respectively

Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short

tradingor if designated as such by the management. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. 05 dated 28 January 2009.

Thesesecurities are bought and held primarily for the purpose of selling them in future or held for dividend income. These are valued and reported at market price as per Bangladesh Bank's guidelines. Booking of provision for investment in securities (gain/loss net off basis) are made as per DOS Circular no.4 dated 14 November 2011.

Investment in unquoted shares Investment in unquoted shares are recognised at cost under cost method. Adjustment is given for any shortage of book

over cost for determining the carryingamount of investment in unquoted share Value of investments has been shown as under-

Investment Class	Initial	Measurement after	Recording of changes
	Recognition	initial recognition	
Govt. treasury securities - Held to	Cost	Amortized cost	Increase in value of such
Maturity (HTM)			investments is booked to equity,
			decrease to profit and loss
			account.
Govt. treasury securities - Held for	Cost	Fair value	Loss to Profit and Loss Account,
Trading (HFT)			gain to Revaluation Reserve
			through Profit and Loss Account.
Debenture/Bond	Face value	Face value	None
Shares (Quoted) *	Cost	Lower of cost	Loss (net off gain) to profit and
		or market value	loss account but no unrealized
		(overall portfolio)	gain booking.
Shares (Unquoted)*	Cost		Loss to profit and loss account bu
		Asset Value (NAV)	no unrealized gain booking.

Provision for shares against unrealised loss (gain net off) has been taken into account according to DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015

of Bangladesh Bank.

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with BAS 27 'Consolidated and Separate Financial Statements' and BFRS 10 "Consolidated Financial Statements". Impairment of investment in subsidiaries (if any) the bank takes it into account made as per the provision

a) Loans and advances of conventional Banking/investments of Islamic Banking branches are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and that the Bank does not sell in the normal course of business. b) At each balance sheet date and periodically throughout the year, the Bank reviews loans and advances/ investments to assess whether objective evidence that impairment of a loan or portfolio of loans has arisen supporting a change in the classification of loans and advances, which may result in a change in the provision required in accordance with BRPD Circular No.14 (23 September 2012), BRPD Circular No. 19 (27 December 2012),

BRPD Circular No. 05 (29 May 2013) and BRPD Circular No. 16 (18 November 2014). The guidance in the circular No.

follows a formula based approach whereby specified rates are applied to the various categories of loans as defined in the circular. The provisioning rates are as follows:

Types of loans and advances			Provision		
	STD	SMA	SS	DF	BL
Consumer:					
House building and professional	2.00%	2.00%	20.00%	50.00%	100.00%
Other than housing finance & professionals to setup business	5.00%	5.00%	20.00%	50.00%	100.00%
Provision for loan to broker house,merchant banks,stock dealers,etc	2.00%	2.00%	20.00%	50.00%	100.00%
Short-term agri-credit and micro credit	2.50%	2.50%	5.00%	5.00%	100.00%
Small and medium enterprise finance	0.25%	25.00%	20.00%	50.00%	100.00%
Others	1.00%	1.00%	20.00%	50.00%	100 00%

BRPD Circular No.14 (23 September 2012) as amended by BRPD Circular No. 19 (27 December 2012) also provides scope for further provisioning based on qualitative judgments. In these circumstances impairment losses are calculated on individual loans considered individually significant based on which specific provisions are raised. the specific provisions assessed under the qualitative methodology are higher than the specific provisions assessed under the formulaic approach above, the higher of the two is recognised in liabilities under "Provision for loans and advances" with any movement in the provision charged/released in the profit and loss account. Classified loans are categorised into sub-standard, doubtful and bad/loss based on the criteria stipulated by Bangladesh Bank

c) Loans and advances are written off to the extent that i)there is no realistic prospect of recovery, and

records for all such written off accounts are maintained and followed up.

ii) against which legal cases are filed, where required and classified as bad/loss as per guidelines of Bangladesh Bank. These write off however will not undermine/affect the claim amount against the borrower. Detailed memorandum

d) Amounts receivable on credit cards are included in advances to customers at the amounts expected to be recovered.

 $House \ building \ loan: A permanent \ staff \ completing \ 5 \ years \ of \ service \ can \ avail \ house \ building \ loan \ subject \ to \ getting \ approval \ from \ Managing \ Director, CEO \ and \ recommended \ by \ the \ concerned \ divisional \ head.$

Car loan: All permanent staff from AVP can avail car loan subject to getting approval from Managing Director, CEO and

use building and car loan are provided to the permanent staff at a subsidised rate. Criteria and detail of type wise



Report and Financial Statements as at and for the year ended 31 December 2016

3.3.5 Fixed assets (property and equipment)

As per BAS 16 "Property and Equipment" Items of fixed assets excluding land are measured at cost less accumulated depreciation and accumulated impairment losses, if any. Land and building are carried at revalued amounts.

Purchase of software that is integral to the related equipment is capitalised as part of that equipment

Cost includes expenditure that are directly attributable to the acquisition of asset and bringing to the location and condition necessary for it to be capable of operating in the intended manner

When significant parts of an item of fixed asset have different useful lives, they are accounted for as separate items (major components) of fixed assets.

The gain or loss on disposal of an item of fixed asset is determined by comparing the proceeds from disposal with the carrying amount of the item of fixed asset, and is recognised in other income/other expenses in profit or loss

As per Bangladesh Accounting Standard (BAS-16) revaluation should be made with sufficient regulatory compliance to resure that the carrying amount does not differ materially from that which would be determined using the fair value at the end of reporting period. The fair value of Land and Buildings is usually determined from market based evidence by an appraisal that is normally undertaken by professionally qualified valuers. Therefore, any upon dincreases of the assets have positive impact on the capital adequacy of the Bank (50% of the asset revaluation is considered as Tier-2 "Supplementary Capital" subject to deduction as per roadmap for implementation of BASEL-III). With a view to qualify for higher capital adequacy, the Bank revalued its Land and Buildings (in 2014) upon complying with all regulatory

Subsequent costs

The cost of replacing a component of an item of fixed asset is recognised in the carrying amount of the item if it is probable that the future economic benefits embodied within the part will flow to the group and its cost can be measured reliably. The carrying amount of the replaced parts is derecognised. The costs of the day to day servicing of fixed assets are recognised in the profit and loss statement as incurred.

Depreciation on fixed assets are recognised in the profit and loss statement on straight line method over its estimated useful lives. In case of acquisition of fixed assets, depreciation is charged from the month of acquisition, whereas depreciation on disposed offfixed assets are charged up to the month prior to the disposal. Asset category wise depreciation rates for the current and comparative periods are as follows:

Land	Nil
Building	Various*
Furniture and fixtures	10%
Office equipment and machinery	20%
Software	5%
Vehicles	20%

Depreciation methods, useful lives and residual values are reassessed at each reporting date and adjusted, if

* For building, formerly 2.50% rate was used for calculating depreciation. Due to revaluation in the year 2014, the remaining useful life of building has been changed and as a result appropriate depreciation rates have been used to calculate depreciation of each building considering the remaining useful life.

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken against mortgaged property. The Bank was awarded absolute ownership on few mortgaged properties (mostly land) through the verdict of honourable court under section 33 (7) of the Artharin Adalat Act 2003. The value of the properties has been recognised in the financial statements as non-earning assets on the basis of third party valuation report. Party wise details (including possession date) of the properties are separately presented in note 10.

BRPD Circular No.14 (25 June 2001) requires a provision of 100% on other assets which are outstanding for one year and above. The Bank maintains provisions in line with this circular unless it assesses there is no doubt of recovery on ite of other assets in which case no provision is kept.

Intangible assets comprise separately identifiable intangible items arising from use of franchise of AMEX and the use of Finalce from Infoys. Intangible assets are recognised at cost.Intangible assets with a definite useful life are amortised using the straight line method over its estimated useful economic life.

3.3.9 Reconciliation of inter-bank and inter-branch account

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

Liabilities and basis of their valuation

3.4.1 Tier-II Subordinated Bond

Tier-II Subordinated bond includes fund raised from several banks and financial institutions through issuance of 6 (six) years Bond. These items are brought to financial statements at the gross value of the outstanding balance. Detailsare shown in note 13.

3.4.2 Borrowings from other banks, financial institutions and agents

rowings from other banks, financial institutions and agents includes refinance from Bangladesh Bank against agrobased credit, SME Loan etc., interest-bearing borrowings against securities from Bangladesh Bank and call borrowing from other banks. These items are brought to financial statements at the gross value of the outstanding balance. Details

3.4.3 Deposits and other accounts Deposits and other accounts include non interest-bearing current deposit redeemable at call, interest bearing on

demand and short-term deposits, savings deposit and fixed deposit. These items are brought into financial state are at the gross value of outstanding balance. Details are shown in note 15.

A provision is recognised in the balance sheet when the group 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 accorda with BAS 37 "Provisions, Contingent Liabilities and Contingent Assets".

BRPD Circular No.14 (23 September 2012) requires a general provision for off-balance sheet exposures to be calculated at 1% on all off-balance sheet exposures as defined in BRPD Circular No.10 (24 November 2002). Accordingly the Bank has recognised a provision of 1% on the following off-balance sheet items:

-Acceptance and endorsement

-Irrevocable letters of credit

-Foreign exchange contracts

Provision for unsettled transactions on nostro accounts is made as per Foreign Exchange Policy Department (FEPD) Provision for unsettied transactions on nostro accounts is made as per roleigh exchange Policy Department (PEPD) circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank and reviewed semi-annually by our management along with duly certified by the external auditor. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard.

Provision for rebate to good borrowe

As per BRPD Circular No. 06 (19 March 2015) and BRPD Circular Letter No 03 (16 February 2016) of the Banking Regulation and Policy Department (BRPD) of Bangladesh Bank, commercial banks are are required to provide 10% rebate on the interest closed from "good borrowers" subject to some qualifing criteria.

Accordingly, the Bank has kept provision in the financial statements for the year ended 31 December 2016.

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxation, interest payable, interest suspense, accrued expenses, obligation under finance lease etc. Other liabilities are recognised in the balance sheet according to the guidelines of Bangladesh Bank, Income Tax Ordinance, 1984 and internal policy

3.5 Capital/Shareholders' equity

3.5.1 Authorised capital

thorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association

Paid up capital represents total amount of shareholders' capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Bank, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

nare premium is the capital that the Bank raises upon issuing shares for a price in excess of the nominal value of shares. The share premium shall be utilised in accordance with provision of section 57 of the Companies Act, 1994 and as directed by Securities and Exchange Commission in this respect.

tutory reserve has been maintained at the rate of 20% of profit before tax in accordance with provisions of section

24 of the Bank Company Act (Amended 2013). Such transfer shall continue until the reserve balance equals its paid up

capital together with the share premium.

Revaluation reserve for government securities arises from the revaluation of treasury bills, Bangladesh Bank bills and treasury bonds (HFT and HTM) in accordance with the DOS Circular no. 5 dated 26 May 2008 and DOS(SR) 1153/120/2010 dated 8 December 2010.

Revaluation reserve for fixed assets arises from the revaluation of any class of fixed assets when the market price of the assets increased significantly from the carrying value. When an asset's carrying amount is increased as a result of revaluation, the increased amount is recognised directly to equity under the heading of revaluation surplus/reserve as per BAS 16 "Property and Equipment". The Bank revalued its land and buildings during the year 2014 and accordingly

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve the following objectives:

- · To comply with the capital requirements set by the regulators;
- To safeguard the Bank's ability to continue as a going concern so that it can continue to provide returns for shareholders and benefits for other stakeholders:
- · To maintain a strong capital base to support the development of its business.

Capital is managed in accordance with the Board approved Capital Management Planning. Senior management develops the capital strategy and oversee the capital management planning of the Bank. The Bank's finance, treasury and risk management departments are key participators in implementing the Bank's capital strategy and managing $capital. \ Capital \ is \ managed \ using \ both \ regulatory \ capital \ measures \ and \ internal \ matrix.$

3.6 Revenue recognition

3.6.1 Interest income

interest on loans and advances is calculated on daily product basis and accrued at the end of each month, but charged

In accordance with BRPD Circular No.14 (23 September 2012) as amended by BRPD Circular No.19 (27 December 2012) interest accrued on sub-standard loans and doubtful loans are credited to an "Interest Suspense Account" which is included within "Other liabilities". Interest from loans and advances ceases to be accrued when they are classified as bad/loss. It is then kept in interest suspense in a memorandum account.

3.6.2 Profit on investment (Islamic Banking)

Mark-up on investment is taken into income account proportionately from profit receivable account. Overdue charge compensation on classified investments are transferred to profit suspense account instead of income account.

Income on investments are recognised on accrual basis. Investment income includes discount on treasury bills and Banqladesh Bank bills, interest on treasury bonds and fixed deposit with other banks. Capital gain on investments in shares are also included in investment income. Capital gain is recognised when it is realised.

-The Bank earns commission and fee income from a diverse range of service provided to its customers. Commission and fee income is accounted for as follow

-income earned on the execution of a significant act is recognised as revenue when the act is completed

-income earned from services provided is recognised as revenue as the services are provided

-Commission charged to customers on letters of credit and letters of guarantee are credited to income at the time of

Interest paid on Subordinated Bond, borrowing and other deposits (Conventional banki

Interest paid and other expenses are recognised on accrual basis.

3.8 Profit shared on deposits (Islamic banking)

Profit shared to mudaraba deposits are recognised on accrual basis.

3.9 Dividend Income

Dividend income is recognised when the right to receive income is established. Dividends are presented under

Payments made under operating leases are recognised in the profit and loss statement on a straight-line basis over

Lease payments made under finance leases are apportioned between the finance expense and the reduction of the outstanding liability. The finance expense is allocated to each period during the lease term so as to produce a constant periodic rate of interest on the remaining balance of the liability.

Foreign exchange gain/loss

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and

3.11 Employee benefits

Provident Fund benefits are given to the permanent staff of the Bank in accordance with the registered Provident Fund rules. The Commissioner of Income Tax, Taxes Zone - 4, Dhaka, has approved the Provident Fund as a recognised fund within the meaning of section 2(52) read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The reorganisation took effect on 31 October 1987. The Provident Fund is operated by a Board of Trustese consisting of 6 members of the Bank. All confirmed employees of the Bank are contributing 10% of their basic salary as subscription to the Provident Fund. The Bank also contributes equal amount to the Provident Fund. Contributions made by the Bank are charged as expense and the Bank bears no further liability. Interest earned from the investments is credited to the members' account on yearly basis. Members are eligible to get both the contribution after 5 years of continuous service from the date of their membership. By Law the Provident fund is duly audited by Snehasis Mahmud & Co. Chartered Accounts.

Gratuity Fund benefits are given to the staff of the Bank in accordance with the approved Gratuity Fund rules. National Board of Revenue has approved the Gratuity Fund as a recognised gratuity fund with effect from 3 June 2012. The Gratuity Fund is operated by a Board of Trustee consists of 7 members of the Bank. Employees are entitled to get gratuity benefit after completion of minimum 5 years of service in the Bank. Provision for gratuity is made annually covering all its permanent eligible employees. A valuation of gratuity scheme had been made in 2014 by a professional Actuarial & Pension Consultants, Z. Halim & Associates considering the changes in Labour Act 2013 (Amendment) to assess the adequacy of the liabilities provided for the scheme as per BAS 19 'Employee Benefits'. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme

service is provided. A liability is recognised for the amount expected to be paid under short term cash bonus or profitsharing plans if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably. The Bank has following short term em

The Bank has a health insurance scheme to its confirmed employees and their respective dependants at rates provided

The Bank has a group life insurance scheme to its confirmed employees and the benefit of the scheme is available to the family of the employee on the occurrence of natural death of the employee during the tenure of his/her service

Provision of Workers' Profit Participation Fund and Welfare Fund mentioned in Bangladesh Labour (Amendments) Act, 2013 contradicts Bank Company Act, 1991 through which Bank Companies are regulated. Section-11 of Bank Company Act, 1991 restricts to employ anyone who receives remuneration or part of remuneration as share of profit of the company and remuneration includes salary and other benefit. Accordingly, we obtained a legal opinion from Nurul Alam & Associates, Advocates and Consultants, wherein it is opined that Worker's Profit Participation and Welfare Fund

shall not be applicable for Bank Companies, as there is no non-obstante clause. Unless Government of Peoples Republic

of Bangladesh amends section 11 of Bank Company Act or frames rules, giving overriding effect to Bank Company Act,

 $1991, section\ 232\ of\ Bangladesh\ Labour\ (Amendments)\ Act, 2013\ will\ not\ be\ applicable\ for\ banks.$ of individual employee's yearly performance with a view to recognise welfare of the employees and reward thei participation and contribution to the company.

Tax expense comprises current and deferred tax, current tax and deferred tax are recognised in the profit and loss statement except to the extent that it relates to items recognised directly in equity.

Current tax is the expected tax payable or receivable on the taxable income or loss for the period, using tax rates enacted or substantively enacted at the reporting date, and any adjustment to tax payable in respect of previous years. Details are shown in note 16.a.6.

3.12.2 Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes. Deferred tax is not recognised for the temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business

- combination and that affects neither accounting nor taxable profit or loss; temporary differences related to investments in subsidiaries to the extent that it is probable that they will not
- · temporary differences arising on the initial recognition of goodwill.

Deferred tax assets and liabilities are offset if there is a legally enforceable right to offset current tax liabilities against current tax assets, and they relate to income taxes levied by the same tax authority on the same taxable entity, or on different tax entities but they intend to settle current tax liabilities and assets on a net basis or their tax assets and

A deferred tax asset is recognised for unused tax losses, tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be utilised. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

In determining the amount of current and deferred tax, the Group takes into account the impact of uncertain tax positions and whether additional taxes and interest may be due. This assessment relies on estimates and assumptions and may involve a series of judgements about future events. New information may become available that causes the Bank to change its judgement regarding the adequacy of existing tax liabilities; such changes to tax liabilities will impact tax expense in the period that such a determination is made

The carrying amounts of the Group's and the Bank's non-financial assets. other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated. An impairment loss is recognised if the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its estimated recoverable amount.

The recoverable amount of an asset or CGU is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset or CGU.

For the purpose of impairment testing, assets that cannot be tested individually are grouped together into the smallest group of assets that generates cash inflows from continuing use that are largely independent of the cash inflows of Impairment losses are recognised in profit or loss. Impairment losses recognised in respect of CGUs are allocated first to reduce the carrying amount of any goodwill allocated to the CGU (group of CGUs) and then to reduce the carrying

amount of the other assets in the CGU (group of CGUs) on a pro rata basis. Impairment losses recognised in prior periods are assessed at each reporting date for any indications that the loss impairment observed in the control of the control o does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no

3.14 Earnings per share

The Group and the Bank present basic and diluted Farnings Per Share (FPS) data for its ordinary shares. Basic FPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting the profit or loss attributable to the ordinary shareholders and the weighted average number of ordinary shares outstanding for the effects of all dilutive potential ordinary shares, which comprise share options granted to employees.

No diluted earnings per share is required to be calculated for the period.

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

Name of the standards	BFRS Ref.	Implementation status by the Bank
First-time Adoption of Bangladesh Financial Reporting Standards	BFRS-1	Not applicable
Share-based Payment	BFRS-2	Not applicable
Business Combinations	BFRS-3	Applied
Insurance Contracts	BFRS-4	Not applicable
Non-current Assets Held for Sale and Discontinued Operations	BFRS-5	Not applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not applicable
Financial Instruments: Disclosures	BFRS-7	Applied with some departure (note 2.1)
Operating Segments	BFRS-8	Applied with some departure (note 3.18)
Consolidated Financial Statements	BFRS-10	Applied
Joint Arrangements	BFRS-11	Not applicable
Disclosure of Interest in Other Entities	BFRS-12	Applied
Fair Value Measurement	BFRS-13	Applied with some departure (note 2.1)
Regulatory Deferral Accounts	BFRS-14	Not applicable
Presentation of Financial Statements	BAS-1	Applied with some departure (note 2.1)
Inventories	BAS-2	Not Applicable
Statement of Cash Flows	BAS-7	Applied with some departure (note 2.1)
Accounting Policies, Changes in Accounting Estimates and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income Taxes	BAS-12	Applied
Property, Plant and Equipment	BAS-16	Applied
Leases	BAS-17	Applied
Revenue	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS-20	Not Applicable
The Effects of Changes in Foreign Exchange Rates	!	Applied
Borrowing Costs	!	Not Applicable
Related Party Disclosures	!	Applied
Accounting and Reporting by Retirement Benefit Plans	!	Not Applicable
Separate Financial Statements	!	Applied
Investments in Associates and Joint Venture	!	Not Applicable
Interests in Joint Ventures	!	Not Applicable
Financial Instruments: Presentation	!	Applied with some departure (note 2.1)
Earnings per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Applied
Impairment of Assets	BAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Applied
Financial Instruments: Recognition and Measurement	BAS-39	Applied with some departure (note 2.1)
Investment property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable

some of the requirements specified in these BAS/BFRSs are not applied. Refer to note-2.1 for such recognition and measurement differences that are most relevant and material to the Bank and the group. The Standard regards a retirement benefit plan as a reporting entity separate from the employers of the participants

in the plan. Therefore, it is not applicable for the Bank's annual report as it is the employer and not the retirement The objective of BAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the

The Institute of Chartered Accountants of Bangladesh (ICAB) has adopted following new standards and amendments

principles for recognition and measurement in complete or condensed financial statements for an interim period and hence it is not applicable for annual financial statements. However, the Bank being a listed entity in Dhaka and Chittagong Stock Exchanges regularly publishes Interim Financial Report complying with BAS 34.

to standards during the year 2016. All previously adopted reporting standards are consistently applied by the Bank as explained in Note 3.16

measurement. BFRS 9 includes revised guidance on the classification and measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from BFRS 9 is effective for annual reporting periods beginning on or after 1 January 2018, with early adoption permitted.

BFRS 9, published in July 2014, replaces the existing guidance in BAS 39 'Financial instruments: Recognition and

Possible impact on financial statements

Summary of the requirements

 $The \ Bank\ is\ assessing\ the\ potential\ impact\ on\ its\ financial\ statements\ resulting\ from\ the\ application\ of\ BFRS\ 9.$

RERS 15 establishes a comprehensive framework for determining whether how much and when revenue is recognised It replaces existing revenue recognised guidance, including BAS 18 'Revenue', BAS 11 'Construction contracts' and BFRIC 13 'Customer loyalty programmes'.

BFRS 15 is effective for annual reporting periods beginning on or after 1 January 2018, with early adoption per Possible impact on financial statements

The Bank is assessing the potential impact on its financial statements resulting from the application of BFRS 15.

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when, and only when, the group has a legal right to set off the recognised amounts and it intends either to settle on a net basis or to realise

Income and expenses are presented on a net basis only when permitted under BFRSs, or for gains and losses arising from a group of similar transactions such as in the group's trading activity

The group and the Bank have no identified operating segment and as such presentation of segmental reporting is not made in the financial statements as per BFRS 8. However, geographical and business segments wise limited disclosures are presented by the property of the

Inter-segment transactions are generally based on inter-branch fund transfer measures as determined by the management. Income, expenses, assets and liabilities are specifically identified with individual segments. Based on such allocation, segmental balance sheet as on 31 December 2016 and segmental profit and loss account for the year

 $Each\ material\ class\ of\ similar\ items\ has\ been\ presented\ separately\ in\ the\ financial\ statements.\ Items\ of\ dissimilar\ nature$ also have been presented separately unless they are immaterial in accordance with BAS 1 'Presentation of Financial

Credit rating of the Bank As per BRPD Circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh (CRAB) based on the financial statements as at and for the year ended 31 December 2015. The following ratings have

Periods Rating 23-Jun-16 Entity Rating January to December 2015 AA2 ST-2 25-Jun-15

3.20 Related party disclosures

Entity Rating

(i) directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under common control with, the company; has an interest in the company that gives it significant influence over the company; or has joint control over the company;

January to December 2013

3.21 Events after reporting period

(iii) the party is a joint venture; (iv) the party is a member of the key management personnel of the Company or its parent;

(v) the party is a close member of the family of any individual referred to in (i) or (iv); (vi) the party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individual referred to in (iv) or (v); or

(vii) the party is a post-employment benefit plan for the benefit of employees of the company, or of any entity that is

Details of the related party disclosures presented in note # 47 and Annexure-F

s per BAS -10 "Events after Reporting Period" events after the reporting period are those events, favourable and unfavourable, that occur between the end of the reporting period and the date when the financial statements are

the reporting period); and (b) non adjusting events after the reporting period (those that are indicative of conditions that arose after the

(a) adjusting events after the reporting period (those that provide evidence of conditions that existed at the end of

Details of the Events after reporting period presented in note # 48

authorised for issue. Two types of events can be identified



The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

4	Consolidated cash in hand	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>	5.a.3 Maturity groupingof balance with other banks and financial institution Payable on demand	590,603,740 125,314,396	7.c.1 This represents investment made by the City Bank Capital Resources companies listed in Dhaka Stock Exchange Limited (DSE) and Chittagong dealer account. Cost price of the investment is Taka1,633,208,828 (2015: 20	g Stock Exchange Limite 01,182,700) as on 31 De	ed(CSE) through its ecember 2016.
	The City Bank Limited (note 4.a) City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer 5dn. Bhd.	3,787,829,631 77,500 11,769 103,876	3,028,046,419 77,500 11,097 936,632	Up to 1 month Over 1 month but not more than 3 months Over 3 months but not more than 1 year	2,022,877,663 4,041,807,515 10,221,174,616 10,354,379,163 14,170,480 1,098,345,061	7.c.2 This represent investment made by CBCRL in purchase of equity shares shares of RegentEnergy and Power Co. Limited.	of ADN Telecom Limit 2016 Taka	ed and preference 2015 Taka
	Adjustments for Consolidation - The City Bank Limited	3,788,022,776	3,029,071,648 (30,089,223) 2,998,982,425	Over 1 year but not more than 5 years Over 5 years	12,848,826,498 15,619,846,135	8 Consolidated Loans and advances/investments	Tunu	TURU
4.a	Cash in hand - The City Bank Limited	5,7 55,622,77 5		6 Money at call and short notice		Loans/investments, cash credits, overdrafts, etc. The City Bank Limited (note 8.a) City Brokerage Limited (note 8.b)	167,749,683,704 2,163,478,751	138,229,433,769 2,197,481,201
	Local currency Foreign currency	3,731,432,078 56,397,553 3,787,829,631	2,954,191,772 73,854,647 3,028,046,419	Banking companies ICB Islamic Bank Limited (note 6.1)	91,379,167 91,379,167 95,379,167	City Bank Capital Resources Limited (note 8.c) Mutual indebtedness:	323,661,381 170,236,823,836	303,818,478 140,730,733,448
4.a.1	Balance with Bangladesh Bank and its agent bank(s)			6.1 This represents a call loan with ICB Islamic Bank Limited, formerly The Orien Bank has issued a notification dated 2 August 2007- BRPD(R-1)651/991C		Loan from The City Bank Limited - City Brokerage Limited* Loan fromCity Brokerage Limited - City Bank Capital Resources Limited	(1,322,484,373)	(2,444,712,644) (12,245,477)
	Local currency Foreign currency	13,590,293,951 6,578,617,682 20,168,911,633	11,409,598,546 <u>380,623,706</u> 11,790,222,252	reconstruction of the former The Oriental Bank Limited in which payment o and based on earlier issued and recent (BRPD circular letter no. 15 dated 03 N the Bank (CBL) has already received first 17 instalments.		Loan from The City Bank Limited - CBL Money Transfer Sdn. Bhd.	(1,465,995,449) 168,770,828,388	(117,170,675) (2,574,128,796) 138,156,604,652
	Sonali Bank Limited as agent of Bangladesh Bank (local currency)	527,364,103	648,412,655 12,438,634,907	7 Consolidated Investments		Bills purchased and discounted (note 9) The City Bank Limited	7,275,392,955 176,046,221,342	4,858,067,512 143,014,672,164
4.a.2	Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR)			Government securities The City Bank Limited (note 7.a.ii.a)	22,048,912,713 19,691,517,972 22,048,912,713 19,691,517,972	*City Brokerage Limited availed loan facilities @7,50% p.a. from its parent to its customers.	company for extending	g margin financing
	Cash Reserve Requirement and Statutory Liquidity Ratio have been calc with section 33 of Banking Companies Act, 1991, BRPD circular no.11 and 1 no.116/2010-1713 dated 1 December 2010 and MPD Circular No. 1 dated 23 J	2, dated 25 August 2		Others The City Bank Limited (note 7.a.ii.b) City Brokerage Limited (note 7.b)	2,383,242,864 4,923,298,995 1,680,187,538 1,046,061,583	8.a Loans and advances/investments - The City Bank Limited		
	The minimum Cash Reserve Ratio on the Bank's time and demand liabilities has been calculated and maintained with Bangladesh Bank in current acco	at the rate of 6.5%		City Bank Capital Resources Limited (note 7.c)	1,783,769,503 356,084,378 5,847,199,905 6,325,444,956 27,896,112,618 26,016,962,928	Loans/investments, cash credits, overdrafts, etc. (note 8.a.1) Bills purchased and discounted(note 8.a.2)	167,749,683,704 7,275,392,955 175,025,076,659	138,229,433,769 4,858,067,512 143,087,501,281
	excluding CRR, on the same liabilities has also been maintained in the form including foreign currency balances with Bangladesh Bank (CRR and SLR caveragetime and demand liabilities balance of October 2016). Both reserves	of December 2016 is	based on weekly	7.a Investments - The City Bank Limited		8.a.1 Loans/investments, cash credits, overdrafts, etc.		
	the statutory requirements, as shown below: a) Cash Reserve Ratio (CRR)			i) Investment classified as per Bangladesh Bank Circular Held for Trading (HFT)	7,528,699,323 3,469,355,664	Inside Bangladesh Secured overdrafts Quard against TDR	2,098,430,056	1,359,958,689 960,850
	Required reserve Actual reserve maintained Surplus	11,424,931,989 13,564,388,695 2,139,456,706	9,331,738,510 11,429,132,214 2,097,393,704	Held to Maturity (HTM) Reverse Repo Other Securities	14,520,213,390 16,043,472,855 - 178,689,453 2,383,242,864 4,923,298,995	Cash credits House building loans Loans against trust receipt	20,362,827,842 2,270,889,778 1,598,054,066	20,199,582,332 990,711,996 2,268,404,698
	b) Statutory Liquidity Ratio (SLR) Required reserve Actual reserve maintained(note 4.a.3)	22,612,381,937 28,509,761,693	18,472,064,945 25,451,537,275	Disclosure relating to REPO & Reverse REPO is presented in Annexure - G	24,432,155,577 24,614,816,967	Loans against imported merchandise Payment against document Consumer credit schemes	12,671,186 57,045,974	23,644,911 33,480,602 42,375
	Surplus	5,897,379,756		ii) Investment securities are classified as follows a) Government bonds		Consumer Credits Citeries Lease finance/Izara (note 8.a.5) Hire purchase shirkatul melk Industrial credits	22,588,196 342,780,206	24,915,770 191,096,103 61,886,924,246
4.a.3	Held for Statutory Liquidity Ratio (SLR) Cash in hand	3,787,829,631	3,028,046,419	Prize bonds Government bonds - (note 7.a.2)	3,551,600 7,308,600 22,045,361,113 19,684,209,372	Export development fund Staff loans (note 8.a.14)	87,271,881,233 8,203,972,586 3,170,320,863	6,163,443,169 2,843,370,280
	Sonali Bank Limited as agent of Bangladesh Bank as per statement balance Surplus of CRR - balance with Bangladesh Bank Government securities and bonds	533,562,643 2,139,456,706 22,048,912,713	634,579,180 2,097,393,704 19,691,517,972	b)Other investments	22,048,912,713 19,691,517,972	City card Ioans Small and medium enterprise Ioans Transportation Ioans	6,187,424,888 10,851,135,926 1,258,666,369	5,638,843,198 8,278,014,316 1,088,105,786
5	Consolidated balance with other banks and financial institutions	28,509,761,693	25,451,537,275	Debenture of Bangladesh Welding Electrodes Limited Mutual fund Shares (note 7.a.3)	122,273 122,273 53,875,876 40,937,893 2,329,244,715 4,882,238,829	Bai-muajjal, Bi Salam, Murabah City Drive City solution	10,105,596,651 283,565,515 7,036,552,207	16,393,661,119 205,949,837 5,126,391,210
	In Bangladesh The City Bank Limited (note 5.a)	12,187,706,470	15,355,924,462	,	2,383,242,864 4,923,298,995 24,432,155,577 24,614,816,967	City Express City Gems Loan against Payroll	3,437,479,179 1,987,817 853,129,530	2,890,959,802 2,361,543 313,224,214
	City Brokerage Limited City Bank Capital Resources Limited Mutual indebtedness:	1,497,234,522 600,001,749 14,284,942,741	422,936,970 250,601,396 16,029,462,828	7.a.1 Maturity grouping of investments		Other loans and advances Outside Bangladesh		2,305,386,723 138,229,433,769
	Deposit with The City Bank Limited - City Brokerage Limited Deposit with The City Bank Limited - CBL Money Transfer Sdn. Bhd. Deposit with The City Bank Limited - City Bank Capital Resources Limited	(953,833,542) - (151,052,119)	(345,250,247) (1,127,621) (180,556,137)	On demand Over 1 month but not more than 3 months Over 3 months but not more than 1 year	3,551,600 7,308,600 1,276,361,847 178,689,453 3,613,954,775 5,222,590,034	8.a.2 Bills purchased and discounted	167,749,683,704	138,229,433,769
	Adjustments for Consolidation - City Brokerage Limited Total in Bangladesh	(1,104,885,661)	(526,934,005)	Over 1 year but not more than 5 years Over 5 years	3,577,925,055 5,814,810,456 15,960,362,300 13,391,418,424 24,432,155,577 24,614,816,967	Payable Inside Bangladesh Inland bills purchased	1,683,284,333	1,314,998,334
	Outside Bangladesh The City Bank Limited (note 5.a)	661,120,028	263,921,673	7.a.2 Governmentbonds		Payable Outside Bangladesh Foreign bills purchased and discounted	5,592,108,622 7,275,392,955	3,543,069,178 4,858,067,512
	CBL Money Transfer Sdn. Bhd. Total outside Bangladesh Grand total	244,495,395 905,615,423	149,524,762 413,446,435 15,915,975,258	Name of the bonds 30 days Bangladesh Bank bills		8.a.3 Performing loans and advances/investments		
5.a	Balance with other banks and financial institutions - The City Bank Limite			91 days Treasury bills 182 days Treasury bills 364 days Treasury bills		Gross loans and advances/investments Non-performing loans and advances/investments (note 8.a.3.1)	175,025,076,659 (10,581,921,664) 164,443,154,995	143,087,501,281 (10,844,779,615) 132,242,721,666
	In Bangladesh (note 5.a.1) Outside Bangladesh (note 5.a.2)	12,187,706,470 661,120,028 12,848,826,498	15,355,924,462 263,921,673 15,619,846,135	6 months Islamic bonds 2 Years Islamic bonds 2 years Treasury bonds	250,000,000 - 200,000,000 - 293,793,029	8.a.3.1 Non-performing loans and advances/investments		
5.a.1	In Bangladesh Current accounts			5 years Treasury bonds 10 years Treasury bonds 15 years Treasury bonds	2,002,871,858 2,068,849,247 17,530,001,872 15,013,849,783 1,862,402,525 1,771,419,268	Opening balance Addition during the year Reduction during the year	10,844,779,615 7,728,867,037 (7,991,724,987)	6,858,621,133 12,537,741,311 (8,551,582,828)
	Janata Bank Limited Agrani Bank Limited United Commercial Bank Limited	903,435 56,521,510	906,160 92,903,844 3,180	20 years Treasury bonds	400,084,858 336,298,045 22,045,361,113 19,684,209,372	Closing balance 8.a.4 Residual maturity grouping of loans and advances/investments	10,581,921,664	10,844,779,615
	Rupali Bank Limited Islami Bank Bangladesh Limited Bangladesh Krishi Bank		317,097 612 616	7.a.3 Investment in shares		including bills purchased and discounted Repayable on demand	1,282,943,297	6,604,302,693
	Sonali Bank Limited Sub total	73,588,778 131,013,723	161,540,561 255,672,070	Quoted AB Bank Limited Dhaka Bank Limited	13,570,219 11,305,144 31,181,657 31,197,511	Not more than 3 months More than 3 months but not more than 1 year More than 1 year but not more than 5 years	47,417,542,839 57,328,687,001 50,544,213,286	35,940,817,688 52,109,182,564 37,657,953,389
	Short notice deposit accounts Social Islami Bank Limited Dutch-Bangla Bank Limited	1,489,983 83,952	- 29,885	Mercantile Bank Limited Mutual Trust Bank Limited Pubali Bank Limited	18,802,112 13,323,351 15,383,306 10,821,603 9,374,592 8,437,133	More than 5 years	18,451,690,234 175,025,076,659	10,775,244,947 143,087,501,281
	Standard Chartered Bank Rupali Bank Limited AB Bank Limited	37,625,878 96,079,807 6,853,688	32,515,611 66,591,265 5,279,783	Rupali Bank Limited Shahjalal Islami Bank Limited Standard Bank Limited	1,048,872 1,075,202 3,466,215 3,119,594 14,692,775 9,877,506	8.a.5 Lease finance/Izara		
	Trust Bank Limited Bank Al-Falah Limited Southeast Bank Limited Sub total	2,131,856 641,641 9,633,943 154,540,747	23,383,880 57,294,690 - 185,095,114	United Commercial Bank Limited Social Islami Bank Limited Trust Bank Limited	373,362,205 355,583,052 - 173,765,650 44,604,984 41,821,525	Lease rental receivable within 1 year Lease rental receivable within 5 years Lease rental receivable after 5 years	1,232,430 23,714,021	7,489,366 28,085,122
	Savings accounts Social Islami Bank Limited	154,540,747	799,970	Investment Corporation of Bangladesh Pragati Life Insurance Company Limited Pravati Insurance Company Limited	1,497,485 1,531,877 2,785,528 2,785,528 2,121,239 1,469,793	Total lease/Izara rental receivable Unearned interest receivable Net lease/Izara finance	24,946,451 (2,358,255) 22,588,196	35,574,488 (10,658,718) 24,915,770
	Southeast Bank Limited Sub total		9,354,308 10,154,278	Mercantile Insurance Company Limited Peoples Insurance Company Limited Continental Insurance Company Limited	1,412,136 1,078,358 1,803,600 1,603,200 1,068,396 796,320	8.a.6 Loans and advances/investments		
	Fixed deposit receipts Bangladesh Industrial Finance Company Limited National Bank of Pakistan	410,000,000	220,000,000 330,000,000	Agrani Insurance Company Limited Sonar Bangla Insurance Limited Power Grid Company of Bangladesh Limited	1,016,256 685,576 1,337,628 1,131,564 41,461,200 35,242,020	Loans Cash credits Overdrafts	145,288,425,806 20,362,827,842 2,098,430,056	116,668,931,898 20,199,582,332 1,360,919,539
	Midland Bank Limited One Bank Limited Commercial Bank of Ceylon PLC	-	200,000,000 785,003,000 290,000,000	Summit Purbanchol Power Company Limited Saif Powertec Limited Dhaka Electricity Supply Company Limited	- 5,796,000 19,582 25,852 21,007,931 22,384,282	Bills purchased and discounted (note 8.a.2)	167,749,683,704 7,275,392,955 175,025,076,659	138,229,433,769 4,858,067,512 143,087,501,281
	Modhumoti Bank Limited BRAC Bank Limited Mutual Trust Bank Limited	154,252,000 1,023,100,000 118,050,000	-	Summit Power Limited Khulna Power Company Limited BSRM Steels Limited	242,165 17,071,000 - 17,976,000 15,142,176 15,713,271	8.a.7 Concentration of loans and advances/investments including bills pur		
	Bank Al-Falah Limited Lankabangla Finance Limited Prime Finance & Investment Limited	196,750,000 500,000,000	500,000,000 50,000,000	Beximco Limited Matin Spinning Mills Ltd Heidelberg Cement Bangladesh Limited	25,140,934 24,384,215 35,091,505 34,306,966 6,925,290 14,240,241	Advances to allied concerns of directors Advances chief executive and other senior executives Advances to customer groups	440,394,751 115,253,963 20,000,296,576	403,711,997 107,742,707 16,600,133,163
	Union Capital Limited IDLC Finance Limited United Finance Limited People's Leasing and Financial Services Ltd.	3,000,000,000	250,000,000 2,000,000,000 550,000,000 500,000,000	Premier Cement Mills Limited Mobil Jamuna Lubricants Bangladesh Limited United Power Generation & Distribution Company Limited	9,185,755 - 20,874,506 - 1,416,000 -	Industrial loans and advances/investments Others loans and advances/investments	139,721,851,831 14,747,279,537 175,025,076,659	116,335,261,179 9,640,652,235 143,087,501,281
	reopies Leasing and Financial Services Ltd. Industrial and Infrastructure Development Finance Company Limited MIDAS Financing Limited Uttara Finance and Investment Limited	-	150,000,000 150,000,000 130,000,000 600,000,000	Square Pharmaceuticals Limited The ACME Laboratories Limited Grameenphone Limited	40,105,100 - 2,970,000 - 10,767,390 -	8.a.8 Industry-wise loans and advances 2016	3	2015
	Ottal a Finance and investment Limited International Leasing and Financial Services Limited Investment Corporation of Bangladesh Phoenix Finance & Investments Limited	300,000,000 5,500,000,000 200,000,000	250,000,000 7,000,000,000 200,000,000	Bata Shoe Company (Bangladesh) Limited AFC Agro Biotech Limited IDLC Finance Limited	5,710,000 - 43,458,762 23,332,548 1,432,792,926 3,870,285,716	2016 <u>% of total loan Taka</u> Agricultural industries 3.08% 5,391,839,5	% of total loan	7.870,179,388
	Delta Brac Housing Finance Corporation Limited Fareast Finance & Investment Limited Industrial Promotion and Development Company of Bangladesh Limited	500,000,000	400,000,000 300,000,000 200,000,000	Perfume Chemical Ind. Limited Raspit Inc. (BD) Limited Rangamati Food Products Limited	1,652 1,652 695,400 695,400 890,100 890,100	Large and medium industries 51,96% 90,943,440,2 Small and cottage industries 2,84% 4,974,723,6 Commerce and trade industries 13,31% 23,288,833,2	265 50.34% 542 1.51%	72,032,516,242 2,161,598,097 24,394,295,537
	Sub total Total	11,902,152,000 12,187,706,470	4,905,003,000 5,355,924,462	German Bangla Joint Venture Foods Limited Somorita Hospital Limited	75,600 75,600 9,946 10,868 2,252,513,125 4,753,841,218	Insurance, real estate and service industries 7.10% 12,426,970,5 Transportation and communications industries 3.92% 6,856,879,1 Others 17.79% 31,142,390,2	577 13.83% 161 4.09%	24,394,293,337 19,789,268,122 5,845,195,781 14,994,448,113
5.a.2	Outside Bangladesh (Nostro accounts) Current accounts Currency	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>	Unquoted Ordinary Shares		17.79% 31,142,390,2 100.00% 175,025,076,6		143,087,501,281
	Mashreq Bank, New York, USA Habib American Bank, New York, USA USD Citibank N.A. New York, USA	112,754,211 39,502,741 (80,460,879)	30,803,201 67,577,926	Central Depository Bangladesh Limited KARMA Sangsthan Bank Limited Industrial & Infrastructural Development Finance Company Limited	6,277,770 6,277,770 10,000,000 10,000,000 42,453,820 42,453,820	and advances Inside Bangladesh 2016	3	2015
	Citibank N.A. New York, USA USD HSBC, New York, USA USD Standard Chartered Bank, New York, USA USD Standard Chartered Bank, New York, USA USD	(80,460,879) - 226,078,118	(19,785,990) 12,440,334 (7,043,814)	Venture Investment Partners Bangladesh Limited Unquoted redeemable preference Shares	18,000,000 76,731,590 18,000,000 76,731,590	Urban: % of total loan Taka Dhaka 76.64% 134,136,382,8	% of total loan	<u>Taka</u> 111,933,960,904
	Standard Chartered Bank, Frunkfurt EURO Deutsche Bank, Frankfurt, Germany EURO Arab National Bank, Riyadh SAR	328,049 8,460,223	13,716,548 1,388,194 341,820	Unique Hotel & Resort Limited Desh Cambridge Kumargaon Power Limited	- 45,000,000 - 6,666,021	Chittagong 15.55% 27,220,987,1 Sylhet 0.35% 614,992,7 Rajshahi 2.01% 3,515,630,3	45 14.35% 715 0.31%	20,539,323,241 445,122,374 3,272,203,975
	Bank of Tokyo Mitsubishi Ltd., Japan JPY Deutsche Bank Trust Comp. USA USD Bank of Tokyo Mitsubishi Ltd., Kolkata, India ACUD AR Bank Ltd. Mumbai India ACUD	5,854,826 43,067,313 665,319 3,074,547	5,776,137 241,251 658,845 (15,621,278)	Total	- 51,666,021 2,329,244,715 4,882,238,829	Khulna 1.16% 2,026,987,8 Rangpur 1.03% 1,800,541,4 Barisal 0.16% 285,059,6	380 1.15% 155 1.92%	1,644,340,873 2,746,695,477 253,218,173
	AB Bank Ltd., Mumbai, India ACUD Sonali Bank Ltd., Kolkata, India ACUD NIB Bank Limited, Karachi, Pakistan ACUD Standard Chartered Rapk, Napal	3,074,547 795,362 11,017,913	(15,621,278) 1,205,510 5,238,849	Details are shown in Annexure-C. 7.b Investments - City Brokerage Limited		96.90% 169,600,582,0		140,834,865,017
	Standard Chartered Bank, Nepal ACUD Commerz Bank AG. Frankfurt, Germany USD Commercial Bank of Ceylon, Colombo, Sri Lanka ACUD ACUD ACUD ACUD ACUD	169,177 32,089,373 5,559,289	382,661 8,723,740 603,561	Membership (note 7.b.1) Dhaka Stock Exchange Limited (DSE)	580,999,000 580,999,000	Dhaka 1.87% 3,265,249,7 Chittagong 0.63% 1,099,447,3 Sylhet 0.06% 107,401,3	326 0.40%	1,528,674,869 576,528,120 93,633,118
	Bank of Bhutan, Bhutan ACUD Commerz Bank AG. Frankfurt, Germany EURO Commerz Bank AG. Frankfurt, Germany CHF Machron Bank Mumbai India	1,768,011 14,523,708 589,488 67,354,519	(233,281) 7,535,835 1,618,323	Chittagong Stock Exchange Limited (CSE)	19,001,000 19,001,000 600,000,000 600,000,000	Rajshahi 0.54% 952,396,3	311 0.04% 556 1.57%	53,800,157 2,252,636,264 143,087,501,281
	Mashreq Bank, Mumbai, India ACUD Mashreq Bank, Mumbai, India EURO HDFC Bank Ltd, Mumbai, India ACUD	67,354,519 136,414 8,417,698	36,413,608 387,963 1,105,009	Investments in shares (note 7.b.2) Investments in unlisted securities	1,050,187,538 446,061,583 30,000,000 -	Outside Bangladesh 0.00% Grand total 100.00% 175,025,076,6	- 0.00%	143,087,501,281
	Banca Popolare Di Vicenza, Italy EURO Standard Chartered Bank, London GBP Mashreq Bank, London GBP Cookmin Bank Korea	8,957,268 5,044,344 2,043,658 3,577,126	2,526,255 20,212,890 4,534,975		1,080,187,538 446,061,583 1,680,187,538 1,046,061,583	8.a.10 Sector-wise loans and advances 2016 90 of total loan Taka	2 % of total loan	2015 <u>Taka</u>
	Kookmin Bank, Korea USD Commerz Bank AG. Frankfurt AUD Standard Chartered Bank, Mumbai, India ACUD	3,577,126 3,970,484 27,770,071	3,452,520 7,266,929 14,847,632	7.b.1 As per the provision of the Exchange Demutualization Act, 2013, DSE and CS respectively at a face value of Tk. 10 each. As there is no active market for th		Public sector 0.19% 333,111,9 Private sector 99.81% 174,691,964,6 100.00% 175,025,076,6	970 0.53% 589 99.47%	763,107,491 142,324,393,790 143,087,501,281
	Mashreq Bank, Dubai AED Habib Bank Limited, Pakistan ACUD Mashreq Bank, New York, USA (For OBU Operation) USD	1,999,790 60,109,809	(37,338,548)	7.b.2 This represents investment made by the City Brokerage Limited in purchase Dhaka Stock Exchange Limited (DSE) and Chittagong Stock Exchange Limited price of the investment is Taka1,058,722,711 (2015:451,465,814) as on 31 De	ed(CSE) through its dealer account. Cost	8.a.11 Securities against loans/investments including bills purchased and d		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Commerz Bank AG. Frankfurt, Germany (For OBU Operation) USD Commerz Bank AG. Frankfurt, Germany (For OBU Operation) EURO Sub total	3,735,065 2,176,039 621,129,973	10,289,384 44,773,466 224,040,455	7.c Investments - City Bank Capital Resources Limited		Collateral of movable/immovable assets Local banks and financial institutions guarantee	135,072,501,355 7,275,392,955	110,848,705,130 4,858,067,512
	Term deposits Mashreg Bank Limited, New York, USA USD	39,350,000	39,250,150	Government securities: Treasury bonds	<u>-</u>	Foreign banks guarantee Export documents Fixed Deposit Receipts (FDR)	8,261,018,560 4,752,150,786	6,196,923,771 3,945,205,757
	Sonali Bank, Kolkata, India ACUD Sub total Total	640,055 39,990,055 661,120,028	631,068 39,881,218	Others Investments in quoted shares (note 7.c.1) Investments in unlisted securities (note 7.c.2)	1,674,769,503 227,084,378 109,000,000 129,000,000	FDR of other banks Government guarantee Personal guarantee	333,111,970 8,634,606,273	763,107,491 7,394,795,908
	Details are shown in Annexure-B.			Investments in unlisted securities (note 7.c.2)	109,000,000 129,000,000 1,783,769,503 356,084,378 1,783,769,503 356,084,378	Other securities	10,696,294,761 175,025,076,659	9,080,695,712 143,087,501,281



The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

0 - 12	Datail of laws loss flows the sate	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>				<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>	The City Bank Limited has been honourable Court under section 3 settlement of loan. Theses have be	3 (7) of Artha Rin Adalat Ain,	2003. The Bank als	o acquired some	
	Detail of large loan/investments As at 31 December 2016 there were 34 (31 December 2015: 33) borror			10.c	Fixed assets including premises, furniture and Capital Resources Limited	d fixtures - City Bank			Name of Parties		oking Date	<u>2016</u>	2015 Tales
	outstanding loans and advances/investments exceeded 10% of the total cap was Taka 24,814.42 million as at 31 December 2016 (Taka 22,574.87 million a				Cost Furniture and fixtures		3,432,764	2,730,271	Income generating:			<u>Taka</u>	<u>Taka</u>
	Number of borrowers or groups Amount of outstanding advances/investments (Taka)	34 51,797,213,875	33 45,611,119,680		Office equipment and machinery Software		1,654,578 7,153,744	1,577,135 7,153,744	Abrar Steel Mills Ltd. Globe International	Prime Bank Ltd.'s share Bank Asia Ltd.'s share	15/Nov/12 28/Dec/14	97,350,000 32,707,059	99,550,000 28,713,300
	Amount of classified advances/investments therein (Taka)	-	-		Vehicle		2,200,000 14,441,086	2,200,000 13,661,150				130,057,059	128,263,300
	Particulars of loans and advances/investments i) Loans/investments considered good in respect of which the Bank is				Accumulated depreciation and amortisation Written down value		(8,440,398) 6,000,688	(5,581,528) 8,079,622	Non-income generating:				
	fully secured	155,694,175,625	126,612,009,661	10.d	Fixed assets including premises, furniture and Transfer Sdn. Bhd.	d fixtures - CBL Money	,		M/S Overseas Liner Agency M/S Habib Bastra Bitan M/S Misti enterprise	953 decimal land 16.50 decimal land 16.50 decimal land	29/Dec/11 29/Dec/11 29/Dec/11	11,436,000 1,485,000 819,523	11,436,000 1,485,000 819,523
	 Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee 	8,634,606,273	7,394,795,908		Cost				M/S World Resources Ltd M/S Chowdhury Electronics	10 katha 1 chattak land 2.7 decimal land	29/Dec/11 29/Dec/11 29/Dec/11	69,466,379 1,657,880	69,466,379 1,657,880
	iii) Loans/investments considered good secured by the personal undertaking				Furniture and fixtures Office equipment and machinery Vehicle		10,201,372 8,333,563 1,814,187	9,822,336 6,871,964 1,890,314	M/S Silva Synthetic Fabrics L.J.S Enterprise	475.50 decimal land 181.96 decimal land	29/Dec/11 & 29/Dec/15 29/Dec/11	211,670,625 3,677,959	211,670,625 3,677,959
	of one or more parties in addition to the personal guarantee of the debtors	10,696,294,761	9,080,695,712		Accumulated depreciation		20,349,122 (9,610,257)	18,584,614 (7,639,163)	M/S Sikder Construction	14 decimal land 5 decimal land & 1,518	29/Dec/11	12,131,206	12,131,206
	 Loans/investments adversely classified; provision not maintained there against 				Written down value		10,738,865	10,945,451	M/s. Nan Business Associates Mr. Sharifuzzaman (Nawab) M/s. Ananna Enterprise	sft floor 20.5 decimal land 17.32 decimal land	27/Dec/12 27/Dec/12 27/Dec/12	8,340,000 2,950,867 10,240,097	8,340,000 2,950,867 10,240,097
	v) Loans/investments due by directors or officers of the banking company or any of them either separately or jointly with any other	175,025,076,659	143,087,501,281	11	Consolidated other assets				Shibpur Rice Mill Taijel Store	150.75 decimal land 5.80 decimal land	27/Dec/12 27/Dec/12 27/Dec/12	1,829,498 2,461,873	1,829,498 2,461,873
	persons	3,610,715,614	3,247,082,277		The City Bank Limited (note 11.a) City Brokerage Limited (note 11.b)		13,500,653,120 161,648,566	7,027,747,460 124,467,379	Rahman Traders M/s. Chand & Sons	22.00 decimal land 6.60 decimal land	27/Dec/12 10/Oct/13	1,171,273 1,850,139	1,171,273 1,850,139
	 Loans/investments due from companies or firms in which the directors of the Bank have interest as directors, partners or managing agents or in case of private companies as members 	438,614,820	401,348,333		City Bank Capital Resources Limited (note 11.c) CBL Money Transfer Sdn. Bhd. (note 11.d)		158,788,856 8,298,507	87,439,870 6,174,669	M/s. Ashraf Traders M/s. Rafique Repairing & Motor Machinery Parts	12 decimal land 8 acre land	20/Oct/13 20/Oct/13	3,352,735 1,371,088	3,352,735 1,371,088
	vii) Maximum total amount of advances/investments, including temporary advances made at any time during the year to directors or				Goodwill arising on investment in subsidiaries Mutual indebtedness:		13,829,389,049 30,524,211	7,245,829,378 8,584,953	Friends International Lucky Trade Concern	225.35 decimal land 7.89 decimal land	3/Mar/14 29/Jun/15	14,888,087 130,326,220	14,888,087 130,326,220
	managers or officers of the banking company or any of them either separately or jointly with any other person.	3,610,715,614	3,247,082,277		Payable to City Bank Limited - City Brokerage L Payable to City Bank Limited - City Bank Capita		(42,687) (24,663,366)	(55,879,532)	M/sMostafa Store M/s General Services M/s Galeeb International	2.7 decimal land 375.5 decimal land 8.25 decimal land	20/Dec/15 20/Dec/15 22/Dec/15	747,144 1,905,964 3,507,045	747,144 1,905,964 3,507,045
	viii) Maximum total amount of advances/investments, including temporary advances/investments granted during the year to the				Payable to City Bank Capital Resources Limited Payable to City Bank Capital Resources Limited		(30,089,524) ed (64,135,372)	(13,810,773) (11,927,019)	M/s Balaka Industries Alif Builders & Co.	7 katha land 4.51 decimal land	22/Dec/15 22/Dec/15	6,390,367 13,647,649	6,390,367 13,647,649
	companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in the case of private companies, as members	_	_		Investment in subsidiaries		(6,017,010,297) (6,135,941,246)	(2,413,080,473)	M/s Dhaka Eylet & Bartack Center M/s Alamin Engineering	34 decimal land 2.50 katha land and 8.25 decimal land	23/Dec/15 23/Dec/15	4,710,476 2,340,929	4,710,476 2,340,929
	ix) Due from other banking companies				Total consolidated other assets		7,723,972,014	4,759,716,534	M/s S S Poultry Feed M/s Sathi Foods & Oil Industries	12.32 decimal land 15 decimal land	23/Dec/15 23/Dec/15	4,152,867 10,683,879	4,152,867 10,683,879
	x) Classified loans and advances/investments (a)Classified loans and advances/investmentson which interest has			11.a	Other assets- The City Bank Limited				M/s GT Corporation M/s MIM Pictures International M/s Shaans Denim	1.75 katha land 51.5 decimal land 1670 sft Flat	24/Dec/15 24/Dec/15 24/Dec/15	658,713 1,763,421 34,880,000	658,713 1,763,421 34,880,000
	not been charged Increase of specific provision	9,239,971,089 (414,487,918)	7,763,140,111 1,655,036,143		Income generating other assets Interest income receivable (note 11.a.1)		922,712,054	845,538,997	M/s Aparel King Limited M/s Suchi Enterprise	16.34 decimal land 50.24 decimal land	24/Dec/15 24/Dec/15	7,189,924 3,602,354	7,189,924 3,602,354
	Amount of loans written off Amount realised against loans previously written off	3,486,267,624 613,863,574	1,650,030,441 451,753,183		Investment in subsidiaries (note 11.a.2) Non income generating other assets Stationery and stamps		6,017,010,297 15,323,810	2,413,080,473 17,204,440	M/s A B Traders M/s The Media Advertising	3.63 acre land 17.50 decimal land and 5 katha land	24/Dec/15 24/Dec/15	899,503 1,627,948	899,503 1,627,948
	(b) Provision on classified loans and advances/investments	4,212,451,861	4,626,939,779		Advance against rent and advertisement Security deposits		401,204,189 31,625,152	353,443,906 31,126,840	M/s Mondira Medico M/s. Nan Business Associates	12.20 decimal land and 3 acre land 256 decimal land	24/Dec/15 28/Dec/15	4,496,291 55,181,250	4,496,291 55,181,250
	(c) Provision kept against loans/investments classified as bad debts (d) Interest credited to Interest Suspense Account	3,989,934,311	3,866,367,069		Prepaid expenses Advance payment of tax (note 11.a.3)		56,922,696 2,918,221,017	32,632,714 998,940,694	M/s Tajco Ltd Atlas food and Beverage Limited	1.60 acre land 233.68 decimal land	30/Dec/15 29/Jun/16	15,049,194 65,366,934	15,049,194
	xi) Cumulative amount of written off loans/investments	1,302,725,093	1,610,706,655		Branch adjustment account Deferred tax assets (note 11.a.4)		3,054,226 866,425,840	6,310,077 720,189,377	Sristr Traders Rafty Sweaters Limited	21.50 decimal land 100 Decimal Land and 02 storied building measuring	29/Jun/16	25,800,000	-
	Opening balance Amount written off during the year	10,964,826,846 3,486,267,624	9,766,549,588 1,650,030,441		Accounts receivables (note 11.a.5) Receivable from City Brokerage Limited		2,204,167,261 42,689	1,487,654,510		-+42,000 sft	29/Dec/16	71,140,000 826,868,301	664,561,367
	Amount realised against loans/investments previously written off Closing balance	(613,863,574) 13,837,230,896	(451,753,183) 10,964,826,846		Receivable from City Bank Capital Resources Lim Protested bill Intangible assets (note 11.a.6)	nited	30,089,524 5,842,887 28,011,476	55,879,532 5,842,887 59,903,013	13 Tier-II subordinated bond				
	The amount of written off/classified loans/investments for which law suits have been filed	28,326,613,000	19,926,100,000		mangible assets (note 11.a.o)		13,500,653,120	7,027,747,460	In year 2014, the bank with prior co and Bangladesh Bank, issue Tier-II				
8.a.14	Staff loan			11.a.1	Interest income receivable				6 years unsecured instruments. Cal towards the bonds are:				
	Provident fund	484,706,966	453,837,518		Interest receivable from Loans Interest receivable from Placement		134,463,552 90,017,947	118,971,498 153,945,694				016 aka	<u>2015</u> <u>Taka</u>
	House building scheme Vehicle scheme Consumer credit and other scheme	2,235,843,225 387,167,199 62,603,473	1,966,932,970 362,273,235 60,326,557		Interest receivable from Government Security		698,230,555 922,712,054	572,621,805 845,538,997	Mercantile Bank Limited		7	83,000,000	783,000,000
	consumer creat and dater screene	3,170,320,863	2,843,370,280	11.a.2	Investment in subsidiary				BRAC Bank Limited Meghna Bank Limited NRB Bank Limited		3	48,000,000 13,000,000 13,000,000	548,000,000 313,000,000 313,000,000
8.a.15	Classification of loans and advances/investments	20 % of total loan	015 <u>Taka</u>		In Bangladesh City Brokerage Limited		3,400,000,000	1,600,000,000	IDLC Finance Limited NRB Commercial Bank Limited		3	13,000,000 13,000,000 96,000,000	313,000,000 196,000,000
	Unclassified Standard including staff loan 90.64% 158,646,015,656	90.71%	129,787,816,277		City Bank Capital Resources Limited		2,550,000,000 5,950,000,000	750,000,000	Pubali Bank Ltd. Saudi-Bangladesh Industrial and A Limited	gricultural Investment Compa		96,000,000 80,000,000	196,000,000 180,000,000
	Special mention account (SMA) 3.31% 5,797,139,339 93.95% 164,443,154,995	1.72% 92.42%	2,454,905,389 132,242,721,666		Outside Bangladesh CBL Money Transfer Sdn. Bhd.		67,010,297	63,080,473	Dhaka Bank Limited United Finance limited			79,000,000 79,000,000	79,000,000 79,000,000
	Classified 0.42% 733,615,499 Doubtful 0.35% 608,335,076	1.80% 0.35%	2,576,084,662 505,554,843	11.a.3	Advance payment of tax		6,017,010,297	2,413,080,473	44 6 1	al and a few states after	<u></u>	0,000,000	3,000,000,000
	Bad/Loss 5.28% 9,239,971,089 6.05% 10,581,921,664	5.43% 7.58%	7,763,140,111 10,844,779,615		Opening balance		998,940,694	1,254,193,379	14 Consolidated borrowings from o The City Bank Limited (note 14.a)	tner banks, financiai institu	_	95,262,081	22,079,989,593
	<u>100.00%</u> <u>175,025,076,659</u>	100.00%	143,087,501,281		Paid during the year Adjustment for previous years tax liability		1,919,280,323	927,002,383 (1,182,255,068)	City Brokerage Limited (note 14.b) CBL Money Transfer Sdn. Bhd. (note	e 14.c)	1,3 1	22,484,373 41,039,850	2,444,712,644 111,578,739
8.a.16	Particulars of required provision for loans and advances/investments				Closing balance		2,918,221,017	998,940,694	Mutual indebtedness: Loan from The City Bank Limited-C	ty Brokerage Limited			24,636,280,976 (2,444,712,644)
	General provision on unclassified loans Loans/investments (excluding SMA) Special mention account (SMA)	1,957,634,599 64,364,498	1,577,530,540 34,220,460	11.a.4	Deferred tax assets Deferred tax asset		866,425,840	720,189,377	Loan from The City Bank Limited- C		(14	11,039,850) 25,262,081 2	(111,578,739)
	Required provision for unclassified loans and advances/investments A. Total provision maintained for unclassified	2,021,999,097	1,611,751,000		Detail calculation on deferred tax assets:			720,169,377	14.a Borrowings from other banks, fir	ancial institutions and ager	its		
	A. rotal provision maintained for unclassified loans B. Excess provision	2,090,560,000 68,560,903	1,612,000,000 249,000			Book value <u>Tax ba</u>	(deductible)	Deferred tax (assets)/	In Bangladesh (note 14.a.1) Outside Bangladesh (note 14.a.2)			42,463,062 52,799,019	18,620,517,535 3,459,472,058
		Required	2015 Required			<u>Taka</u> <u>Taka</u>	temporary <u>difference</u> <u>Taka</u>	<u>liability</u> <u>Taka</u>	14.a.1 In Bangladesh		31,69	25,262,081 2	2,079,989,593
	provision require provision on classified loans Taka require		<u>provision</u> <u>Taka</u>			3,517,463,050 3,245,190		108,908,922	Dhaka Bank Limited		3,6	48,000,000	785,003,000
	Sub-standard 339,914,010 5% - 2 Doubtful 289,424,209 5% - 5		569,385,706 112,219,225		Receivable on Interest income-T bond	,287,735,074 698,230,555	- 1,287,735,074 - 698,230,555	128,773,507 279,292,222	National Bank Limited Rupali Bank Limited Sonali Bank Limited			00,000,000	2,400,000,000
		0% 3,989,934,311 4,211,224,845	3,866,367,069 4,547,972,000		=	.881,745,229) 1,232,440,000	- (3,881,745,229) - 4,232,440,000	(1,552,698,091) 169,297,600 (866,425,840)	State Bank of India BASIC Bank		3	70,000,000 00,000,000	370,000,000 250,000,000
	C. Total provision maintained for classified loans D. Excess provision	4,212,451,861 1,227,016	4,626,939,779 78,967,779		Deferred tax asset up to last year Deferred tax (income)/expense			720,189,377	Trust Bank Limited HSBC		3	90,000,000	-
	Total required provision for loans and advances/investments Total provision maintained for loans and advances/investments (A+C)	6,233,223,942 6,303,011,860	6,159,723,000 6,238,939,779		Profit for the year includes deferred tax income	of Taka 146,236,463 w	hich is not distributable a	s dividend as per	Bangladesh Commerce Bank Limite One Bank Limited Mutual Trust Bank Limited	ed	'	57,400,000 - -	1,000,000,000 210,000,000
8.a.17	Total excess provision (B+D) During the year 2016, no loan having outstanding Taka 500 crore or more w	69,787,918	79,216,779	11.a.5	BRPD circular no. 11 dated 12 December 2011. Accounts receivables:				Jamuna Bank Limited Bank Asia Limited			-	10,000,000 550,000,000
8.b	Loans and advances/investments - The City Brokerage Limited				Advance against remittance		217,409,660	142,570,903	Midland Bank Limited Commercial Bank of Ceylon PLC Refinance against EDF loan from Ba	ingladesh Bank	7,4	- - 93,652,404	80,000,000 290,000,000 5,434,689,117
	Margin loan was given to several individuals and institutions for doing shar Brokerage Limited.	e trading business th	rough the City		Receivable against card operation Receivable against fraud forgeries Receivable against sales proceeds of shares		829,713,740 23,835,307 2,005,644	114,478,557 22,915,784 4,054,600	Refinance against SME loan from B Borrowingsfrom Bangladesh Bank		6,0 6	13,410,659 00,000,000	240,825,418 7,000,000,000
8.c	Loans and advances/investments - City Bank Capital Resources Limited	I			Receivable against encashment -SP/BSP/PSC Advance to vendor for expense		1,070,813,891 22,356,927	1,125,728,311			21,24	2,463,062	8,620,517,535
	Margin loan was given to several individuals and institutions for doing share	e trading business th	rough CBCRL.		Unreconciled nostro entry Receivable under VAT current account		8,691,904 6,299,986	8,691,904 6,223,826	14.a.2 Outside Bangladesh		2.5	41 500 000	705 003 000
9	Bills purchased and discounted (note 8.a.2)				Advance to staff for expense Advance to DSE Bhaban - Nikunja		4,156,375	2,995,409 1,368,400	International Finance Corporation Nederlandse Financierings-Maatsc N.V (FMO)	nappij Voor Ontwikkelingsland		41,500,000 93,500,000	785,003,000 785,003,000
	Payable in Bangladesh Payable outside Bangladesh	1,683,284,333 5,592,108,622 7,275,392,955	1,314,998,334 3,543,069,178 4,858,067,512		Sundry debtors		18,883,826 2,204,167,261	29,931,766 1,487,654,510	Global Climate Partnership Fund S. Mashreq Bank NY	A.Sicav-Sif (GCPF).		78,345,152 - 83,344,750	1,177,504,500 601,944,920
9.1	Maturity grouping of bills purchased and discounted	.,,_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		11.a.6	Intangible assets				United Bank of UAE Habib Bank Limited, Afganistan Emirates NBD Bank PJSC ,Dubai		1	82,244,759 09,192,883 36,839,026	110,016,638 - -
	Payable within one month Over one month but less than three months	2,388,942,566 1,334,265,001	1,344,726,285 1,322,701,558		Users license Royalty		28,011,476	30,223,652 29,679,361	Habib Bank AG,Dubai CaixaBank, S.A		3 2,3	33,620,442 93,949,364	-
	Over one month but less than three months Over three months but less than six months Six months or more	3,552,185,388	2,190,639,669				28,011,476	59,903,013	Habib Bank AG Zurich, Switzerland RAK Bank Dubai			12,988,275 8,435,007	-
		7,275,392,955	4,858,067,512	11.a.6.1	1 Movement of intangible assets		50,002,012	07.720.422	First Gulf Bank, Dubai, UAE			62,184,110	3,459,472,058
10	Consolidated fixed assets including premises, furniture and fixtures The City Bank Limited (note 10.a)	8,084,826,026	8,135,621,490		Opening balance Addition during the year Amortisation during the year		59,903,013 - (31,891,537)	97,730,433 - (37,827,420)	14.a.3 Borrowings secured/unsecured f	rom other banks, financial in	stitutions and ago	ents	
	City Brokerage Limited (note 10.b) City Bank Capital Resources Limited (note 10.c)	16,180,736 6,000,688	8,079,622		Closing balance		28,011,476	59,903,013	Secured Unsecured				22,079,989,593
	CBL Money Transfer Sdn. Bhd. (note 10.d)	10,738,865 8,117,746,315	10,945,451 8,172,221,437	11.b	Other assets - City Brokerage Limited				14.a.4 Maturity grouping of borrowing	from other banks, financial			2,079,989,593
10.a	Fixed assets including premises, furniture and fixtures - The City Bank	Limited			Advances, deposits and prepayments Receivable from DSE		12,531,748 84 853 347	10,789,547 52,491,518	Payable on demand	yuncid	3,8	71,968,778	5,190,325,171
	Cost/Revaluation Land Building	4,232,440,000 2,383,998,755			Receivable from DSE Receivable from CSE Advance payment of tax		84,853,347 - 64,263,471	52,491,518 (2,586,978) 63,773,292	Up to 1 month Over 1 month but within 3 months		2,8	79,443,117 29,738,148	1,409,678,075 5,766,939,963
	Work-in progress - building Furniture and fixtures	190,550,514 1,093,652,476	422,163,852 1,006,624,787		payment or tax		161,648,566	124,467,379	Over 3 months but within1year Over 1 year butwithin5 years Over 5 years		4,4	27,647,291 25,464,760 60,999,987	7,636,482,405 899,059,479 1,177,504,500
	Office equipment and machinery Bank's vehicles Leased assets	2,263,713,817 292,383,257	2,048,185,441 252,333,818 -	11.c	Other assets - City Bank Capital Resources Lim	nited			·		31,69	5,262,081 2	2,079,989,593
	Software Work-in progress - software	296,360,249 62,484,862	280,325,418 36,457,335		Advances, deposits and prepayments Advance income tax		360,887 10,059,767	364,355 14,467,355	14.b City Brokerage Limited has taken prefunding support for foreign tr management from time to time.				
	Accumulated depreciation and amortisation Written down value	10,815,583,929 (2,730,757,902) 8,084,826,026	(2,237,178,837)		Deferred tax assets Stamps in hand Account receivable		4,333,867 34,430 143,999,905	4,365,848 47,030 68,195,282	14.c CBL Money Transfer Sdn Bhd. ha		n The City Bank Lt	d. For prefundi	ng support for
	See Annexure - D for details.	0,004,020,026	8,135,621,490		. ICCOURT ICCCIVIDIE		158,788,856	87,439,870	remitting foreign currency from Ma				
10.b	Fixed assets including premises, furniture and fixtures - City Brokerage	e Limited		11.d	Other assets - CBL Money Transfer Sdn. Bhd.				The City Bank Limited (note 15.a)				43,728,733,410
	Cost Furniture and fixtures	21,377,353	21,377,353		Advances, deposits and prepayments		8,298,507	6,174,669	City Brokerage Limited City Bank Capital Resources Limited	i		68,220,100 59,180,567	206,897,810 40,997,916
	Office equipment and machinery Vehicles Lease Hold Property	29,057,877 5,041,586 850,000	26,759,297 4,789,476 -	12	Non - banking assets				CBL Money Transfer Sdn. Bhd. Inter-company indebtedness (note	15.b)		7,547,694 14	711,548 (571,841,376) 3,405,499,308
	Software	4,147,609 60,474,425	4,147,609 57,073,735		Income generating: Share Non-income generating:		130,057,059	128,263,300	15.a Deposits and other accounts - Th	e City Rank Limite -	4141		
	Accumulated depreciation and amortisation Written down value	(44,293,689) 16,180,736	(39,498,861)		Land		826,868,301 956,925,360	664,561,367 792,824,667	Local bank deposits (note 15.a.1)	, Dunk Lillited		08,933,084	4,876,289,356
				1					Customer and other deposits		172,4	86,099,605 1	38,852,444,054 3,728,733,410



The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

15.a.1	Local bank deposits					2016	2015	17.3	History of issued, subscribed and fully paid up capital
	Name of Bank CD SND I	2016 Mudaraba Mudaraba	Total	16	Consolidated other liabilities	<u>Taka</u>	<u>Taka</u>		Accounting year Declaration 1983 Opening capital
	Taka Taka	TDR savings deposit Taka Taka	Taka		The City Bank Limited (note 16.a) City Brokerage Limited (note 16.b) City Bank Capital Resources Limited(note 16.c)	24,732,977,227 906,402,361 163,672,957	20,522,559,400 515,947,289 140,562,139		1985 Further subscription 1987 Initial public offer 1990 1:1 Right issue 2002 1:2 Right issue
	Trust Bank Limited - Dutch-Bangla Bank Limited - 113,571	- 6,685,669	6,685,669		CBL Money Transfer Sdn. Bhd. (note 16.d)	105,888,227 25,908,940,772	45,660,873 21,224,729,701		2002 1:2 Right issue 2004 1:1 Right issue 2005 50% stock dividend
	Islami Bank Bangladesh Limited 1,	500,000,000 - 000,000,000 22,192,864	500,270,254 1,022,192,864		Mutual indebtedness: Payable to City Bank Limited - City Brokerage Limited Payable to City Bank Limited - City Bank Capital Resources Limited	(42,687) (54,752,889)	(55,879,532)		2006 50% stock dividend 2007 10% stock dividend
	Southeast Bank Limited - 1,365,061	100,000,000 28,147,172 - 270,704	1,365,061 128,147,172 270,704		Payable to City Bank Limited - CBL Money Transfer SDN BHD Payable to City Bank Capital Resources Limited - City Bank Limited	(2,294,190)	(10,569,516) (13,810,773)		2008 15% stock dividend 2009 15% stock dividend
	Bangladesh Krishi Bank	- 270,704	1,176 214,808		Payable to City Brokerage Limited - City Bank Capital Resources Limited	(66,606,598) (123,696,364)	(8,226,727) (88,486,548)		2010 25% stock dividend 2010 1:1 Right issue 2011 30% stock dividend
		500,000,000	500,853,239		Total consolidated other liabilities	25,785,244,407	21,136,243,153		2011 30% stock dividend 2012 25% stock dividend 2013 10% stock dividend
	Social Islami Bank Limited Export Import Bank of Bangladesh Ltd	- 12,064 - 21,700,500	12,064 21,700,500	16.a	Other liabilities - The City Bank Limited				2014 20% stock dividend 2015 5% stock dividend
		- 336,063	336,063 80,778		Provision for loans and advances/investments (note 16.a.1) Provision for outstanding off-balance sheet exposures (note 16.a.2)	6,303,011,860 644,563,933	6,238,939,779 511,563,933		Although face value of paid up capital was split into Taka
	Shahjalal Islami Bank Limited - 13,227,034	- 1,165,263	1,165,263 13,227,034		Interest suspense account (note 16.a.3) Other provision (note 16.a.5)	1,302,725,093 648,144,735	1,610,706,655 533,086,395		Although face value of paid up capital was split into Taka value of share @ Taka 10 from the inception of the bank for
	The Farmers Bank Limited - 5,351,363	00,000,000 80,510,298	5,351,363		Provision for incometax (note 16.a.6) Interest and other expenses payable	4,147,393,628 11,010,886,673	2,491,262,773 8,537,995,371	17.3.a	Percentage of shareholdings at the closing date
15.a.2	Deposits and other accounts	00,000,000 00,510,250	2,200,733,004		Branch adjustment account Provision for nostro account	- 8,692,635	- 8,692,635		Particulars 2016
		<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>		Payable to CBL Money Transfer SDN BHD Security value adjustment for repo	2,294,190	3,190,414 99,718,000		Taka Sponsors and general public 7,181,369
	Current deposits and other accounts Current, Al-wadeeah, and Manarahcurrent deposits	14,485,633,670	12,975,704,505		Others	665,264,480 24,732,977,227	487,403,445 20,522,559,400		Financial institutions 7,181,369 8,757,980
	Foreign currency deposits Security deposits receipts	1,950,107,425 3,831,446	1,252,189,024 3,860,158	16.a.1	Provision for loans and advances/investments			17.4	Classification of shareholders by holding
	Sundry deposits (note 15.a.3)	8,072,970,766 24,512,543,307	6,340,411,149 20,572,164,836		Movement in specific provision on classified loans/investments: Provision held at the beginning of the year	4,626,939,779	2,971,903,636		2016
	Bills payable Pay orders issued	1,572,770,687	1,961,706,177		Fully provided debts written offduring the year Fully waived during the year	(2,467,205,032)	(1,205,978,780)		Number of No. of <u>share holders</u> <u>Shares</u>
	Pay slips issued Demand draft	4,009,885 10,373,283 1,587,153,855	4,365,596 10,373,283 1,976,445,056		Recoveries of amounts previously written off Specific provision made during the year	592,977,114 1,459,740,000	365,813,326 2,147,500,000		01 - 500 shares 26,014 3,471
	Savings bank deposits (note 15.a.4)		31,213,313,434		Transfer from provision for unclassified accounts Provision held at the end of the year	4,212,451,861	347,701,597 4,626,939,779		501 - 5,000 shares 13,693 23,388 5,001 - 10,000 shares 1,573 11,312
	Fixed deposits	34,554,257,554	31,213,313,434		Movement in general provision on unclassified loans/investments: Provision held at the beginning of the year	1,612,000,000	1,959,701,597		10,001 - 20,000 shares 840 11,676 20,001 - 30,000 shares 314 7,660
	Fixed deposits, Mudaraba, and Manarah fixed deposits Short notice deposits, Mudaraba, and Manarah short notice deposits	85,646,977,247 21,820,266,229	74,730,509,524 10,108,768,378		Transfer to provision for classified accounts Transfer from other provision	-	(347,701,597)		30,001 - 40,000 shares 119 4,131 40,001 - 50,000 shares 109 5,053 50,001 - 100,000 shares 198 15,092
	Non resident deposits Scheme deposits (note 15.a.5)	274,029,300 5,859,805,417	307,068,139 4,820,464,043		General provision made during the year Provision held at the end of the year	478,560,000 2,090,560,000	1,612,000,000		100,001 - 1,000,000 shares 232 71,017 Over 1,000,000 shares 124 722,992
	Total deposits and other accounts	113,601,078,193 174,695,032,689	89,966,810,084 143,728,733,410		The Dealers into including a series leave / investments accounts or	6,303,011,860	6,238,939,779		43,216 875,798
15.a.3	Sundry deposits				The Bankmaintained provision against loans / investments accounts ur (2015: Taka 383.81 million) against requirement of Taka 177.59 millio December 2016. These required and maintained provisions included in to	n (2015: Taka 383.81	I million) as at 31		Consolidated Capital Adequacy Ratio As per Guidelines on Risk Based Capital Adequacy (Revi
	Sundry creditors	1,247,180,089	1,199,315,433	44.2	of loans / investments, disclosed above.				Basel III), all scheduled banks are required to calculate C 'Consolidated' basis. Capital Adequacy Ratio is calculated
	Foreign currency Margin on letters of credit Margin on letters of guarantee	799,525 934,593,820 251,402,841	799,525 748,693,599 245,515,336	16.a.2	Provision on off-balances sheet exposures As per BRPD circular no. 14 dated 23 September 2012 banks are advisee	d to maintain genera	l provision against		III implementation in 2015 and in accordance with Basel those, if any, stated otherwise.
	Interest payable on three stage deposits Sanchaypatra	3,098,143 1,300,000	3,690,272 1,300,000		outstanding off-balance sheet exposures @ 1% and in order to comply provision of Taka 644,563,933 (2015: Taka 511,563,933) against require	with the circulars, th	ne Bankmaintained		Common Equity Tier 1 Capital (CET1)
	Unclaimed foreign DD Security money- suppliers	3,796,133 29,151,095	3,458,788 27,876,363		511,202,674) as at 31 December 2016.	F11 F62 022	400 562 022		Paid up capital
	Security money- staff Security deposits NRB	1,013,810 35,897,018	1,013,810 43,677,646		Opening balance Addition during the year Transfer from other provision	511,563,933 133,000,000	490,563,933 21,000,000		Non-repayable share premium account Statutory reserve General reserve
	Unclaimed balances Hajj deposits	229,265 194,597	212,764 194,597		Closing balance	644,563,933	511,563,933		Retained earnings (note 21) Dividend equalization reserve
	Margin on inland bills purchased Foreign bills purchased awaiting remittance	185,000 4,263,828,440	185,000 3,524,996,441	16.a.3	Interest suspense account				Minority interest in subsidiaries
	Imprest fund - cash incentive Key deposits	2,351,468 1,045,750	67,017 1,087,550		Interest suspense account on classified loans and advances Interest suspense on special mention account	1,094,918,892 77,484,277	1,181,015,203 23,409,904		Regulatory Adjustments / Deductions from CET1 Deferred tax assets
	Risk fund (Consumer Credit Schemes and lease finance) Lease deposits	80,428 346,592	80,428 346,592		Interest suspense on standard loans	130,321,924 1,302,725,093	406,281,548 1,610,706,655		40% of Excess Investment in equity of other banks, FI and Book value of goodwill and value of any contingent asset as assets
	Agent commission on consumer credit schemes CIB service charges	232,757 3,531,598	232,757 2,107,215	16.a.4	Movement of interest suspense account				
	Auto debit receipt/payment (Credit Card) Sundry deposit - ATM	230,608 703,214,707	111,480 19,509,329		Opening balance Amount transferred to "interest suspense" account during the year	1,610,706,655 1,846,965,145	1,258,733,673 1,563,421,448		Tier 2 Capital Tier-II subordinated bond
	Charges against credit rating Payable against cash advance Payable against legal expenses	5,107,173 867,264 7,814,897	3,042,024 820,838 9,960,360		Amount recovered from "interest suspense" account during the year Amount waived during the year	(765,092,661) (413,104,714)	(610,083,317) (157,313,489)		General provision (note 17.5.2) Assets revaluation reserve (up to 50%) Revaluation reserve for equity instruments (up to 10%)
	Payable against SP and others Sundry deposits - City Card - local	229,370,000 32,496,052	251,576,000 17,707,019		Amount written off during the year Closing balance	(976,749,333) 1,302,725,093	(444,051,660) 1,610,706,655		Revaluation reserve for HTM securities (up to 50%) Revaluation reserve for HFT (up to 50%)
	Sundry deposits - City Card - international Sundry deposits - Amex Card- local	42,172,609 225,373,591	22,242,783 168,269,337	16.a.5	Other provision				Regulatory Adjustments / Deductions from Tier 2 capi
	Charge Back - Amex Card - international Sundry deposits - foreign settlement	2,826,338	6,737,514 106,437		Provision against employee bonus Provision against investment	284,160,472 121,100,000	225,048,998 121,100,000		40% of Tier-II subordinated bond 40% of revaluation reserve for fixed assets and securities
	Sundry deposits - Master Cards Charge back - Master Cards	33,416,797 1,097,698	25,295,881 1,056,028		Provision against other assets Provision against interest receivable	188,627,976 1,003,000	160,091,510 1,003,000		Total capital
	VAT on LC Commission Others	8,724,661	360,326 8,764,660		Provision against good borrower Provision against protested bills	47,410,400 5,842,887	20,000,000 5,842,887		Total assets Total risk weighted assets (note 17.5.1)
		8,072,970,766	6,340,411,149	44.5		648,144,735	533,086,395		Required capital with capital conservation buffer (10.0 weighted assets)
15.a.4	Savings bank deposits	24 505 122 270	27 572 202 107	10.a.s.	Movement of other provision Opening balance	533,086,395	423,210,598		Surplus Total Capital Ratio
	Savings bank deposits Mudaraba/manarah savings deposits	34,505,133,270 489,124,064 34,994,257,334	27,572,392,107 3,640,921,327 31,213,313,434		Addition during the year Adjustment during the year	270,000,000 (154,941,660)	255,698,349 (145,822,552)		T-1 Capital Ratio Leverage Ratio
15 a 5	Scheme deposits		31,213,313,434		Closing balance	648,144,735	533,086,395		Liquidity Coverage Ratio Net Stable Funding Ratio
13.0.3	City Bank Sanchaya scheme	1,621,064	2,211,666	16.a.5.2	2 Movement of Provision against good borrower	20,000,000		17.5.1	Risk weighted assets
	Bonus deposit scheme Deposit pension scheme (note 15.a.5.1)	200,000 574,328	200,000 625,350		Opening balance Addition during the year Rebate allowed to Good Borrower	20,000,000 30,000,000 (2,589,600)	20,000,000		A. Credit Risk On-Balance sheet
	Three stage scheme deposit Monthly benefit scheme	11,838,734 8,600,000	15,331,703 9,300,000		Closing balance	47,410,400	20,000,000		Off-Balance sheet
	Education savings scheme Junior savers scheme	243,677 72,825,568	243,677 152,199,803	16.a.6	Provision forincome tax				B. Market Risk C. Operational Risk Total Risk weighted assets (A+B+C)
	Lakpati savings scheme Marriage savings scheme	572,683 14,641,874	961,483 47,999,195		Opening balance Adjustment for settlement of tax Provision during the year (note 16.a.6.1)	2,491,262,773	2,084,797,303 (1,182,255,068) 1,588,720,538		General provision maintained against unclassified loa
	Mudaraba monthly deposit scheme City Shomriddhi City Projonmo	227,791,060 5,283,181,952 233,649,894	179,677,043 4,204,690,137 203,276,031		Adjustment of deferred tax liability/(asset) (note 16.a.6.2) Closing balance	1,656,130,855 - - 4,147,393,628	2,491,262,773		exposures
	Manarah Hajj deposit scheme	4,064,583	3,747,955 4,820,464,043	16.a.6.1	Provision for current tax of Taka 1,656,130,855 @ 40% and provision for j				General provision maintained against unclassified loan/inve General provision maintained against outstanding off ba exposures (note 16.a.2)
15.a.5.1	Deposit pension scheme was closed from the year 1995 and its intere		4,020,404,043		made, as prescribed by Finance Act, of the accounting profit of the bank to income and disallowances of expenditure as per Income Tax Ordinance		ne of the add backs		exposures (note 16.a.2)
	Sector-wise deposits	·			Corporate tax position of the bank has been shown in Annexure-E				1.25% of Risk weighted assets for credit risk*
	Government	1,945,411,760	1,701,162,138	16.b	Other liabilities - City Brokerage Limited				Eligible amount of general provision (whichever is low
	Deposit money banks Other public	2,208,933,084 5,491,560,656 1,950,107,435	4,876,289,356 2,884,271,871		Interest suspense Provision for loans and advances Accounts payable	166,005,081 353,086,157	166,005,081 275,658,549		*In accordance with Basel III, general provisions/general I a maximum 1.25% of credit risk weighted assets, applicable
	Foreign currency Private	1,950,107,425 163,099,019,764 174,695,032,689	1,252,189,024 133,014,821,021 143,728,733,410		Accounts payable Accrued expenses Payable to The City Bank Limited	316,934,226 80,500 42,687	4,553,668 80,500 -	17.5.a	Capital Adequacy Ratio - The City Bank Limited
15.a.7	Maturity analysis of inter-bank deposits	.,	,,		Provision for taxation and VAT	70,253,711 906,402,361	69,649,491 515,947,289		Common Equity Tier 1 Capital (CET1)
	Payable on demand	8,217,151	331,442,945	16.c	Other liabilities - City Bank Capital Resources Limited				Paid up capital Non-repayable share premium account
	Up to 1 month Over 1 month but within 3 months	603,891,630 1,505,687,334	1,090,576,600 86,615,134		Payable to The City Bank Limited Payable to City Brokerage Limited	54,752,889 66,606,598	55,879,532 8,226,727		Statutory reserve General reserve Dividend equalization reserve
	Over 3 months but within 1 year	91,136,969 2,208,933,084	3,367,654,677 4,876,289,356		Payable to City Brokerage Limited VAT and TDS Payable Accrued expenses	3,764,045 706,403	8,226,727 2,433,684 646,163		Retained earnings (note 21.a)
15.a.8	Maturity analysis of deposits				Other payables Provision for diminution in value of investment	13,918,034	6,231,615 43,658,476		Regulatory Adjustments / Deductions from CET1 Deferred tax assets
	Bills payable: Payable on demand	17,729,699	16,679,524		Provision for taxation	23,924,987 163,672,957	23,485,942 140,562,139		40% of Excess Investment in equity of other banks, FI and
	Up to 1 month Over 1 month but within 6 months	374,362,052 1,195,062,104	466,178,180 1,493,587,352	16.d	Other liabilities - CBL Money Transfer Sdn. Bhd.				Tier 2 Capital Tier-II subordinated bond
	Over 6 months but within 1 year Over 1 year butwithin 5 years	-	-		Settlement Obligation Accrued expenses	103,299,374 1,718,243	42,588,250 508,353		General provision (note 17.5.a.2) Assets revaluation reserve (up to 50%)
	Over 5 years but within 10 years Over 10 years		<u>-</u>		Others payable	870,610 105,888,227	2,564,270 45,660,873		Revaluation reserve for equity instruments (up to 10%) Revaluation reserve for HFT (up to 50%)
	Other deposits:	1,587,153,855	1,976,445,056	17	Share capital				Revaluation reserve for HFT (up to 50%) Regulatory Adjustments / Deductions from Tier 2 capi
	Payable on demand Up to 1 month	7,029,020,146 13,962,401,173	3,546,183,087 10,991,957,966	17.1	Authorised:				40% of Tier-II subordinated bond 40% of revaluation reserve for fixed assets and securities
	Over 1 month but within 6 months Over 6 months but within 1 year	45,379,077,310 30,871,435,770	37,647,698,912 22,799,279,462		1,500,000,000 ordinary shares of Taka 10.00 each	15,000,000,000	15,000,000,000		Total capital
	Over 1 year but within 5 years Over 5 years but within 10 years Over 10 years	69,931,215,658 4,110,753,258 1,823,975,518	59,124,107,817 3,809,159,445 3,833,901,665		Authorised Share Capital of the Bank has been increase to Taka 15,000,000 special resolution dated 28 June 2015.	0,000 from Taka 10,00	0,000,000 by a		Total assets Total risk weighted assets (note 17.5.a.1)
	Over 10 years		3,833,901,665 141,752,288,354 143,728,733,410						Required capital with capital conservation buffer (10.0 weighted assets)
15.b	City Brokerage Limited and City Bank Capital Resource Limited mainta			17.2	Issued, subscribed and fully paid up: No. of shares				Surplus
	accounts with its parent company, The City Bank Limited. Account wi	se outstanding balances are			Ordinary shares of Taka 10.00 each issued for cash 240,463,470 Ordinary shares of Taka 10.00 each issued as bonus shares:	2,404,634,700	2,404,634,700		Total Capital Ratio T-1 Capital Ratio Leverage Ratio
	Inter-company indebtedness among Holding company & Subsidion CityBrokerage Limited - current accounts CityBrokerage Limited - fixed deposits receipt accounts	953,833,542	381,669,293		up to 31 December 2014 593,629,893 from 1 January - 31 December 2015 41,704,668		5,936,298,930 417,046,680		Leverage Ratio Liquidity Coverage Ratio Net Stable Funding Ratio
	CityBrokerage Limited - fixed deposits receipt accounts	953,833,542	(2,609,251) 379,060,042		875,798,031		8,757,980,310		Risk weighted assets
	City Bank Capital Resources Limited - current accounts City Bank Capital Resources Limited -fixed deposits receipt accounts	1,937,098 149,115,021	6,271,184 171,397,617		The Bank offered 1:1 right share during the year 2010 and on the record was 19,639,125 as the bonus for 2009 was credited before the record date	for right share. During	the course of right		A. Credit Risk On- Balance sheet
	Inter-company indebtedness among Subsidiaries:	151,052,119	177,668,801		exercise the honourable High Court issued an injunction order against 392 to restrain exercise of right shares against the said 392,778 shares and als	2,778 shares. The verd so asked to maintain p	ict of the Court was provision for future		On- Balance sheet Off-Balance sheet
	Payable to City Bank Capital Resources Limited - City Brokerage Limit	ed -	15,112,533		dividend, which may be declared on the aforementioned shares. Accord Taka 49,185,730 till 31 December 2016 for subsequent declared stock div shown under surplus in profit and loss account.				B. Market Risk C. Operational Risk
	Total inter-company indebtedness	1,104,885,661	571,841,376						Total Risk weighted assets (A+B+C)

Accounting year	Declaration	No. of share	Value of capital	Cumulative
1983	Opening capital	3,400,000	34,000,000	34,000,000
1985	Further subscription	1,000,000	10,000,000	44,000,000
1987	Initial public offer	3,600,000	36,000,000	80,000,000
1990	1:1 Right issue	8,000,000	80,000,000	160,000,000
2002	1:2 Right issue	8,000,000	80,000,000	240,000,000
2004	1:1 Right issue	24,000,000	240,000,000	480,000,000
2005	50% stock dividend	24,000,000	240,000,000	720,000,000
2006	50% stock dividend	36,000,000	360,000,000	1,080,000,000
2007	10% stock dividend	10,800,000	108,000,000	1,188,000,000
2008	15% stock dividend	17,820,000	178,200,000	1,366,200,000
2009	15% stock dividend	20,493,000	204,930,000	1,571,130,000
2010	25% stock dividend	39,278,250	392,782,500	1,963,912,500
2010	1:1 Right issue	192,463,470	1,924,634,700	3,888,547,200
2011	30% stock dividend	116,656,410	1,166,564,100	5,055,111,300
2012	25% stock dividend	126,377,782	1,263,777,820	6,318,889,120
2013	10% stock dividend	63,188,891	631,888,910	6,950,778,030
2014	20% stock dividend	139,015,560	1,390,155,600	8,340,933,630
2015	5% stock dividend	41,704,668	417,046,680	8,757,980,310
		875,798,031	8,757,980,310	

Taka 10 from Taka 100 during the year 2011, we considered face ink for this statement.

	8,757,980,310	100.00%	8,757,980,310	100.00%
Financial institutions	1,576,610,500	18.00%	2,068,067,410	23.61%
Sponsors and general public	7,181,369,810	82.00%	6,689,912,900	76.39%
	<u>Taka</u>	Percentage(%)	<u>Taka</u>	Percentage(%)
<u>Particulars</u>	2016		2015	

		2016		2015	
	Number of	No. of		Number of	
	share holders	Shares	% of total	share holders	% of total
			holding		holding
01 - 500 shares	26,014	3,471,773	0.40%	33,375	0.68%
501 - 5,000 shares	13,693	23,388,549	2.67%	18,440	4.69%
5,001 - 10,000 shares	1,573	11,312,219	1.29%	2,222	2.29%
10,001 - 20,000 shares	840	11,676,759	1.33%	1,188	2.33%
20,001 - 30,000 shares	314	7,660,879	0.87%	388	1.31%
30,001 - 40,000 shares	119	4,131,419	0.47%	151	0.89%
40,001 - 50,000 shares	109	5,053,530	0.58%	118	0.89%
50,001 - 100,000 shares	198	15,092,897	1.72%	224	1.88%
100,001 - 1,000,000 shares	232	71,017,362	8.11%	249	9.33%
Over 1,000,000 shares	124	722,992,644	82.55%	115	75.70%
	43,216	875,798,031	100.00%	56,470	100.00%

(Revised Regulatory Capital Framework for banks in line with ate Capital Adequacy Ratio based on 'Solo' basis as well as on lated in accordance with the phase-in arrangements for Basel asel II in 2014. All amounts are stated in Taka crores except for

	2010	2015
Common Equity Tier 1 Capital (CET1)	Taka in crore	Taka in crore
Paid up capital	875.80	875.80
Non-repayable share premium account	66.09	66.09
Statutory reserve	609.17	500.28
General reserve	1.14	1.14
Retained earnings (note 21)	297.26	215.97
Dividend equalization reserve	17.69	-
Minority interest in subsidiaries	0.01	0.25
•	1,867.15	1,659.53
Regulatory Adjustments / Deductions from CET1	•	•
Deferred tax assets	(86.21)	(69)
40% of Excess Investment in equity of other banks, FI and Ins. Co.	(99.40)	(67)
Book value of goodwill and value of any contingent assets which are shown as assets	(3.05)	(0.86)
as assers	1,678.49	1,523.01
Tier 2 Capital		
Tier-II subordinated bond	300.00	300
General provision (note 17.5.2)	273.51	163.94
Assets revaluation reserve (up to 50%)	235.57	235.57
Revaluation reserve (up to 50 %)	28.27	28.27
Revaluation reserve for HTM securities (up to 50%)	1.10	1.10
Revaluation reserve for HFT (up to 50%)	20.33	20.33
nevaluation reserve for this (up to 30%)	858.78	749.21
Regulatory Adjustments / Deductions from Tier 2 capital	030.70	749.21
40% of Tier-II subordinated bond	(120.00)	(60.00)
40% of revaluation reserve for fixed assets and securities	(120.00)	(57.05)
40% of revaluation reserve for fixed assets and securities	624.68	632.16
Total control	2,303.16	
Total capital	2,303.16	2,155.17
Total assets	25,940.23	21,420.54
Total risk weighted assets (note 17.5.1)	18,398.76	16,058.15
Required capital with capital conservation buffer (10.625% of risk weighted assets)	1,954.87	1,605.82
Surplus	348.29	549.35
Total Capital Ratio	12.52%	13.42%
T-1 Capital Ratio	9.12%	9.48%
Leverage Ratio	5.99%	6.64%
Liquidity Coverage Ratio	170.72%	163.34%
Net Stable Funding Ratio	101.31%	100.99%

A. Credit Risk		
On-Balance sheet	13,033.76	11,574.70
Off-Balance sheet	2,128.63	1,540.60
	15,162.39	13,115.30
B. Market Risk	1,283.34	1,300.14
C. Operational Risk	1,953.03	1,642.71
Total Risk weighted assets (A+B+C)	18,398.76	16,058.15

loan/investments & outstanding off-balance sheet

General provision maintained against unclassified loan/investments (note 16.a.1) General provision maintained against outstanding off balance sheet	209.06 64.46	161.20 51.16
exposures (note 16.a.2)	273.51	212.36
1.25% of Risk weighted assets for credit risk*	189.53	163.94
Eligible amount of general provision (whichever is lower for year 2015)	273.51	163.94

ral loan-loss reserve eligible for inclusion in Tier 2 is limited to icable for year 2015.

	2010	2013
	Taka in crore	Taka in crore
Common Equity Tier 1 Capital (CET1)		
Paid up capital	875.80	875.80
Non-repayable share premium account	66.09	66.09
Statutory reserve	609.17	500.28
General reserve	1.14	1.14
Dividend equalization reserve	17.69	-
Retained earnings (note 21.a)	383.14	308.77
	1,953.03	1,752.08
Regulatory Adjustments / Deductions from CET1		
Deferred tax assets	(86.64)	(68.42)
40% of Excess Investment in equity of other banks, FI and Ins. Co.	(9.44)	(60.51)
• •	1,856.94	1,623.15
Tier 2 Capital		
Tier-II subordinated bond	300.00	300.00
General provision (note 17.5.a.2)	273.51	166.39
Assets revaluation reserve (up to 50%)	235.57	235.57
Revaluation reserve for equity instruments (up to 10%)	27.93	27.93
Revaluation reserve for HTM securities (up to 50%)	1.10	1.10
Revaluation reserve for HFT (up to 50%)	20.33	20.33
nevaluation reserve for this (up to 50%)	858.45	751.32
Regulatory Adjustments / Deductions from Tier 2 capital	030.43	731.32
40% of Tier-II subordinated bond	(120.00)	(60.00)
40% of revaluation reserve for fixed assets and securities	(113.97)	(56.99)
40% of revaluation reserve for fixed assets and securities	624.47	634.34
Total capital	2,481.42	2,257.49
Total assets	25,942.39	21,484.04
Total risk weighted assets (note 17.5.a.1)	18,282.09	16,094.99
Required capital with capital conservation buffer (10.625% of risk	1,942.47	1,609.50
weighted assets)	1,942.47	1,009.50
Surplus	538.94	647.99
Total Capital Ratio	13.57%	14.03%
T-1 Capital Ratio	10.16%	10.08%
Leverage Ratio	6.60%	7.06%
Liquidity Coverage Ratio	163.22%	161.34%
Net Stable Funding Ratio	102.26%	100.15%

a. F Kisk Weighted assets		
A. Credit Risk		
On- Balance sheet	13,517.85	11,770.23
Off-Balance sheet	2,128.63	1,540.60
	15,646.48	13,310.83
B. Market Risk	732.35	1,165.51
C. Operational Risk	1,903.26	1,618.65
Total Risk weighted assets (A+B+C)	18,282.09	16,094.99



The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

17.5.a	2 General provision maintained against unclassified loan/investments &	<u>2016</u> Taka in crore	2015 Taka in crore	24.2	Fees, commission and brokerage	<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>			<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>
	outstanding off balance sheet exposures	300.06	161.20		Commission (note 28.a)	1,317,072,395	1,114,627,613	29.a.1	Credit card income	252,896,414	210,967,079
	General provision maintained against unclassified loan/investments (note 16.a.1. General provision maintained against outstanding off balance sheet exposures (note 16.a.2)	64.46	51.16		Brokerage	1,317,072,395	1,114,627,613		Card issue fees Late payment fees Merchant commission	120,966,184 411,110,124	116,244,452 430,853,097
	1.25% of Risk weighted assets for credit risk	195.58	166.39	24.3	Administrative expenses				Interchange fees Mark-up, excess limit, cash advance fees etc.	42,465,845 90,299,246	40,950,947 77,405,623
	Eligible amount of general provision (whichever is lower for year 2015)	273.51	166.39		Salary and allowances Rent, taxes, insurance, electricity, etc. (note 31.a) Legal expenses (note 32.a)	3,634,379,812 729,230,525 36,338,906	3,166,373,641 674,541,834 25,639,943	30.	Consolidated salaries and allowances	917,737,812	876,421,198
		2016 Take	2015 Take		Postage, stamp, telecommunication, etc. (note 33.a) Stationery, printing, advertisement, etc. (note 34.a)	86,933,721 160,933,282	70,980,951 183,857,261		The City Bank Limited	3,634,379,812	3,166,373,641
18	Statutory reserve	<u>Taka</u>	<u>Taka</u>		Chief Executive's salary and fees (note 35) Directors' fees (note 36.a) Auditors' fees	17,771,350 2,203,000 2,127,000	16,409,425 1,244,000 1,209,750		City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	52,673,920 39,851,002 28,415,326	47,771,531 31,418,196 24,273,817
	Opening balance Addition during the year (20% of pre-tax profit)	5,002,816,644 1,088,867,757	4,103,894,030 898,922,614		Repair of Bank's assets (note 37.a)	453,004,313 5,122,921,909	363,978,317 4,504,235,122		CDE MOREY Harister July, Drid.		3,269,837,185
19	Closing balance Share premium	6,091,684,401	5,002,816,644	25	Consolidated interest income/profit oninvestment			31.	Consolidated rent, taxes, insurance, electricity etc.		
19	Opening balance	660,857,013	1,082,116,244		The City Bank Limited (note 25.a) City Brokerage Limited	16,042,227,272 102,236,448	15,324,758,903 122,547,723		The City Bank Limited (note 31.a) City Brokerage Limited (note 31.b) City Bank Capital Resources Limited	729,230,525 31,912,096 6,028,213	674,541,834 29,956,598 4,774,062
	Adjustment for issuance of stock dividend Closing balance	660,857,013	(421,259,231) 660,857,013		City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	71,773,541	50,139,229		CBL Money Transfer Sdn. Bhd.	13,878,385 781,049,219	16,359,076 725,631,570
	Share premium was received against issue of 19,246,347 right shares during the	ne year 2010.			Inter-company transactions The City Bank Limited with City Brokerage Limited	16,216,237,262 (135,702,485)	15,497,445,855 (260,101,282)	31.a	Rent, taxes, insurance, electricity etc The City Bank Limited		
20	Consolidated other reserve				The City Bank Limited with CBL Money Transfer Sdn. Bhd. City Bank Capital Resources Limited	(4,017,244) (19,364,611)	(2,914,921) (6,239,407)		Rent	419,419,918	367,951,062
	The City Bank Limited (note 20.a) City Brokerage Limited	5,958,715,512 21,464,827	7,999,742,013			(159,084,340)	(269,255,610) 15,228,190,245		Rates and taxes Insurance Power and electricity	39,536,793 152,982,598 117,291,217	46,230,823 136,573,247 123,786,702
	City Bank Capital Resources Limited	40,901,795 6,021,082,134	7,999,742,013	25.a	Interest income/profit oninvestment - The City Bank Limited				Tower und electricity	729,230,525	674,541,834
20.a	Other reserve - The City Bank Limited				Interest on loans against imported merchandise/Murabaha Interest on loans against trust receipts	560,220 41,609,612	946,223 296,197,450	31.b	Rent, taxes, insurance, electricity etc City Brokerage Limited		
	General reserve Dividend equalization reserve Revaluation reserve for HTM securities	11,394,928 176,928,877 585,761	11,394,928 - 5,700,967		Interest on packing credits Interest on Interest on EDF	39,513,114 145,346,869	21,478,776 64,429,415		Rent Rates and taxes Insurance	12,421,754 14,578,960 343,512	13,164,712 12,262,172 319,345
	Revaluation reserve for HFT securities Revaluation reserve for equity Shares(note 20.1)	192,069,521 908,878,003	394,151,955 2,898,367,423		Interest on house building loans Interest on industrial credits Interest on transport loans	166,498,395 3,697,470,454 102,695,086	139,010,323 2,854,175,493 102,993,438		Power and electricity	4,567,869 31,912,096	4,210,369 29,956,598
	Asset revaluation reserve (note 20.2)	4,668,858,423 5,958,715,512	4,690,126,740 7,999,742,013		Interest on lease finance/izara Interest on demand loans	3,833,662 228,223,861	3,381,313 226,584,696	32	Consolidated legal expenses		
20.1	Quoted shares were valued at market price as per guidelines of Bangladesh price, revaluation reserve for equity shares were created. As the revaluation r				Interest on payment against documents Interest on cash credits/bai-muajjal	3,424,417 2,125,620,732	4,332,433 2,339,988,094		The City Bank Limited (note 32.a) City Brokerage Limited	36,338,906 728,543	25,639,943 660,100
	gain, this is booked as a component of shareholders' equity.				Interest on hire purchase shirkatul melk Interest on fully and partly secured overdrafts Interest on consumer credit schemes	12,427,707 204,390,888 -	8,601,069 357,441,827 308,541		City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	349,910 855,994	447,155
20.2	In the year 2014, land and buildings of the Bank were revalued at fair value by compliance with regulatory requirement.	a professional surve	yor which was in		Interest on small and medium enterprise loans Interest on staff loans	1,111,364,079 164,084,015	1,038,546,431 140,612,384			38,273,353	26,747,198
	Movement of assets revaluation reserve Opening balance	4,690,126,740	4,711,395,054		Interest on documentary bills purchased Interest on credit cards	1,086,358,150 1,424,916,057	901,249,751 1,349,489,249	32.a	Legal expenses - The City Bank Limited Legal expenses	36,034,073	25,312,011
	Addition during the year Adjustment during the year	(21,268,317)	(21,268,314)		Interest on cash incentives Interest on city drive Interest on city solution	15,463,890 46,179,270 889,215,683	1,900,000 36,249,438 996,600,073		Others	36,034,073 304,833 36,338,906	327,932 25,639,943
	Closing balance	4,668,858,423	4,690,126,740		Interest on city solution Interest on city express Interest on double loans	889,215,683 308,849,123 897,606	996,600,073 311,674,340 2,039,704	33	Consolidated postage, stamps, telecommunication etc.		
21	Consolidated surplus in profit and loss account	25-1			Interest on short term loan Total interest/profit on loans and advances/investments	3,457,426,164 15,276,369,054	3,502,576,573 14,700,807,034		The City Bank Limited (note 33.a) City Brokerage Limited (note 33.b)	86,933,721 3 152 896	70,980,951 3.473.222
	The City Bank Limited (note 21.a) Post acquisition retained surplus from City Brokerage Limited	3,831,438,541	3,087,740,110		Less: Allowable rebate for Good Borrower (note 25.a.1) Total interest/profit on loans and advances/investments after relate for good borrower	30,000,000	20,000,000		City Brokerage Limited (note 33.b) City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	3,152,896 713,014 1,972,482	3,473,222 611,353 1,536,293
	Post acquisition retained surplus from City Brokerage Limited Non-controlling interest	(899,764,047) 15,878 (899,748,169)	(958,958,237) 35,961 (958,922,276)		after rebate for good borrower Interest on balance with other banks and financial institutions	15,246,369,054 8,258,576	14,680,807,034 16,474,061			92,772,113	76,601,819
	Post acquisition retained surplus from City Bank Capital Resources Limited	58,478,628	74,474,785		Interest on call loans Interest on foreign bank accounts	784,454,611 3,145,031	625,917,459	33.a	Postage, stamps, telecommunication etc The City Bank Limited		
	Non-controlling interest	(1,147) 58,477,481	(4,965) 74,469,820		Total interest/profit on placement of funds	795,858,218 16,042,227,272	643,951,869 15,324,758,903		Postage/courier service Telegram, telex, fax & swift charge Telephone - office	25,089,249 3,615,779 50,220,792	19,131,749 2,251,169 42,663,613
	Post acquisition retained deficit from CBL Money Transfer Sdn. Bhd. Non-controlling interest	278,926	(20,721,593) 2,653,375	25.a.1	Provision for rebate to good borrower				Telephone - residence	8,007,900 86,933,721	6,934,420 70,980,951
	Non-contolling interest	278,926	(18,068,218)		Provision for rebate to the eligible good borrowers has been maintained letter no. 3 dated 16 February 2016.	as per Bangladesh B	ank, BRPD circular	33.b	Postage, stamps, telecommunication etc City Brokerage Limited		
	Add: Foreign exchange revaluation effect	(17,872,257) 2,972,574,522	(25,512,762) 2,159,706,674	26	Consolidated interest/profit paid on deposits, borrowings etc.				Postage Telegram, telex, fax and e-mail	9,439 2,343,825	11,268 2,766,805
21.a	Movement of surplus in profit and loss account-The City Bank Limited				The City Bank Limited (note 26.a)	9,565,268,460	9,818,866,758		Telephone bill	799,632 3,152,896	695,149
	Opening balance Transfer from asset revaluation reserve (note 21.a.1)	3,087,740,110 21,268,317	1,646,077,481 21,268,314		City Brokerage Limited CBL Money Transfer Sdn. Bhd.	135,702,485 4,076,036	270,275,333 3,262,483	34	Consolidated stationery, printing and advertisements etc.		
	Profit for the year Transfer to statutory reserve	3,934,444,394 (1,088,867,757)	3,578,882,069 (898,922,614)		Inter-company transactions City Brokerage Limited	9,705,046,981 (19,364,611)	(260,101,282)		The City Bank Limited (note 34.a)	160,933,282	183,857,261
	Cash dividend paid Transfer to dividend equalization reserve	(1,946,217,647) (176,928,877)	(1,259,565,140)		City Brokerage Elmited City Bank Limited with City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	(19,364,611) (135,702,485) (4,017,244)	(6,239,407) (3,200,196)		City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	1,684,161 1,075,685 1,831,625	1,753,434 1,039,777 1,202,184
	Closing balance Profit for the year includes net deferred tax income of Taka 146,236,463 which		3,087,740,110			(159,084,340) 9,545,962,641	(269,540,885) 9,822,863,689		Cole Money Hansier Sun. Drid.	165,524,753	187,852,656
	BRPD circular no. 11 dated 12 December 2011.		•	26.a	Interest/profit paid on deposits, borrowings etc The City Bank Limite	ed		34.a	Stationery, printing and advertisements etc The City Bank Limited		
21.a.1	As per BA5 16 "Property, Plant and Equipment" revaluation surplus is transferr the surplus is realised. The whole surplus will be realised on the retirement o will be realised as the assets are used by the user and the amount of surpl	r disposal of the asse	ets. Some surplus		a) Interest/profit paid on deposits: Savings bank deposits	1,006,715,470	949,507,716		Office and security stationery (note 34.a.1) Computer consumable stationery Publicity and advertisement (note 34.a.2)	77,383,956 7,894,780 75,654,546	93,912,750 22,059,171 67,885,340
	depreciation based on the revalued carrying amount of the assets and deporting cost. The realised revaluation surplus is to be transferred to retained	oreciation based on earnings directly. In	the assets on its accordance with		Mudaraba/Manarah savings deposits Short notice deposits	28,999,855 666,502,133	45,786,835 461,438,137		Publicity and advertisement (note 54.a.2)	160,933,282	183,857,261
	BAS 16, transfer of Taka 21,268,317 (2015: 21,268,314)from revaluation surplu was made.	s to surplus in profit	and loss account		Mudaraba short notice deposits Fixed deposits	3,368,764 5,647,169,393	5,399,058 5,994,122,736	34.a.1	Office and security stationery		
22	Non controlling interest				Mudaraba term deposits Deposits under scheme Mudaraba monthly benefit scheme	90,945,066 636,010,452 10,877,707	121,372,216 565,597,152 4,311,944		Office stationery Security stationery	46,998,945 30,385,011	65,840,844 28,071,906
	Share capital Surplus in profit andloss account/retained earnings	110,000 (14,732)	9,709,993 (7,175,214)		b) Interest/profit paid on Repurchase agreement (REPO) c) Interest/profit paid on local bank accounts	115,939,694 758,131,144	173,291,084 971,017,849	34 a 2	Publicity and advertisement	77,383,956	93,912,750
	surplus in pront and oss account/retained earnings	95,268	2,534,779		d) Interest/profit paid on borrowing from Bangladesh Bank e) Interest paid on borrowings from outside Bangladesh for off-shore banking	184,386,411 416,222,373	159,498,977 367,523,054	34.6.2	Advertisement Sponsorship-Magazine	35,456,030	22,021,701
23	Contingent liabilities					9,565,268,460	9,818,866,758		Advertisement Sponsorship-Others Advertisement-Television and radio	13,581,098 21,547,531	9,743,864 20,166,925
23.1	Local	6,629,763,731	5,706,806,518	27	Consolidated investment income				Advertisement-Miscellaneous	5,069,887 75,654,546	15,952,850 67,885,340
	Foreign Shipping guarantee	1,654,867,365 275,540,183	1,646,228,839 3,110,962,890		The City Bank Limited (note 27.a) City Brokerage Limited City Bank Capital Resources Limited	4,745,837,129 108,095,870 39,349,511	4,390,718,045 61,691,630 66,168,653	35.	Chief Executive's salary and fees		
	Margin on guarantee	8,560,171,278 (251,402,841)	10,463,998,247 (245,515,336)		Inter-company transactions	4,893,282,510	4,518,578,328		Basic salary Festival bonus and other allowances	8,320,500 9,450,850	7,926,750 8,482,675
	Money for which the Bank is contingently liable in respect of guarantees give	8,308,768,437	10,218,482,911		City Bank Limited with City Bank Capital Resources Limited	10,552,594 4,903,835,104	8,500,000 4,527,078,328	36	Consolidated Directors' fees	17,771,350	16,409,425
	Government	4,439,501,940	3,538,130,912	27.a	Investment income - The City Bank Limited				The City Bank Limited (note 36.a) City Brokerage Limited	2,203,000 215,000	1,244,000 80,000
	Banks and other financial institutions Others	1,722,180,256 2,398,489,082	2,072,365,762 4,853,501,573		Interest on treasury bills/Reverse repo/bonds Interest on debentures	2,408,350,305	2,311,893,699 117,892		City Bank Capital Resources Limited. CBL Money Transfer Sdn. Bhd.	244,166	153,969
	Margin on guarantee	8,560,171,278 (251,402,841) 8,308,768,437	(245,515,336)		Dividend on shares Gain on Government securities	315,128,298 399,167,516	208,184,514 1,814,620,446			2,662,166	1,477,969
23.2	Irrevocable Letters of Credit	8,308,768,437	10,210,402,911		Gain on sale of shares and debentures	1,623,191,010 4,745,837,129	55,901,494 4,390,718,045	36.a	Directors' fees - The City Bank Limited		
-	In land	170,264,072	409,403,049	28	Consolidated commission, exchange and brokerage				Meeting fees As per BRPD Circular No. 3, dated 18 January 2010, each director was entitle	2,203,000 ed to have Taka 5.000 a	s honorarium for
	General Back to Back LC	10,492,835,129 4,776,087,139 15,439,186,340	10,107,009,699 4,049,990,151 14,566,402,899		The City Bank Limited (note 28.a) City Brokerage Limited	2,125,263,521 208,652,822	1,891,835,512 175,169,749		attending each meeting till 3 October 2015. After issuing Bangladesh Bank October 2015, directors' entitlement as honorarium for attending each me	's Circular, BRPD Circul	arNo. 11, dated 4
	Margin on LC	(934,593,820) 14,504,592,520	(748,693,599)		City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd.	42,282,563 58,321,661 2,434,520,567	38,455,879 53,531,796 2,158,992,936	37	Consolidated depreciation and repair		
23.3	Bills for collection				Inter-company transactions City Bank Capital Resources Limited with The City Bank Limited	(10,552,594)	(8,500,000)		The City Bank Limited (note 37.a) City Brokerage Limited (note 37.b)	984,171,575 7,699,823	823,583,622 9,975,950
	Outward local bills for collection Outward foreign bills for collection	- 4,069,481,226	17,450 2,658,413,574		City Bank Limited with CBL Money Transfer Sdn. Bhd.	2,423,967,973	(285,275) 2,150,207,661		City Bank Capital Resources Limited (note 37.c) CBL Money Transfer Sdn. Bhd.	4,362,390 3,223,924	3,324,043 3,211,776
	Outward foreign bills for collection Inward local bills for collection Inward foreign bills for collection	4,069,481,226 4,423,110,140 6,175,413,616	3,383,236,448 4,812,902,524	28.a	Commission, exchange and brokerage - The City Bank Limited	·		37.a	Depreciation and repair of bank's assets - The City Bank Limited	999,457,712	840,095,391
	Margin on bill collection	14,668,004,982 (185,000)	10,854,569,996 (185,000)		Letters of credit Letters of guarantee	237,093,785 84,008,283	229,563,471 85,294,497	37.d	Depreciation and repair of bank's assets - The City Bank Limited Depreciation	531,167,262	459,605,305
	Enumed scots	14,667,819,982	10,854,384,996		Export related services Bills purchased	34,523,772	31,064,501 46,783		Repairs and maintenance:		
23.4	Forward assets purchased and forward deposits placed Forward sales/contracts	4,862,653,604	2.045.042.200		Accepted bills OBC, IBC etc. PO, DD, TT, TC, etc.	200,914,305 463,680 571,820	168,227,965 458,681 916,737		Fixed Assets Others	445,664,007 7,340,306	358,822,372 5,155,945
	· · · · · · · · · · · · · · · · · · ·	4,862,653,604	2,045,042,200		NRB operation Other fees and charges (note 28.a.1)	14,124,077 713,849,903	15,991,771 563,062,725		See Annexure D for details of depreciation.	453,004,313 984,171,575	363,978,317 823,583,622
23.5	Suit filed by the bank				Other commissions	31,522,771 1,317,072,395	20,000,482 1,114,627,613	37.b	Depreciation and repair - City Brokerage Limited		
	No law suit has been filed by the bank against contingent liabilities.				Exchange gain including gain from foreign currency dealings (note28.a.2)	808,191,126 2,125,263,521	777,207,899 1,891,835,512		Depreciation: Furniture and fixtures	2,354,422	2,404,668
24	Income statement - The City Bank Limited			28.a.1	Other fees and charges				Office equipment Vehicle Software	1,669,987 361,317 409,102	3,606,080 957,895 264,096
	Income: Interest, discount and similar income (note 24.1)	18,450,577,578	17,636,770,494		Service and other charges Structured finance fee	680,652,912 25,682,288	536,794,854 22,937,723		Software Repairs and maintenance:	409,102 4,794,828	7,232,739
	Dividend income Fees, commission and brokerage (note 24.2)	315,128,298 1,317,072,395	208,184,514 1,114,627,613		Commitment fee	7,514,703 713,849,903	3,330,148 563,062,725		Fixed Assets	2,904,995 2,904,995	2,743,211 2,743,211
	Gains less losses arising from dealing in securities (note 27.a) Gains less losses arising from investment securities (note 27.a)	399,167,516 1,623,191,010	1,814,620,446 55,901,494	28.a.2	Net exchange gain			27 -	Denreciation and renair City Dayl: Carity D.	7,699,823	9,975,950
	Gains less losses arising from dealing in foreign currencies (note 28.a) Other operating income (note 29.a)	808,191,126 1,047,663,376	777,207,899 995,879,735		Exchange gain Exchange loss	819,411,882 (11,220,756)	779,553,511 (2,345,612)	37.c	Depreciation and repair - City Bank Capital Resources Limited Depreciation:		
	Expenses:	23,960,991,298		2	9 Consolidated other operating income	808,191,126	777,207,899		Furniture and fixtures Office equipment	298,261 801,397	629,097 282,837
	Interest/profit paid on deposits, borrowings etc. Administrative expenses (note 24.3) Other operating expenses (note 38 a)	9,565,268,460 5,122,921,909 1,225,994,881	9,818,866,758 4,504,235,122 1,147,371,942		The City Bank Limited (note 29.a)	1,047,663,376	995,879,735		Vehicle Software	1,430,748 328,464	1,046,102 328,460
	Other operating expenses (note 38.a) Depreciation on bank's assets (note 37.a)	1,225,994,881 531,167,262 16,445,352,512	1,147,371,942 459,605,305 15,930,079,127		City Brokerage Limited City Bank Capital Resources Ltd CBL Money Transfer Sdn. Bhd.	98,500 29,000 1,890,280	1,295,252 4,070,935 2,712,403		Repairs and maintenance: Fixed Assets	2,858,870 1,503,520	2,286,496 1,037,547
	Income over expenditure	7,515,638,786	15,930,079,127 6,673,113,068	29.a	Other operating income - The City Bank Limited	1,049,681,156	1,003,958,325		ו ואכע הטבנט	1,503,520 1,503,520 4,362,390	1,037,547 1,037,547 3,324,043
24.1	Interest, discount and similar income				Rental income	11,086,318	10,742,527	38	Consolidated other expenses		
	Interest income (note 25.a) Interest income on treasury bills/reverse repo/bonds (note 27.a)	16,042,227,272 2,408,350,305	15,324,758,903 2,311,893,699		Swift recoveries Profit from sale of fixed assets Credit card income (note 29.a.1)	47,249,558 9,348,149 917,737,812	32,491,240 - 876,421,198		The City Bank Limited (note 38.a) City Brokerage Limited	1,225,994,881	1,147,371,942 15,299,735
	Interest on debentures (note 27.a)	18,450,577,578	117,892		Rebate received from foreign banks Others	54,316,401 7,925,139	59,241,686 16,983,084		City Brokerage Limited City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	17,505,203 4,667,358 5,087,128	15,299,735 3,025,194 6,049,768
				1		1,047,663,376	995,879,735				1,171,746,639



Report and Financial Statements as at and for the year ended 31 December 2016

		<u>2016</u> <u>Taka</u>	<u>2015</u> <u>Taka</u>
38.a	Other expenses - The City Bank Limited		
	Entertainment Books, magazines and newspapers etc.	16,954,787 1,392,775	13,795,529 1,194,766
	Medical Cash carrying charges	1,047,780 19,917,187	573,929 18,480,205
	Subscription to institutions Donations Professional fees	7,623,969 39,952,062 26,605,509	8,028,032 30,996,495 9,274,882
	Travelling expenditure and conveyance - Staff Business Expansion Cost	44,770,252 267,714,696	38,138,358 261,073,543
	Annual general meeting Guard Salary	22,567,138 128,624,536	5,919,237 110,905,555
	Security expenses Business Process Outsourcing-Online	32,615,857 51,448,326	26,030,522 46,344,266
	Vehicle rental expenditure Staff activities and welfare	11,952,000 15,513,168	15,477,000 13,569,136
	Washing and cleaning Credit card (note 38.a.1)	29,980,936 324,385,463	25,788,334 308,440,130
	IT Support & Software maintenance Royalty adjustment	8,126,628 31,891,537	11,379,331 37,827,420
	CIB Charges Remittance charges Fuel	2,329,577 187,716 24,713,599	794,930 247,931 21,348,043
	Others (note 38.a.2)	115,679,384 1,225,994,881	141,744,368 1,147,371,942
38.a.1	Credit card expenses Card processing and personalisation	25,801,681	28,811,628
	VISA international expenses ATM expenditure - IT support	62,676,560 5,110,069	65,518,063 4,697,288
	Other expenditure - cards	230,797,153 324,385,463	209,413,151 308,440,130
38.a.2	Others include Capital raising expenses, Staff recruitment expenses, NRB bank	charges etc.	
39	Consolidated provision for loans and advances/investments		
	The City Bank Limited (note 39.a) City Brokerage Limited	1,938,300,000 76,346,765	2,147,500,000 769,292
39.a	Provision for loans and advances/investments - The City Bank Limited	2,014,646,765	2,148,269,292
	Provision for classified loans and advances/investments	1,459,740,000	2,147,500,000
	Provision for unclassified loans and advances/investments	478,560,000 1,938,300,000	2,147,500,000
40	Consolidated provision for taxation		
	Current tax: The City Bank Limited (note 40.a) City Brokerana Limited	1,656,130,855	1,588,720,538
	City Brokerage Limited City Bank Capital Resources Limited	36,521,946 23,832,488 1,716,485,289	33,742,657 23,542,779 1,646,005,974
	Deferred tax: The City Bank Limited (note 40.a)	(146,236,463)	(672,989,539)
	City Bank Capital Resources Limited	31,980 (146,204,483)	(4,365,848) (677,355,387)
	Income tax on profit	1,570,280,806	968,650,587
40.a	Provision for Taxation - The City Bank Limited Current tax:		
	Provision for income tax has been made according to Income Tax Ordinance, Taka 1,656,130,855 for prior year (2015: Taka 1,588,720,538) has been kept as p		
	Deferred tax: Deferred tax is provided using the Balance sheet method for timing difference and liabilities and their carrying values for reporting purposes as per Banglad During the year, net amount of Taka 146,236,463 (2015: Taka 672,989,539) has be	lesh Accounting St	tandard (BAS) - 12.
	The charge for taxation is based upon profit for the year comprises: Current tax on taxable income @ 40%	1.656.130.855	1,708,720,538
	Adjustment for prior year	1,656,130,855	(120,000,000) 1,588,720,538
	Net deferred tax liability/(asset) originated for temporary differences Income tax on profit	(146,236,463) 1,509,894,392	(672,989,539) 915,730,999
41	Consolidated receipts from other operating activities		
	The City Bank Limited (note 41.a) City Brokerage Limited	5,356,933,457 84,601,728	5,298,980,716 51,926,209
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	11,405,011 1,751,885 5,454,692,081	57,504,146 2,712,403 5,411,123,474
41.a	Receipts from other operating activities - The City Bank Limited		
41.0	Interest on bonds, debentures and treasury bills	4,309,270,081	4,295,544,987
	Rent recovered Postage/telex/fax/swift charge recoveries	11,086,318 47,249,558	39,946 32,491,240
	Income from sale of Bank's property Credit card income Rebate received from foreign banks	9,348,149 917,737,812 54,316,401	876,421,198 59,241,686
	Miscellaneous earnings	7,925,139 5,356,933,457	35,241,659 5,298,980,716
42.	Consolidated payments for other operating activities		
	The City Bank Limited (note 42.a) City Brokerage Limited	2,536,186,527 56,488,733	2,302,617,835 52,282,866
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	14,024,900 21,118,095	10,106,780 25,407,876
42.a	Payments for other operating activities - The City Bank Limited	2,627,818,255	2,390,415,357
42.a	Rent, taxes, insurance and electricity	749,973,577	632,414,850
	Legal expenses Postage, stamp and telecommunication	34,591,377 76,444,470	23,772,598 61,153,752
	Advertisement expenses Directors' fees Auditors' fees	80,480,589 1,382,000	76,462,735 1,469,000
	Repair to Bank's assets Other expenses	756,750 438,079,038 1,154,478,726	870,750 313,705,267 1,192,768,883
43	Consolidated (increase) / decrease of other assets	2,536,186,527	2,302,617,835
	The City Bank Limited (note 43.a) City Brokerage Limited	(726,285,992) (36,691,008)	(1,129,322,478) 137,565,746
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	(75,788,555) (2,372,504)	(15,429,609) 8,917,254
	Adjustment for consolidation-The City Bank Ltd.	(841,138,058) 15,374,366	(998,269,087) 39,228,931
43.a	(Increase) / decrease of other assets - The City Bank Limited	(825,763,692)	(959,040,156)
	Stationery and stamps	1,880,630	1,023,874
	Advance deposits and advance rent Prepaid expenses	(47,760,283) (24,289,982)	(60,429,338) (1,272,211)
	Branch adjustment account Account receivables Security deposits	3,255,851 (716,512,751) (498,312)	(6,310,077) (1,065,098,970) 2,322,982
	Receivable from City Brokerage Ltd. Receivable from City Bank Capital Resources Ltd.	(42,689) 25,790,008	1,700 (37,387,858)
	Intangible assets	31,891,537 (726,285,992)	37,827,420 (1,129,322,478)
44	Consolidated increase/ (decrease) of other liabilities		
	The City Bank Limited (note 44.a) City Brokerage Limited	(2,822,881,443) 312,423,244	(676,783,892) (2,889,048)
	City Bank Capital Resources Limited CBL Money Transfer Sdn. Bhd.	17,532,842 62,066,205 (2,430,859,152)	17,492,910 18,729,507 (643,450,523)
	Adjustment for consolidation-The City Bank Ltd.	(13,424,010) (2,444,283,162)	(52,276,191) (695,726,714)
44.a	Increase/ (decrease) of other liabilities - The City Bank Limited		
	Loans written off and waived Interest suspense account	(2,467,205,032) (307,981,562)	(1,205,978,780) 351,972,982
	Other provision Branch adjustment account	(124,941,660)	(138,494,798) (7,931,141)
	Payable to CBL Money Transfer SDN BHD Others	(896,224) 78,143,035 (2,822,881,443)	2,230,665 321,417,180 (676,783,892)
45	Consolidated Earnings per share (EPS)	<u>, 1,443)</u>	(5/ 5// 03/072)
	(i) Net profit after tax - Taka	4,062,727,792	3,593,116,965
	(ii) Weighted average number of shares Consolidated earnings per share - Taka (i/ii)	875,798,031 4.64	875,798,031 4.10
	Bonus factor has been considered for previous year's EPS computation.		
45.a	Earnings per share (EPS) - The City Bank Limited	2024	2 570 00
	(i) Net profit after tax - Taka (ii) Weighted average number of shares Earnings per share - Taka (i/ii)	3,934,444,394 875,798,031 4.49	3,578,882,069 875,798,031 4.09
	Bonus factor has been considered for previous year's EPS computation.	7.77	

46. Segment reporting

Profit before tax

Segment assets

Segment liabilities

Net profit

Total operating income (profit before

Provision against loans and advances

Provision against off-balance sheet exposures

unallocated expenses and tax)

47. Related Party Disclosures

i) Particulars of Directors of the Bank as on 31 December 2016

SI. no.	Name of the persons	Designation	Present Address	Percentage (%) of shares as at 31 December 2016
1	Mr. Mohammad Shoeb	Chairman	23 Shyamoli, Road No.2,	2.50%
			Mohammadpur, Dhaka-1207	
2	Ms. Tabassum Kaiser	Vice-Chairperson	Blumingdale	2.00%
			24 Dutabas Road	
			Baridhara, Dhaka - 1212	
3	Mr. Rubel Aziz	Director	"Stone House" House no.8,	2.49%
			Road no.62, Gulshan-2,	
			Dhaka-1212	
4	Mr. Aziz Al Kaiser	Director	Blumingdale	2.91%
			24 Dutabas Road	
			Baridhara, Dhaka-1212	
5	Mr. Hossain Mehmood	Nominated	House No-20, Road No-6	2.00%
	(Representative of A-One	Director	Dhanmondi R/A, Dhaka-1205	
	Polymer Limited)			
6	Mr. Hossain Khaled	Director	Anwar Group of Industries	2.00%
			Baitul Hossain Building	
			27, Dilkusha C/A, Dhaka-1000.	
7	Mr. Rajibul Huq Chowdhury	Director	688/3, Boro Mogbazar	2.20%
			Dhaka-1217	
8	Mr. Deen Mohammad	Director	23 Shyamoli, Road No.2,	4.97%
			Mohammadpur, Dhaka-1207	
9	Mr. Rafiqul Islam Khan	Director	House no.67, Road no.8/A	2.01%
			Dhanmondi, Dhaka -1205	
10	Mrs. Syeda Shaireen Aziz	Director	"Stone House" House no.8,	2.01%
			Road no.62, Gulshan-2,	
			Dhaka-1212	
11	Mrs. Savera H. Mahmood	Nominated	House no.12, Road no.01,	2.04%
	(Representative of Partex	Director	Baridhara, Dhaka.	
	Corporate Limited)			
12	Mr. Tanjib-Ul Alam	Independent	House No. 83, Road No.12A	Nil
		Director	Dhanmondi R/A, Dhaka-1209	
13	Mr. Farooq Sobhan	Independent	Royal Concord, House # 54,	Nil
		Director	Apt. # 402, Road # 84,	[
			Gulshan - 2, Dhaka	
14	Mr. Sohail R K Hussain	CEO & MD	The City Bank Ltd.	0.01%
			136 Gulshan Avenue, Gulshan-2	ļ
			Dhaka-1212	

For directors interest in different entities refer to Annexure-F.

) Related party transactions

During the period1 January 2016 to 31 December 2016, the Bank concluded business deals with the following organizations in which the directors had interest:

Name of organisation	Relationship	Nature of transactions		value for the d ended	Balance outstanding as at		
			31 Dec 2016 Taka	31 Dec 2015 Taka	31 Dec 2016 Taka	31 Dec 2015 Taka	
City Brokerage Ltd.	Subsidiary Company	Share Capital	1,800,000,000	-	3,400,000,000	1,600,000,000	
City Brokerage Ltd.	Subsidiary Company	Loan	3,447,946,521	260,015,000	1,322,484,373	2,444,712,644	
City Brokerage Ltd.	Subsidiary Company	Interest on Loan	135,702,485	260,101,281	N/A	N/A	
City Brokerage Ltd.	Subsidiary Company	Inter Company Expenses	15,957,237	12,130,656	87,642	-	
City Bank Capital Resources Ltd	Subsidiary company	Share Capital	1,800,000,000		2,550,000,000	750,000,000	
City Bank Capital Resources Ltd	Subsidiary company	Interest on Deposits	19,364,611	6,239,407	N/A	N/A	
City Bank Capital Resources Ltd	Subsidiary company	Inter Company Expenses	39,201,806	31,351,478	33,279,812	42,068,759	
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Share Capital	3,929,824	-	67,010,297	63,080,473	
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Loan	3,523,070,032	2,677,362,418	153,392,214	117,170,675	
CBL Money Transfer Sdn. Bhd.	Subsidiary Company	Interest on Loan	4,771,343	2,914,921	N/A	N/A	
CBL Money Transfer Sdn. Bhd.	Subsidiary company	Inter Company Expenses	721,846,800	51,882,447	(2,294,190)	(3,190,414)	
Janata Insurance Company Ltd.	Director Interest	Insurance Coverage	8,617,276	9,072,010	N/A	N/A	
City General Insurance Company Ltd.	Director Interest	Insurance Coverage	5,825,671	6,333,162	N/A	N/A	
Phoenix InsuranceCompany Ltd.	Director Interest	Insurance Coverage	12,462,292	15,307,700	N/A	N/A	

iii) Statement of debts due by companies or firms in which the Directors (including Ex-Directors) of the Bank have interests as on 31 December 2016

A) Statement of funded debts due by the Directors of the bank company as at 31 December 2016

							(Figures in Lac Taka)
SI. No.	Names of Directors	Present status with the bank	Name of the institution	Types of facility	Outstanding as at 31 December 2016	Classification status	Value of eligible security
1	Mr. Mohammad Shoeb	Chairman	Self	Credit Card	2.64	Unclassified	Marked as lien of \$ 0.04 lac in RFCD A/C
2	Ms. Tabassum Kaiser	Vice-Chairperson	Self	Credit Card	3.04	-Do-	Marked as lien of\$ 0.05 lac in RFCD A/C & Tk. 3.00 lac in FDR
3	Mr. Rubel Aziz	Director	Self	Credit Card	0.55	-Do-	Marked as lien of \$.25 lac in RFCD A/C & Tk. 2.78 lac in FDR.
4	Mr. Aziz Al Kaiser	Director	Self	Credit Card	2.48	-Do-	Marked as lien of\$ 0.10 lac in RFCD A/C &Tk. 3.00 lac in FDR
5	Mr. Hossain Mehmood	Director	Self	Credit Card	1.07	-Do-	Marked as lien of \$ 0.05 lac in ERQ A/C
6	Mrs. Syeda Shaireen Aziz	Director	Self	Credit Card	4.71	-Do-	Marked as lien of Tk. 7.22 lac in FDR
7	Mr. Hossain Khaled	Director	Self	Credit Card	0.21	-Do-	Marked as lien of\$ 0.05 lac in ERQ A/C
8	Mr. Rajibul Huq Chowdhury	Director	Self	Credit Card	0.48	-Do-	Marked as lien of Tk. 5.00 lac in FDR
9	Mrs. Savera H.	Nominated Director	Self	Credit	2.61	-Do-	Marked as lien of Tk.

B) Statement of other funded debts due by the Directors of the bank company as at 31 December 2016

SI.	Names of Directors	Present status with the bank	Name of the institution	Types of facility	Outstanding as at 31 December 2016	Classification status	(Figures in Lac Taka) Value of eligible security
	Mr. Deen Mohammad	Director	Rupayan Port & Logistic Services	STL	4,386.15		Registered mortgage of 1,718.50 decimal land and Registered charge on fixed and floating

C) Statement of non-funded debts due by the companies or firms in which the Directors of the bank company have interests as at 31 December 2016 (Figures in lac Taka)

SI.	Name of Director	Present Status with the Bank	Name of the Institution	Types of Facility	Outstanding as at 31 December 2016	Classification status	Value of eligible security
1	Mr. Hossain Khaled& Mr.Hossain Mehmood	Director	Monowar Industries (Pvt) Ltd.	BG	0.13	Unclassified	100% Margin
2	Mr. Hossain Khaled& Mr.Hossain Mehmood	Director	Eulon Plastic Private Ltd.	BG	5.63	-Do-	10% Margin
3	Mr. Rajibul Huq Chowdhury	Director	Shahida Trading Corporation	BG	4.11	-Do-	100% margin
4	Mr. Deen Mohammad	Director	Rupayan Port & Logistic Services Ltd	LC	250.54	-Do-	100% payment guarantee from South East Bank Ltd

D) Statement of funded debts due by the companies or firms in which the Ex-Director of the banking company have interests as at 31 December 2016

				r						Amounts in Lac Tak
SI.	Names of Ex-Directors	Present status with the bank	Names of the institutions	Types of facility	Outstanding as at 31 December 2016	Amount of provision created	Status of classification	Amount of share holding	Nature of security with value	Remarks
1	Mr. Zakaria Hossain Choudhury and Mrs. Hosne Ara Begum	Ex. Director	A M Traders	CC(Pledge)	-	-	Tk. 120.28 lac, BLW	•	-	Money Suit No. 60/2006. Stayed as per Order of the Honorable High Court in FAT No. 568/06 filed by the Bank.
			Ahsan Traders	CC(Pledge)	-	-	BLW	-	-	ArthaExecution CaseNo. 152/05 is pending against the borrower. The proceeding of the Execution Suitwas Stayed by the Order of High Court Division & later on the stay order was vacated in favor of the Bank on 07.08.2016. The a/c will be settled as per direction of the Court Division & Order Ord
2	Mr. A.B.M. Feroj	Ex. Director	M/s R.P.Electrical Industries	Term Loan	-	-	Tk. 41.95 lac, BLW	-	20 post dated cheque	Artha Ex. 93/05.The Court has passed an order regarding detention of the convict borrowerin civil jail for 6(six) months from the date of Arrest.
3	Mr.Saleh Ahmed Chowdhury	Ex. Director	SalehFashions Ltd.	CC(Hypo)	Tk. 38.71 lac	٠	BL	٠	1. Hypo. of machineries installed in the factory worth Tik. 24.00 lac. 2. Mortgage of land & factory worth Tik. 26.80 lac. 3. Mortgage of 5 katha land with 2(two) storied building worth Tik. 1.00 crore & 4.1st charge created with RISC.	In Artha ExCase No. 07/09. Montgaged Property was vested in favior of bank on 22.11.2010.u/s 33/10 Artha Rin Adalat Am. 20.33/10 Artha Rin Artha R
			M/s Hasan Enterprise	LIM	-	-	Tk. 530.23 lac, BLW			In Artha Exe. Case No. 196/04, the Learned Court issued Warrant of Arrest. Proceedings of the said Artha Execution Suit file will not be putup until execution of warrant of arrest.
4	Mr. Azizul Haque Chowdhury	Ex. Director	M/s Shahida Trading Corporation	BG	Tk. 4.11		UC		100% margin	-
5	Mr. Anwar Hossain & Mr. Monowar	Ex. Director	MonowarIndustries (Pvt) Ltd and related Business	BG	Tk. 5.75	-	UC	-	Margin Tk. 0.57 lac	-

E) Compensation of key management personnel

Refer to note: 36.a

2016

 $230,\!434,\!965,\!676 \quad 12,\!610,\!942,\!124 \quad 16,\!378,\!039,\!974 \quad 259,\!423,\!947,\!774$

230,434,965,676 12,610,942,124 16,378,039,974 259,423,947,774

425,757,443

(51,755,747)

56,364,995

(5,718,793)

424,647,898

424,647,898

Conventional

13,606,238,502

(6,797,434,747)

(1,942,714,791)

(119,486,883)

4,746,602,081

3,236,707,689

Offshore

363,726,893

(30,893,558)

(51,950,204)

(7,794,324)

273,088,807

273,088,807

Total

14,395,722,838

(6,880,084,052)

(1,938,300,000)

(133,000.000)

5,444,338,786

3,934,444,394

48 Events after reporting period

 i) Board of Directors in its 508th meeting held on 30 March 2017 decided to recommend 24% cash dividend subject to approval of shareholders and regulatory authorities.

ii) Bank entered into an agreement with International Finance Corporation (IFC) on 9 February 2016 for issuing ordinary shares to IFC to the extent of 5.0% of outstanding no. of shares of the bank, which has already been approved by the shareholders in an Extra Ordinary General Meeting, held on 27 March 2016 and is applied to concerned regulatory authorities for getting Regulators' consent. Under this agreement 46,560,231 shares will be issued at taka 28.30 per share which includes 18.30 as premium and face value of taka 10. The proceeds will be treated as Tier-I Capital of the Bank to help the Bank increase its investment and Loan portfolio. In addition to the this issue, IFC also agreed to provide USD 20,000,000 as convertible loan to the Bank for 3 years and the conversion option can be exercised by IFC after 1 year of disbursement of the said loan.

49 Genera

49.1 Core risk management

BRPD circular no.17 (7 October 2003) and BRPD circular no.4 (5 March 2007) require banks to put in place an effective risk management system. Bangladesh Bank monitors the progress of implementation of these guidelines through its on-site inspection teams through routine inspection. The risk management systems in place at the Bank are discussed below.

49.1.1 Credit risk

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

The Bank has segregated duties of the officers/executives, involved in credit related activities. Separate Corporate/ SME/Retail divisions have been formed at Head Office which are entrusted with the duties of maintaining effective relationship with customers, marketing of credit products, exploring new business opportunities etc. Moreover, credit approval, administration, monitoring and recovery functions have been segregated. For this purpose, three separate units have been formed within the Credit Risk Management (CRM) Division. These are (a) Credit Risk Management Unit (b) Credit Administration Unit and (c) Credit Monitoring and Recovery Unit. Credit Risk Management Unit is entrusted with the duties of maintaining asset quality, assessing risk in lending, sanctioning credit, formulating policy/strategy for lending operation, etc. For retail lending, a separate Retail Finance Centre (RFC) has been formed to assess risk, approve and monitor retail loans.

A thorough risk assessment is done before sanction of any credit facility at Credit Risk Management Units. The risk assessment includes borrower risk analysis, financial analysis, industry analysis, historical performance of the customer, security of the credit facility etc. The assessment process starts at the relationship levand ends at Credit Risk Management Unit when it is approved/declined by the competent authority. Credit approval authority has been delegated to the individual executives. Proposals beyond their delegation are approved/declined by the Executive Committee and/or the Board of Directors of the Bank.

In determining Single borrower/Large loan limit, the instructions of Bangladesh Bank are strictly followed. Internal audit is conducted at regular intervals to ensure compliance of Bank's and Regulatory polices. Loans are classified as per Bangladesh Bank's guidelines.

49.1.2 Asset liability management risk

For better management of asset and liability risk, the Bank has an established Assets Liability Committee (ALCO) which meets at least once a month. The members of ALCO as at 31 December 2016 were as follows:

Mr. Sohail R K Hussain Managing Director & Chief Executive Officer
Mr. Faruq M. Ahmed Additional Managing Director & CRO
Mr. Mashrur Arefin AMD, Head of Branch Banking & CCO
Mr. Sheikh Mohammad Maroof DMD & Head of Wholesale Banking
Mr. Md Abdul Wadud DMD & Head of CRM
Mr. Abdur Rahman Head of Branch
Mr. Mohammad Mahbubur Rahman Chief Financial Officer
Mr. Md. Monzur Mofiz Head of Commercial Banking
Mr. Sergiul Amin Ahmad Head of Treasury
Mr. Md. Kafi Khan Acting Head of Risk Management
Mr. Mohammad Ishat Hossain Khan Head of Islamic Banking
Mr. Parul Das
Head of Finance

The ALCO's primary function is to formulate policies and guidelines for the strategic management of the bank using pertinent information that has been provided through the ALCO process together with knowledge of the individual businesses managed by members of the committee. ALCO regularly reviews the Bank's overall asset and liability position, forward looking asset and liability pipeline, overall economic position, the Bank's liquidity position, capital adequacy, balance sheet risk, interest risk and makes necessary changes in its mix as and when required.

The Bank maintains specified liquidity and funding ratio limits to ensure financial flexibility to cope with unexpected future cash demands. ALCO monitors the liquidity and funding ratios on an ongoing basis and ascertains liquidity requirements under various stress situations. In order to ensure liquidity against all commitments, the Bank reviews the behaviour patterns of liquidity requirements. The Bank has an approved Liquidity Contingency Plan (LCP) which is reviewed and updated on an annual basis by ALCO. All regulatory requirements including CRR, SLR and RWA are reviewed by ALCO.

49.1.3 Foreign exchange risk

Foreign exchange risk is defined as the potential change in earnings due to change in market prices. The foreign exchange risk of the Bank is minimal as all the transactions are carried out on behalf of the customers against underlying L/C commitments and other remittance requirements.

Treasury Department independently conducts the transactions and the back office of treasury is responsible for verification of the deals and passing of their entries in the books of account. All foreign exchange transactions are revalued at Mark-to-Market rate as determined by Bangladesh Bank at the month-end. The Bank maintains various nostro accounts in order to conduct operations in different currencies including TK. The senior management of the Bank sets limits for handling nostro account transactions. All Nostro accounts are reconciled on a monthly basis and outstanding entries beyond 30 days are reviewed by the management for its settlement.

As at 31 December 2016, no debit entry was unreconciled for 3 months or more, therefore no provision is kept in accordance with FEPD circular no. 677 (13 September 2005).

49.1.4 Internal control and compliance

Effective internal controls are the foundation of safe and sound banking. A properly designed and consistently enforced system of operational and financial internal control helps a bank's management safeguard the bank's resources, produce reliable financial reports and comply with laws and regulations. Effective internal control also reduces the possibility of significant errors and irregularities and assists in their timely detection when they do occur.

Internal Control and Compliance (ICC) operates independently as a division consisting three units (Audit & Inspection, Monitoring and Compliance) with prime responsibility to determine risks by evaluating overall Business, Operations & Credit Portfolios of the Bank. The key objective of ICC is to assist and guide in all aspects of the bank using adequate resources for identification of weaknesses and taking appropriate measures to overcome the same to be a compliant bank.

ICC has a unique reporting line to the Bank's Board of Directors through the Audit Committee and to the Managing Director & CEO. Thus it acts as a bridge between the board and the Bank's management. An effective organizational structure has been established by exercising durable Internal Control culture within the Bank.

49.1.5 Reputation risk arising from money laundering incidences

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in prevention of money laundering. For mitigating the risks, the Bank has a designated Chief Compliance Officer at Head Office and Compliance Officers at branches, who independently review the transactions of the accounts to verify suspicious transactions. Manuals for prevention of money laundering have been established and Transaction profile has been introduced. Training is continuously given to all the category of Officers and Executives for developing awareness and skill for identifying suspicious activities/transactions.

49.1.6 Information technology

The Bank's IT has gone through a gigantic transformation from where it started. After several years of continuous efforts, standardization of both back-end as well as front-end operations of bank is complete. Now through wide array of customizable products and services, IT can bring about equivalent contribution to profits.

Relevant hardware, software and networking equipment is in place to support operations of online branches, internet banking, SMS service, call centre, Tele Banking, POS and ATM network. These devices are providing superior performance resulting in better end-user satisfaction. To ensure uninterrupted and smooth customer service in all branches and SME centres, IT division continuously work on performance tuning for database and application, networking and server hardware on regular basis. Continuous investments are going on to do the necessary upgradation on hardware and software to increase the Bank's centralised online banking and other peripheral service requirements

49.2 Audit Committee

According to BRPD circular no.12 (23 December 2002), all banks are advised to constitute an audit committee comprising members of the Board. The audit committee will assist the Board in fulfilling its oversight responsibilities including implementation of the objectives, strategies and overall business plans set by the Board for effective functioning of the bank. The committee will review the financial reporting process, the system of internal control and management of financial risks, the audit process, and the bank's process for monitoring compliance with laws and regulations and its own code of business conduct.

The Bank, being a listed entity bank, have a board of directors from whom to select an audit committee. The Audit Committee of the Board of Directors consist of four members of the Board, which meets on a regular basis with the senior management of the Bank, and with the internal and external auditors to consider and review the nature and scope of the reviews and the effectiveness of the systems of internal control and compliance as well as the financial statements of the Bank. All audit reports issued by internal and external auditors and all inspection/audit reports issued by Bangladesh Bank are sent to the Audit Committee.

49.2.1 Particulars of audit committee

Pursuant to the BRPD Circular no. 12 dated 23 December 2002, the Audit Committee of the Board of Directors as at 31 December 2016 consisted of the following 4 members of the Board:

<u>Name</u>	Status with bank	Status with committee	Educational qualification
Mr. Tanjib-Ul Alam	Independent Director	Convener	LL.B
Mr. Mohammad Shoeb	Chairman	Member	BBA
Mrs. Syeda Shaireen Aziz	Director	Member	BBA
Mr. Rafiqul Islam Khan	Director	Member	HSC
•			

49.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's Financial Statements:

During the period under review the Audit Committee held several meetings to oversee/review various function including reviewing the quarterly financial statements in compliance with the Bangladesh Bank circular.

Meetings held by the committee during the year by date:

52nd Committee Meeting held on 28 April 2016 53rd Committee Meeting held on 05 June 2016 54th Committee Meeting held on 15 November 2016 55th Committee Meeting held on 07 December 2016

49.2.3 Steps taken for implementation of an effective internal control procedure of the Bank:

Through circular the Audit Committee placed its report regularly to the Board of Directors of the Bank mentioning its review results and recommendations on internal control system, compliance of rules and regulations and establishment of good governance within stipulated time.

49.3 Interest rate ris

Interest rate risk may arise either from trading portfolio or from non-trading portfolio. The trading portfolio of the Bank consists of Government treasury bills and bonds of different maturities. Interest rate risk arises from mismatches between the future yield of an asset and their funding cost. Asset Liability Committee (ALCO) monitors the interest rate movement on a regular basis and Treasury Division actively manages the Balance Sheet gap profitably on a regular basis.

49.4 Equity risk

Equity risk arises from movement in market value of equities held. The risks are monitored by Special Banking Wing under a well designed policy framework. The total market value of equities held was higher than the total cost price at the balance sheet date (Annexure-C).



As at 31 December 2015

The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

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

 $Basel\,III\,reforms\,are\,the\,response\,of\,Basel\,Committee\,on\,Banking\,Supervision\,(BCBS)\,to\,improve\,the\,banking\,sector's$ ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spillover from the financial sector to the real economy.

The Committee introduced transitional arrangements to implement the new standards that help to ensure that the banking sector can meet the higher capital standards through reasonable earnings retention and capital raising, while still supporting lending to the economy. In line with the Basel framework, Bangladesh Bank issued transitional arrangements for Basel III implementation in Bangladesh. The phase-in arrangements for Basel III implementation in Bangladesh has been effective from 1 January 2015 in accordance with BRPD Circular no- 18 dated 21 December

Internal Capital Adequacy Assessment Process (ICAAP)

Internal Capital Adequacy Assessment Process (ICAAP) represents the Bank's own assessment of its internal capital requirements. The Bank's approach to calculating its own internal capital requirement has been to take the minimum capital required for credit risk, market risk and operational risk under Pillar-I as the straing point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess prudent level of capital

The assessment is undertaken using time series of data and Bangladesh Bank's guidelines on Risk Based Capital Adequacy to assess the likelihood of occurrence and potential impact. Purposes of Internal Capital Adequacy Assessment Process are to:

i) inform the Board of Directors about

- initiatives to mitigate identified risks - capital requirement to support the operations in light of identified risks

ii) comply with Bangladesh Bank's requirement.

Exchange rates

The assets and liabilities as at 31 December in foreign currencies have been converted to TK at the following rates:

	<u>2016</u>	<u>2015</u>
	<u>Taka</u>	<u>Taka</u>
USD 1 =	78.7000	78.5003
ACU 1 =	78.7000	78.5003
GBP 1 =	96.4036	116.3492
AUD 1 =	56.6915	57.3013
EUR 1 =	82.2140	85.7969
CHF 1 =	76.6907	79.3935
JPY 1 =	0.6746	0.6519
SAR 1 =	20.9752	20.9197
MYR 1 =	17.5493	18.2857
KWD 1 =	257.0635	258.6330
SGD 1 =	54.2871	55.5420
AED 1 =	21.4269	21.3772

As per the BRPD instruction circular no.6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Agency of Bangladesh Limited (CRAB) based on the financial statements dated 31 December 2015.

	Particulars	Date of Rating	Long term	Short term	Rating Valid
	Entity Rating	23-Jun-16	AA2	ST-2	30-Jun-17
1			Very strong capacity	Strong capacity for	
1			& very high quality	timely repayment	

During the year 2016, Total number & amount of fraud forgeries detected in the Bank were 32 nos. & BDT 3,99,56,278 respectively. Out of 32 cases, 7 instances were occurred by Bank's employees and the rests were administrative errors. Out of total fraud, an amount of BDT 19,39,896 has already been recovered, an amount of BDT 6,36,35,704 has already been taken into loss of CBL and the remaining amount of BDT 16,30,678 is under process of recovery. Adequate provision has been created for the entire loss booked amount. Administrative actions have already been taken against alleged officials and out of 32 instances, 24 cases have already been settled.

The number of employees engaged for the whole year or part thereof who received a total remuneration of TK 36,000 p.a. or above were 2,986 at the end of December 2016 as against 2,716 at the end of December 2015.

49.11 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation.









SI. No. Name of the company

Rangamati Food Products Limited 39 German Bangla Joint Venture Foods Limited

Somorita Hospital Limited

Unquoted Ordinary Shares Central Depository Bangladesh Limited

2 KARMA Sangsthan Bank Limited

Company Limited

Industrial & Infrastructural Development Finance

Dhaka, 30 March 2017

Consolidated	Liquidity Sta		alysis of mat cember 201		ets and liabil	ities)
		us ut 5. 50				Annexure-
Particulars	Up to 1 month	1-3months	3-12months	1-5 years	More than 5 vears	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets	j i	İ		İ	ĺ	
Cash in hand	13.059.366.522		_		11,424,931,989	24,484,298,511
Balance with other banks and financial institutions Money at call and short notice	3,046,377,439	10,777,755,235	261,539,830	-	- 11/12/1951/1969	14,085,672,503
Investments	-	-	1,379,167	90,000,000	-	91,379,167
Loans and advances/investments	3,551,600	2,104,459,521	3,613,954,775	3,577,925,055	18,596,221,667	27,896,112,618
	1,282,943,297	48,438,687,523	57,328,687,001	50,544,213,286	18,451,690,234	176,046,221,342
Fixed assets including premises, furniture and fixtures Other assets	-	-	-	-	8,117,746,315	8,117,746,315
Non banking assets	2,350,935,573	1,047,496,562	3,009,967,521	1,256,126,842	59,445,516	7,723,972,014
	-	-	-	956,925,360	-	956,925,360
Total assets (A)	19,743,174,432	62,368,398,841	64,215,528,293	56,425,190,544	56,650,035,722	259,402,327,831
Liabilities						
Tier-II subordinated bond	j .		750,000,000	2,250,000,000		3,000,000,000
Borrowings from other banks,	İ		750,000,000	2,230,000,000		3,000,000,000
financial institutions and agents	8,851,411,895	2,829,738,148	13,227,647,291	4,425,464,760	2,360,999,987	31,695,262,081
Deposits	20,446,866,184	45,274,769,103	30,800,704,545	4,110,753,258	65,707,652,392	166,340,745,482
Other accounts	459,839,273	1,510,900,467	6,106,062,473	-	-	8,076,802,212
Provision and other liabilities	791,300,877	2,443,681,159	2,122,589,473	11,804,695,115	8,622,977,784	25,785,244,407
Total liabilities (B)	30,549,418,228	52,059,088,877	53,007,003,781	22,590,913,133	76,691,630,163	234,898,054,183
Net liquidity gap (A - B)	(10.806.243.797)	10.309.309.964	11.208.524.512	33.834.277.410	(20.041.594.441)	24.504.273.648

Particulars	Up to 1 month	1-3months	3-12months	1-5 years	More than 5 years	Total
	Taka	Taka	Taka	Taka	Taka	Taka
Assets					İ	
Cash in hand	6.105.878.822		_	_	9.331,738,510	15,437,617,332
Balance with other banks and	-,,				.,,,.	,,,
financial institutions	4,253,055,953	10,526,247,247	1,136,672,058	-	-	15,915,975,258
Money at call and short notice	0	-	5,379,167	90,000,000	-	95,379,167
Investments	7,308,600	851,835,414	5,222,590,034	5,814,810,456	14,120,418,424	26,016,962,928
Loans and advances/investments	6,604,302,693	38,312,701,215	49,664,469,920	37,657,953,389	10,775,244,947	143,014,672,164
Fixed assets including premises, furniture and fixtures Other assets	-	-	-	-	8,172,221,437	8,172,221,437
Non banking assets	1,442,275,821	1,114,781,218	1,273,070,277	346,524,993	583,064,225	4,759,716,534
			-	792,824,667	-	792,824,667
Total assets (A)	18,412,821,889	50,805,565,094	57,302,181,456	44,702,113,505	42,982,687,543	214,205,369,487
Liabilities						
Tier-II subordinated bond			_	2,400,000,000	600.000.000	3,000,000,000
Borrowings from other banks, financial institutions and agents	6,600,003,246	5,766,939,963	7,636,482,405			22,079,989,593
Deposits	14.448.095.929	37,534,264,249	22,644,604,598	3,809,159,445	58,625,103,780	137,061,228,001
Other accounts	51,600,073	1,496,402,126	4.796.269.108		_	6,344,271,307
Provision and other liabilities	345,833,312	2,585,203,063	2,352,718,777	8,408,691,945	7,443,796,056	21,136,243,153
Total liabilities (B)	21,445,532,560	47,382,809,401	37,430,074,888	15,516,910,869	67,846,404,336	189,621,732,054
Net liquidity gap (A - B)	(3,032,710,671)	3,422,755,693	19,872,106,568	29.185.202.636	(24,863,716,793)	24,583,637,433

	as a	3 i Deceiii	Del 2010			
						Annexure-A/
Particulars	Up to 1 month	1-3months	3-12months	1-5 years	Above 5 years	Total
Assets						
Cash in hand	13,059,173,377				11.424.931.989	24,484,105,366
Balance with other banks and financial institutions Money at call and short notice	2,613,481,402	10,221,174,616	14,170,480		-	12,848,826,498
· ·	-	-	1,379,167	90,000,000	-	91,379,167
Investments	3,551,600	1,276,361,847	3,613,954,775	3,577,925,055	15,960,362,300	24,432,155,577
Loans and advances/investments	1,282,943,297	47,417,542,839	57,328,687,001	50,544,213,286	18,451,690,234	175,025,076,659
Fixed assets including premises, furniture and fixtures Other assets	2.110.606.381	1.047.496.562	3,009,967,521	1,256,126,842	8,084,826,026 6.076.455.813	i
Non banking assets	2,110,000,361	1,047,490,302	3,009,907,321	i , , , ,	0,070,433,613	i .,,,
Total assets (A)	10 060 756 050	59,962,575,864	63,968,158,944	956,925,360	59,998,266,363	956,925,360 259,423,947,774
Iotal assets (A)	19,009,730,030	33,302,373,004	03,300,130,344	30,723,130,377	39,990,200,303	237,723,777,77
Liabilities						
Tier-II subordinated bond		ļ .	750.000.000	2.250.000.000		3,000,000,000
Borrowings from other banks, financial institutions and agents	8,851,411,895	2,829,738,148	13,227,647,291		2,360,999,987	31,695,262,081
Deposits	20,549,311,745	i	i i i i	i	i · · · ·	i ' ' '
Other accounts	459.839.273	i ''''	6.106.062.473	i ' ' '		8,076,802,212
Provision and other liabilities	276,277,367	1,919,293,585	2,109,733,376	İ	8,622,977,784	i ' ' '
Total liabilities (B)	30,136,840,280		53,064,878,910	22,590,913,133	76,691,630,163	234,123,271,997
Net liquidity gap (A - B)	(11,067,084,221)	8,323,566,354	10,903,280,034	33,834,277,410	(16,693,363,800)	25,300,675,777

Particulars	Up to 1 month	1-3months	3-12months	1-5 years	Above 5 years	Total
Assets						
Cash in hand	6,134,942,816				9.331.738.510	15,466,681,326
Balance with other banks and financial institutions Money at call and short notice	4,167,121,911	10,354,379,163	1,098,345,061 5.379.167	- 90,000,000	-	15,619,846,135 95,379,163
Investments	7,308,600	178.689.453	i	i,,	13.391.418.424	
Loans and advances/investments	6.604.302.693	35.940.817.688	i ., ,,	i	10.775.244.947	143,087,501,281
Fixed assets including premises, furniture and fixtures Other assets	1,442,275,821	949,958,835	1,292,843,113	346,524,993	8,135,621,490 2,996,144,698	1
Non banking assets				792,824,667		792,824,667
Total assets (A)	18,355,951,841	47,423,845,139	59,728,339,939	44,702,113,505	44,630,168,069	214,840,418,493
Liabilities						
Tier-II subordinated bond	-		-	2,400,000,000	600,000,000	3,000,000,000
Borrowings from other banks, financial institutions and agents Deposits	6,600,003,246	., .,,	i ,, . ,	i,, . i		i , , ,
Other accounts	14,503,220,504	. , , , , , , , , , , , , , , , , , , ,	i , , . ,	i ,,,,,,,,,	58,625,103,780	i , , , , , , , , , , , , , , , , , , ,
Provision and other liabilities	51,600,073 345,833,312	i	i	8,408,691,945	7.443.796.056	6,344,271,307

Balance with other banks - outside Bangladesh (Nostro Accounts) as at 31 December 2016

(3,144,705,294) 528,354,988 22,156,520,027 29,185,202,636 (23,216,236,267) 25,509,136,090

Annexure-C

Type Face Number of Cost of Average Quoted Total market

Name of the Banks			31 Decei	mber 2016		31	December 2	2015
	Account	Currency	FC	Exchange	Equivalent	FC	Exchange	Equivalent
	type	type	amount	rate	Taka	amount	rate	Taka
Mashreq Bank, New York, USA	CD	USD	1,432,709	78.7000	112,754,211	392,396	78.5003	30,803,201
Habib American Bank, New York, USA	CD	USD	501,941	78.7000	39,502,741	860,862	78.5003	67,577,926
Citibank N.A. New York, USA	CD	USD	(1,022,375)	78.7000	(80,460,879)	(252,050)	78.5003	(19,785,990)
HSBC, New York, USA	CD	USD	-	78.7000	-	158,475	78.5003	12,440,334
Standard Chartered Bank, New York, USA	CD	USD	2,872,657	78.7000	226,078,118	(89,730)	78.5003	(7,043,814)
Standard Chartered Bank, Frunkfurt	CD	EURO	3,990	82.2140	328,049	159,872	85.7969	13,716,548
Deutsche Bank, Frankfurt, Germany	CD	EURO	102,905	82.2140	8,460,223	16,180	85.7969	1,388,194
Arab National Bank, Riyadh	CD	SAR	j -	20.9752		16,340	20.9197	341,820
Bank of Tokyo Mitsubishi Ltd., Japan	CD	JPY	8,678,959	0.6746	5,854,826	8,860,465	0.6519	5,776,137
Deutsche Bank Trust Comp. USA	CD	USD	547,234	78.7000	43,067,313	3,073	78.5003	241,251
Bank of Tokyo Mitsubishi Ltd., Kolkata, India	CD	ACUD	8,454	78.7000	665,319	8,393	78.5003	658,845
AB Bank Ltd., Mumbai, India	CD	ACUD	39,067	78.7000	3,074,547	(198,996)	78.5003	(15,621,278)
Sonali Bank Ltd., Kolkata, India	CD	ACUD	10,106	78,7000	795,362	15,357	78,5003	1,205,510
NIB Bank Limited, Karachi, Pakistan	CD	ACUD	139,999	78.7000	11,017,913	66,737	78.5003	5,238,849
Standard Chartered Bank, Nepal	CD	ACUD	2,150	78.7000	169,177	4,875	78.5003	382,661
Commerz Bank AG. Frankfurt, Germany	CD	USD	407,743	78.7000	32,089,373	111,130	78.5003	8,723,740
Commercial Bank of Ceylon, Colombo, Sri Lanka	CD	ACUD	70,639	78.7000	5,559,289	7,689	78.5003	603,561
Bank of Bhutan, Bhutan	CD	ACUD	22,465	78.7000	1,768,011	(2,972)	78.5003	(233,281)
Commerz Bank AG. Frankfurt, Germany	CD	EURO	176,657	82.2140	14,523,708	87,833	85.7969	7,535,835
Commerz Bank AG. Frankfurt, Germany	CD	CHF	7,687	76.6907	589,488	20,384	79.3935	1,618,323
Mashreq Bank, Mumbai, India	CD	ACUD	855,839	78.7000	67,354,519	463,866	78.5003	36,413,608
Mashreq Bank, Mumbai, India	CD	EURO	1,659	82.2140	136,414	4,522	85.7969	387,963
HDFC Bank Ltd, Mumbai, India	CD	ACUD	106,959	78.7000	8,417,698	14,076	78.5003	1,105,009
Banca Popolare Di Vicenza, Italy	CD	EURO	108,951	82.2140	8,957,268	29,445	85.7969	2,526,255
Standard Chartered Bank, London	CD	GBP	52,325	96.4036	5,044,344	173,726	116.3492	20,212,890
Mashreq Bank,London	CD	GBP	21,199	96.4036	2,043,658	38,977	116.3492	4,534,975
Kookmin Bank, Korea	CD	USD	45,453	78.7000	3,577,126	43,981	78.5003	3,452,520
Commerz Bank AG. Frankfurt	CD	AUD	70,037	56.6915	3,970,484	126,820	57.3013	7,266,929
Standard Chartered Bank, Mumbai, India	CD	ACUD	352,860	78.7000	27,770,071	189,141	78.5003	14,847,632
Mashreq Bank, Dubai	CD	AED	42	21.4269	899	-	-	
Habib Bank Limited, Pakistan	CD	ACUD	25,410	78.7000	1,999,790	-	-	
Mashreq Bank, New York, USA (For OBU	CD	USD	763,784	78.7000	60,109,809	(475,648)	78.5003	(37,338,548)
Operation)								
Commerz Bank AG. Frankfurt, Germany (For	CD	USD	47,460	78.7000	3,735,065	131,074	78.5003	10,289,384
OBU Operation)								
Commerz Bank AG. Frankfurt, Germany (For	CD	EURO	26,468	82.2140	2,176,039	521,854	85.7969	44,773,466
OBU Operation)	I TO	l uco	 	78.7000	20.250.000	F00.000	70 5002	20 250 150
Mashreq Bank Limited, New York, USA	TD	USD	500,000		39,350,000	500,000	78.5003	39,250,150
Sonali Bank, Kolkata, India	TD	ACUD	8,133	78.7000	640,055	8,039	78.5003	631,068
			16,989,565		661,120,028	12,016,185		263,921,673

	reame of the company	of shares	value	shares	holding	cost	rate per share as at 31 Dec 2016	value as at 31 Dec 2016
	d Ordinary Share		Taka		Taka	Taka	Taka	Taka
Quote 1	AB Bank Limited	Α	10	608,530	40,660,844	66.82	22.30	13,570,21
2	Dhaka Bank Limited	A	10	1,741,992	53,706,970	30.83	17.90	
3	Mercantile Bank Limited	A	10	1,245,173	37,621,008	30.21	15.10	31,181,65 18,802,11
4	Mutual Trust Bank Limited	A	10	665,944	20,896,707	31.38	23.10	15,383,30
5	Pubali Bank Limited	A	10	390,608	23,140,398	59.24	24.00	9,374,59
6	Rupali Bank Limited	A	10	38,280	2,773,450	72.45	27.40	1,048,87
7	Shahjalal Islami Bank Limited	A	10	231,081	6,131,438	26.53	15.00	3,466,21
8	Standard Bank Limited	A	10	1,234,687	23,965,596	19.41	11.90	14,692,77
9	United Commercial Bank Limited	A	10	17,528,742	262,746,140	14.99	21.30	373,362,20
10	Trust Bank Limited	A	10	1,874,159	63,849,536	34.07	23.80	44,604,9
11	Investment Corporation of Bangladesh	A	100	14,330	3,729,350	260.25	104.50	1,497,4
12	Pragati Life Insurance Company Limited	A	100	102,787	9,760,864	94.96	27.10	2,785,5
13	Pravati Insurance Company Limited	A	10	119,844	2,937,765	24.51	17.70	2,121,2
14	Mercantile Insurance Company Limited	A	10	85,584	2,458,850	28.73	16.50	1,412,1
15	Peoples Insurance Company Limited	A	10	100,200	3,308,460	33.02	18.00	1,803,6
16	Continental Insurance Company Limited	A	10	58,065	1,701,300	29.30	18.40	1,068,3
17	Agrani Insurance Company Limited	A	10	42,344	1,057,150	24.97	24.00	1,016,2
18	Sonar Bangla Insurance Limited	A	10	78,684	1,507,600	19.16	17.00	1,337,6
19	Power Grid Company of Bangladesh Limited	A	10	767,800	61,666,976	80.32	54.00	41,461,2
20	Saif Powertec Limited	A	10	387	21,570	55.74	50.60	19,58
21	Dhaka Electricity Supply Company Limited	A	10	453,735	53,060,381	116.94	46.30	21,007,9
22	Summit Power Limited	A	10	6,545	224,546	34.31	37.00	242,1
23	BSRM Steels Limited	A	10	163,170	29,505,429	180.83	92.80	15,142,17
24	Beximo Limited	A	10	966,959	100,801,276	104.25	26.00	25,140,9
25	Matin Spinning Mills Ltd	Α	10	872,923	37,353,653	42.79	40.20	35,091,5
26	Heidelberg Cement Bangladesh Limited	Α	10	12,539	6,823,105	544.15	552.30	6,925,29
27	Premier Cement Mills Limited	Α	10	100,721	9,221,975	91.56	91.20	9,185,75
28	Mobil Jamuna Lubricants Bangladesh Limited	Α	10	174,536	21,075,554	120.75	119.60	20,874,50
29	United Power Generation & Distribution Company Limited	Α	10	10,000	1,436,000	143.60	141.60	1,416,00
30	Square Pharmaceuticals Limited	Α	10	161,000	39,481,500	245.23	249.10	40,105,10
31	The ACME Laboratories Limited	Α	10	30,000	3,045,000	101.50	99.00	2,970,00
32	Grameenphone Limited	Α	10	37,900	10,673,810	281.63	284.10	10,767,39
33	Bata Shoe Company (Bangladesh) Limited	Α	10	5,000	5,900,000	1,180.00	1,142.00	5,710,00
34	AFC Agro Biotech Limited	Α	10	850,465	43,675,543	51.35	51.10	43,458,76
35	IDLC Finance Limited	Α	10	25,136,718	262,109,333	10.43	57.00	1,432,792,92
36	Perfume Chemical Ind. Limited	Z	10	28	3,500	125.00	59.00	1,65
37	Raspit Inc. (BD) Limited	Z	10	366,000	6,153,414	16.81	1.90	695,40

1	Venture Investment Partners Bangladesh Limited	100	202,176	18,000,000	89.03	
tal				76,731,590		
	Unquoted redeemable preference Shares		-			
1	Unique Hotel & Resort Limited	-	-		-	
2	Desh Cambridge Kumargaon Power Limited	-	-	-		
tal				-		
			_			
	Schedule of fixed assets including	na prer	nises, fu	rniture and	fixtures	
	as at 31 De					
	•					Anne
icula	rs Cost/Revaluation			Depreciation/	mortisation	W

21,000

10 2,284,721

100 100,000

210,000

10 7,329,110 42,453,820 5.79

10.00

3.60

75,600

2,252,513,125

Particulars			Cost/Revaluation				Depreciation	n/Amortisation		Written
	Balance as at 1 Jan 2016	Additions during the period	Adjustments during the year	Disposals during the year	Balance as at 31 Dec 2016	Balance as at 1 Jan 2016	Charged during the year	Disposals/ adjustments during the year	Balance as at 31 Dec 2016	down value as at 31 Dec 2016
Own assets	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Land	4,232,440,000				4,232,440,000					4,232,440,00
Building	2,094,269,676	289,729,079	-		2,383,998,755	64,543,821	62,606,129		127,149,950	2,256,848,80
Work-In-Progress-Building	422,163,852	58,115,741	(289,729,079)	-	190,550,514					190,550,51
Furniture and fixtures	1,006,624,787	116,435,618	(27,854,405)	(1,553,524)	1,093,652,476	455,453,535	95,849,072	(655,877)	550,646,731	543,005,74
Office equipment and machinery	2,048,185,441	406,797,398	(171,861,280)	(19,407,742)	2,263,713,817	1,429,474,730	328,753,877	(19,307,003)	1,738,921,605	524,792,21
Software	280,325,418	16,034,831	-	-	296,360,249	77,020,817	14,547,896		91,568,713	204,791,53
Work-In-Progress-Software	36,457,335	27,084,047	(1,056,520)		62,484,862	-				62,484,86
Bank's vehicles	252,333,818	58,841,439		(18,792,000)	292,383,257	210,685,934	29,410,288	(17,625,318)	222,470,903	69,912,35
Sub-total	10,372,800,327	973,038,151	(490,501,284)	(39,753,266)	10,815,583,929	2,237,178,837	531,167,263	(37,588,198)	2,730,757,902	8,084,826,02
Leased assets										
Vehicles		-								
Sub-total										
Grand total	10,372,800,327	973,038,151	(490,501,284)	(39.753.266)	10,815,583,929	2,237,178,837	531,167,263	(37,588,198)	2,730,757,902	8,084,826,02

Particulars			Cost/Revaluation				Depreciation	/Amortisation		Written
	Balance as at 1 Jan 2015	Additions during the period	Adjustments during the year	Disposals during the year	Balance as at 31 Dec 2015	Balance as at 1 Jan 2015	Charged during the year	Disposals/ adjustments during the year	Balance as at 31 Dec 2015	down value as at 31 Dec 2015
Own assets	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>	<u>Taka</u>
Land	4,232,440,000				4,232,440,000					4,232,440,00
Building	2,056,538,234	37,731,442			2,094,269,676	4,955,706	59,588,115		64,543,821	2,029,725,85
Work-In-Progress-Building	402,482,070	57,913,225	(38,231,443)		422,163,852					422,163,85
Furniture and fixtures	921,863,216	192,031,581	(107,270,010)		1,006,624,787	366,767,169	88,686,366		455,453,535	551,171,25
Office equipment and machinery	1,755,946,460	394,930,852	(102,691,871)		2,048,185,441	1,165,801,631	263,673,099		1,429,474,730	618,710,71
Software	260,463,259	19,862,159			280,325,418	63,629,352	13,391,465		77,020,817	203,304,60
Work-In-Progress-Software	28,091,157	17,434,837	(9,068,660)		36,457,335			-	-	36,457,33
Bank's vehicles	225,766,205 9.883,590,601	26,628,113 746,532,209	(257,261,984)	(60,500)	252,333,818 10,372,800,327	176,480,172	34,266,261 459,605,306	(60,499) (60,499)	210,685,934	41,647,88
Sub-total Leased assets	9,883,590,601	/40,532,209	(257,261,984)	(60,500)	10,372,800,327	1,777,634,030	459,605,506	(60,499)	2,237,178,837	8,135,621,49
Vehicles						-				
Sub-total Grand total	9.883,590,601	746,532,209	(257,261,984)	(60,500)	10.372.800.327	1,777,634,030	459,605,306	(60,499)	2,237,178,837	8,135,621,49

Annexure-E Tax as per Present status	Tay as nor			
	Tay as nor			
assessment	assessment	Taxprovision made on the basis ofaccounts	Assessment year	Accounting year
Taka	Taka	Taka		
264,849,327 Reference application filed to High Court Division of the Supreme Court		190,000,000	2004-2005	2003
315,574,683 Reference application filed to High Court Division of the Supreme Court		442,791,678	2005-2006	2004
872,927,307 Assessment Completed	872,927,307	925,000,000	2014-2015	2013
1,182,255,068 Reference application filed to Appealate Tribunal	1,182,255,068	1,531,252,396	2015-2016	2014
1,628,586,122 Return Submitted	1,628,586,122	1,588,720,538	2016-2017	2015

0. 1	*** *		T = 200 2 2 2 2	Annex
1	Name of Directors	Status with CBL	Entities where they have interest Entities where they have interest	% of Intere
	Mr. Mohammad Shoeb	Chairman	Chairman Phoenix Insurance Company Limited	3.84%
		İ	Vice-Chairman	3.84%
			Phoenix Finance & Investment Limited Phoenix Securities Limited	2.60%
			Director	0.50%
		İ	Rangdhanu Spinning Mills Limited	6.86%
			Phoenix Spinning Mills Limited Phoenix Textiles Mills Limited	4.00%
2	Mrs. Tabassum Kaiser	Vice-Chairperson	Director	2.50%
			Fairhope Housing Limited	20.00%
	 	 	Partex Agro Limited Star Gypsum Board Mills Limited	50.00% 20.00%
3	Mr. Deen Mohammad	Director	Chairman Chairman	20.00%
		ļ	Phoenix Finance & Investment Limited	3.15%
		 	Apollo Ispat Limited Phoenix Spinning Mills Limited	5.48% 37.30%
	İ	İ	Rangdhanu Spinning Mills Limited	7.20%
		!	Phoenix Securities Limited	0.50%
		l I	MD & Chairman Phoenix Textile Mills Limited	60.00%
		İ	Eastern Dyeing & Calendaring Works Ltd.	42.00%
		!	Director	
4	Mr. Aziz Al-Kaiser	Director	Phoenix Insurance Company Limited Vice-Chairman	2.89%
*	WII. AZIZ AI-Ndisel	Director	Partex Star Group	-
		ļ	Managing Director	
			Star Particle Board Mills Limited Partex PVC Inds. Limited	75.00% 75.00%
			New Light Star Apparels Limited	75.00% 85.00%
	į	į	Corvee Maritime Co. Limited	75.00%
			Partex Furniture Inds. Limited	75.00%
			Partex Builders Limited Partex Laminates Limited	75.00% 75.00%
		İ	Partex Limited Partex Limited	10.00%
			Fairhope Housing Limited	80.00%
			Partex Cables Limited Partex Aromarine Logistics Limited	85.00% 50.00%
		İ	Star Adhesive Limited	85.00%
			Star Gypsum Board Mills Limited	80.00%
	 	 	Partex Strar Properties Limited Director	37.50%
	İ	İ	Danish Condensed Milk (BD) Limited	15.00%
		ļ	Danish Foods Limited	15.00%
	 	l I	Danish Milk Bangladesh Limited Rubel Steel Mills Limited	15.00%
		i	Danish Distribution Network Limited	15.00% 15.00%
	İ	į	Voice Tel Limited	22.50%
		 	Sky Telecommunication Limited Suburna Bhumi Housing Limited	23.00% 50.00%
5	Mr. Rubel Aziz	Director	Managing Director	30.00%
		İ	Partex Beverage Limited	0.20%
		 	Partex Plastics Limited Partex Plastics Furniture Limited	37.50% 37.50%
		i	Partex Properties Limited	35.00%
	į	į	Partex Foundry Limited	40.00%
	 	l I	Partex Accessories Limited	37.50%
	<u> </u> 	! 	Partex Aviation Limited Partex Petro Limited	50.00% 85.00%
		į	Sattar Glass Factory Limited	80.00%
		!	Partex Jute Mills Limited	75.00%
	 	l I	Partex Ceramics Limited Sakhi Fisheries Ltd.	25.00% 89.80%
		İ	IBAIS Ltd.	10.00%
			<u>Director</u>	
	 	I I	Amber Cotton Mills Limited Partex Real Estate Limited	2.08% 25.00%
5	Mr. Hossain Mehmood	Nominated Director	A-One Polymer Limited	-
	(Representative of A-One Polymer Limited)			
	Mr. Hossain Khaled	Director	Director	
7			Anwar Group of Industries	
7				-
7			Anwar Landmarks	
7			Anwar Landmarks Anwar Silk Mills Limited	19.61%
7			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited	19.61% 26.92% 20.85%
7			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited	19.61% 26.92% 20.85% 5.68%
7			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Ispat Limited	19.61% 26.92% 20.85% 5.68% 33.33%
7			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2)	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51%
7			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Hug Chowdhurv	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited Marina Knit Fashion Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Ratna Fashion Limited Reth. Corporation	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14%
	Mr. Rajibul Huq Chowdhury	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Hossain Dyeing & Printing Mills Ltd. (Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor R.H. Corporation Director	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3	Mr. Rajibul Huq Chowdhury Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited RRH. Corporation Director A.S.M Chemical Industries Limited Director	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor R.H. Corporation Director A.S.M Chemical Industries Limited Director Partex Corp. Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Ratna Fashion Limited Proprietor R.H. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd.	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3			Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd. (Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Proprietor R.H. Corporation Director A.S.M Chemical Industries Limited Darkex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Sattar Glass Factory Limited Managing Director	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Ispat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Proprietor R.H. Corporation Director AS.M Chemical Industries Limited Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Manar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Ryoprietor R.H. Corporation Director A.S.M Chemical Industries Limited Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakza Dyeing & Printing Industries Limited Managing Director Pakza Dyeing & Printing Industries Limited Garden Textle Mills (Pvt.) Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Anwar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor R.H. Corporation Director R.H. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills Limited	19,61% 26,92% 20,85% 5,68% 33,33% 36,00% 19,51% 7,14% 33,31% 10,00% 20,00% 10,00% 35,00% 75,00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Romportor R.H. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sakhi Fisheries Ltd. Saktar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 20.00% 75.00% 75.00% 75.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Spat Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Anwar Cement Sheet Limited Managing Director Aziz Super Garments Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Ratna Fashion Limited Proprietor RH. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Garden Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 35.00% 75.00% 75.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Romportor R.H. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sakhi Fisheries Ltd. Saktar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited	19.61% 26.92% 26.92% 56.89% 36.30% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Hossain Dyeing & Printing Mills Ltd. (Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Manar Cement Sheet Limited Maria Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Khushi Apparels Limited Proprietor R.H. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd. Sathar Isasha Fatory Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Chairman Pakiza Knit Composite Limited Momtex Limited Manaka Garales Limited Menka Garden Schairman Pakiza Knit Composite Limited	19,61% 26,92% 26,92% 5,68% 5,68% 33,33% 36,00% 19,51% 7,14% 33,31% 10,00% 20,00% 10,00% 75,00% 75,00% 75,00% 30,00% 30,00%
7 8	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Amar Cement Limited Amar Cement Sheet Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Romand Maria Knit Fashion Limited Romand Maria Knit Fashion Limited Director A.S.M Chemical Industries Limited Director Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textlie Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Chairman Pakiza Knit Composite Limited Momex Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Pakiza Wore Fashion Limited	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 75.00% 25.00% 30.00% 20.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Manaing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor R.H. Corporation Director R.H. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Deprinting Industries Limited Partex Corp. Limited Partex Deprinting Mills (Pvt.) Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Deprinting Mills (Pvt.) Limited Partex Corp. Limited Partex Corp. Limited Partex Corp. Limited Partex Deprinting Mills (Pvt.) Limited Partex Corp. Limited Partex Roman Part	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 75.00% 25.00% 30.00% 20.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Amar Cement Limited Amar Cement Sheet Limited Managing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Ratna Fashion Limited Romand Maria Knit Fashion Limited Romand Maria Knit Fashion Limited Director A.S.M Chemical Industries Limited Director Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textlie Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Chairman Pakiza Knit Composite Limited Momex Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Pakiza Wore Fashion Limited	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 75.00% 25.00% 30.00% 20.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor RH. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Glash Factory Limited Garden Textile Mills (Pvt.) Limited Pakiza Dyeining Mills (Pvt.) Limited Pakiza Textile Mills Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Knit Composite Limited Momtex Limited Pakiza Horiza Garden Limited Pakiza Woven Fashion Limited Pakiza Woven Fashion Limited Director Phoenix Securities Limited Patrier.	19.61% 26.92% 20.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 75.00% 75.00% 75.00% 20.00% 20.00% 20.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Amar Cement Limited Amar Cement Sheet Limited Manging Director Aziz Super Garments Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor R.H. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Managing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Textile Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Apparels Limited Momtex Limited Pakiza Horis Moven Fashion Limited Momtex Expo Limited Director Phoenix Securities Limited Pakiza Pobrics Pakiza Fabrics	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 20.00% 20.00% 20.00%
3	Mrs. Syeda Shaireen Aziz	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor RH. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Hisheries Ltd. Sathar Glash Factory Limited Garden Textile Mills (Pvt.) Limited Pakiza Dyeining Mills (Pvt.) Limited Pakiza Textile Mills Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Knit Composite Limited Momtex Limited Pakiza Horiza Garden Limited Pakiza Woven Fashion Limited Pakiza Woven Fashion Limited Director Phoenix Securities Limited Patrier.	19.61% 26.92% 26.92% 5.68% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 20.00% 20.00% 20.00%
0	Mrs. Syeda Shaireen Aziz Mr. Md. Rafiqul Islam Khan Mrs. Savera H. Mahmood (Representative of Partex	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited AG Automobiles Limited AG Automobiles Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Limited Manaing Director Aziz Super Garments Limited Marian Knit Fashion Limited Khushi Apparels Limited Khushi Apparels Limited Ratna Fashion Limited Rorporietor R.H. Corporation Director R.H. Corporation Director A.S.M Chemical Industries Limited Sakhi Fisheries Ltd. Sattar Glass Factory Limited Manaing Director Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Toston Spinning Mills (Pvt.) Limited Pakiza Toston Spinning Mills (Pvt.) Limited Chaiman Pakiza Anparels Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Howen Fashion Limited Momtex Expo Limited Pakiza Howen Fashion Limited Director Phoenix Securities Limited Pakiza Fabrics Pakiza Fabrics Pakiza Fabrics Pakiza Fabrics	19.61% 26.92% 26.92% 50.85% 5.68% 33.33% 36.00% 19.51% 7.14% 33.31% 10.00% 20.00% 10.00% 75.00% 75.00% 75.00% 75.00% 20.00% 20.00% 20.00%
0	Mrs. Syeda Shaireen Aziz Mr. Md. Rafiqul Islam Khan Mrs. Savera H. Mahmood	Director	Anwar Landmarks Anwar Silk Mills Limited Mehmood Industries (Pvt.) Limited Anwar Jute Spinning Mills Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Anwar Galvanizing Limited Hossain Dyeing & Printing Mills Ltd.(Unit-1&2) Anwar Cement Limited Anwar Cement Sheet Limited Manaing Director Aziz Super Garments Limited Marina Knit Fashion Limited Khushi Apparels Limited Ratna Fashion Limited Proprietor RH. Corporation Director Partex Corp. Limited Sakhi Fisheries Ltd. Sakhi Fisheries Ltd. Sakhi Fisheries Ltd. Satar Glass Factory Limited Pakiza Dyeing & Printing Industries Limited Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Spinning Mills (Pvt.) Limited Pakiza Knit Composite Limited Managing Director Pakiza New Limited Pakiza Knit Composite Limited Pakiza Kont Composite Limited Pakiza Woven Fashion Limited Momtex Limited Pakiza Woven Fashion Limited Momtex Limited Pakiza Fabrics Pakiza Fabrics Pakiza Fabrics Pakiza Fabrics Pakiza Fabrics Pakiza Fastile Partex Corporate Limited	33.33% 36.00% 19.51%

A.Disclosure regarding outstanding REPO as at 31 December 2016							
Annexure-G							
Sl. no. Counterparty name Agreement date Reversal date Amount (1st leg consideration)							
Nil Nil Nil Nil Nil							

SI. no.	Counterparty name	Agreement date	Reversal date	Amount (1st leg cash consideration)				
	Nil	Nil	Nil	Nil				
C.Disclosure regarding overall transactions of REPO and Reverse REPO as at 31 December 2016								

SI. no.	Securities sold under REPO	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
1	with Bangladesh Bank	Nil	Nil	Nil
2	with other Banks & Financial			
	Institutions	320,923,401	7,897,898,744	3,284,344,593
SI. no.	Securities purchased under	Minimum	Maximum outstanding during the year	Daily average
	Reverse REPO	outstanding during the year		outstanding during the year

3,126,430,225

120,156,483

116,265,109



Mudaraba savings deposit accounts

Mudaraba Short Notice Deposits

Mudaraba term deposit accounts

Bank Alfalah Ltd.

South East Bank Ltd. IBB

1,489,983

6,853,688 641,641

18,619,255 72,728,751

799,970

57,294,690 5,279,783

9,354,308 **71,928,781**

Other liabilities

Total liabilities

Borrowings from other banks, financial institutions

90,417,242

2,529,423,713

32,140,073

The City Bank Limited Report and Financial Statements as at and for the year ended 31 December 2016

Geographical Segment Reportings as at 31	December 2016	3 Investments in shares & securities	<u>2016</u> <u>2015</u> <u>Taka</u> <u>Taka</u>	Note Note	2016 2015
Division Dhaka Division Chittagong Rajshahi Khulna Sy	Annexure-H	i) Investment classified as per Bangladesh Bank Circular		Capital/shareholders' equity	<u>USD</u> <u>Taka</u> <u>Taka</u>
Division Division Division Division	ision Division Division	Held to Maturity (HTM)	250,000,000 200,000,000	Paid up capital	
h-tt	,560,533		250,000,000 200,000,000	Statutory reserve	
(0,500,005,933) (1,652,000,972) (203,915,710) (203,520,003) (474)	140,839) (120,018,855) (41,476,385) (9,565,268,460) 140,074,256 (13,096,921) 6,476,958,812	ii) Investment securities are classified as follows		Share premium	_ _
	,109,687 148,109,402 42,585,642 19,339,065,037	a) Government bond		Other reserve	
NIDI .	417,964) (176,128,148) (13,278,960) (19,339,065,037)	6 months Islamic bonds 2 years Islamic bond	250,000,000 - 200,000,000	Surplus in profit andloss account	. . .
NPT (1,326,282,340) 524,297,701 7,078,653 124,926,327 668, Interest income on	691,723 (28,018,746) 29,306,682 -	b) Other investments			
Investments 4,745,837,129	- 4,745,837,129		<u>250,000,000</u> <u>200,000,000</u>	Total liabilities and shareholders' equity	208,107,242 16,378,039,974 10,412,995,494
1,090,002,967 100,734,030 10,001,331 17,409,217 13	,662,880 5,399,635 3,041,508 1,317,072,394 103,783 110,904 1,408 808,191,126	4 Investments		rotal nashities and shareholders equity	10/3/0/03/3/34
502,130,330 3,130,343 341,207 304,071	355,639 521,474 145,665 1,047,663,376	i) Investments		OFF-BALANCE SHEET ITEMS	
Total other Income 7,673,058,471 178,090,042 21,120,194 19,152,423 18,	122,302 6,032,012 3,188,582 7,918,764,025	hadden datab			
C. C.	233,719 118,087,522 19,398,344 14,395,722,838	Inside Bangladesh		Contingent liabilities	
01,201,000,1001 01,201,000	,624,901 42,838,468 12,061,461 3,652,151,162 ,382,686 14,199,124 5,229,545 3,227,932,890	Bai-muazzal	2,641,508 764,833	Acceptances and endorsements	1,483,079 116,718,301.00 -
Tatal On anting Function	007,588 57,037,592 17,291,006 6,880,084,052	Murabaha Hire purchase shirkatul melk (HPSM)	10,102,955,143 16,392,896,286 360,005,375 191,096,103	Letters of guarantee	- - -
Operating Profit 6,725,647,156 446,354,442 84,118,117 50,135,673 146,	226,131 61,049,930 2,107,337 7,515,638,786	Quard	- 960,850	Irrevocable letters of credit	1,564,324 123,112,255 34,450,920
POT	835,034) (12,876,945) (297,351) (2,071,300,000)	Outside Bangladesh	10,465,602,026 16,585,718,072	Bills for collection	7,796,128 613,555,276 28,927,072
6,273,672,693 (1,147,995,233) 127,903,202 12,384,055 128,	391,097 48,172,985 1,809,986 5,444,338,786		10,465,602,026 16,585,718,072	Other contingent liabilities	- - -
Segment wise Advances 137,401,632,518 28,320,434,471 4,468,026,693 2,026,987,880 722,	394,022 1,800,541,455 285,059,620 175,025,076,659	ii) Bills purchased and discounted			10,843,531 853,385,832 63,377,992
				Other commitments	
Segment wise Deposits 123,661,434,056 33,183,411,045 4,021,989,553 3,228,961,428 8,019,	429,476 1,960,070,207 619,736,924 174,695,032,689	Payable Inside Bangladesh Inland bills purchased	4,365,500 665,000	Total Off-Balance Sheet items including contingent liabilities	10,843,531 853,385,832 63,377,992
			,,		
Balance Sheet of Islamic Banking Branch as at	: 31 December 2016	Payable Outside Bangladesh Foreign bills purchased and discounted			
	Annexure-I(1)		4,365,500 665,000	Profit and Loss Account of Off-Shore Banking Unit	for the year ended 31 December 2016
PROPERTY AND ASSETS	<u>2016</u> <u>2015</u> <u>Taka</u> <u>Taka</u>		10,469,967,526 16,586,383,072	3	Annexure-J(2)
Cash	<u>laka</u> laka	5 Fixed assets including premises, furniture and fixtures			Note 2016 2015
Cash in hand (including foreign currencies)	1 4,597,919 1,201,545	Cost			USD Taka Taka
Balance with Bangladesh Bank and its agent bank(s)	1,836,507,609 2,073,266,990	Furniture and fixtures	14,699,649 14,699,649		
(Including foreign currencies)	1,841,105,528 2,074,468,535	Office equipment and machinery	16,743,398 16,673,966 31,443,046 31,373,615	Interest income	5 11,288,751 888,424,700 518,852,469
Balance with other banks and financial institutions In Bangladesh	18,619,255 72,728,751	Accumulated depreciation	(23,641,075) (21,957,211)	Interest paid on borrowings	(7,351,727) (578,580,948) (356,468,452)
Outside Bangladesh			7,801,971 9,416,404	Net interest income	3,937,024 309,843,752 162,384,017
	18,619,255 72,728,751	6 Other assets		Commission and exchange	6 684,665 53,883,141 10,023,259
Placement with banks & other financial institutions		Stationery and stamps	37,766 161,506	Other operating income	
Investments in shares & securities	3	Advance deposits and advance rent	14,454,983 18,110,663	Total operating income	4,621,689 363,726,893 172,407,276
Government	250,000,000 200,000,000	Advance tax Profit receivable from Investment	493,674 1,676,634 3,461,420 4,010,677		
Others		Profit receivable from investment Sundry debtors	5,000,000 -	Rent, taxes, insurance, electricity, etc.	
Investment.	250,000,000 200,000,000		23,447,843 23,959,480	Legal expenses	14,000 1,101,764 427,876
Investments General investments etc.	10,465,602,026 16,585,718,072	7 Borrowings from other banks, financial institutions and agents		Other operating expenses	378,549 29,791,794 11,070,795 11,498,671
General investments etc. Bills purchased and discounted	10,465,602,026 16,585,718,072 4,365,500 665,000		6 000 000 000	Total operating expenses Net operating profit	392,548 30,893,558 11,498,671 4,229,140 332,833,335 160,908,605
•	10,469,967,526 16,586,383,072	In Bangladesh (Note- 7.1) Outside Bangladesh	6,000,000,000 7,000,000,000	and operating profit	100,908,005
Fixed assets including premises, furniture and fixtures	7,801,971 9,416,404	3 · · · ·	6,000,000,000 7,000,000,000	Provision for loans and advances/investments	(660,104) (51,950,204) (17,622,769)
Other assets	5 23,447,843 23,959,480	7.1 In Bangladesh		Provision for Off-Balance Sheet exposures	(99,038) (7,794,324) (468,361)
Non-banking assets Total assets	12,610,942,124 18,966,956,242	_		Provision for diminution in value of investments	- - -
		Bangladesh Bank for 100 Days Bangladesh Bank for 5 Months		Other provision	
LIABILITIES AND CAPITAL		Bangladesh Bank for 6 Months	6,000,000,000 7,000,000,000	Total provision Total profit before taxes	(759,143) (59,744,528) (18,091,130) 3,469,998 273,088,807 142,817,475
Liabilities: Borrowings from other banks, financial institutions and agents	7 6,000,000,000 7,000,000,000		<u></u>	iotal profit before taxes	273,000,007
borrowings from other banks, infancial institutions and agents	3,000,000,000	8 Other liabilities			
Deposits and other Accounts		Profit suspense account	3,185,157 9,138,759	Notes to the Balance Sheet and Profit and Loss for the year ended 31 De	
Bank Alfalah Ltd.	489,124,064 3,640,921,327	Expense payable	356,560 526,163	ioi the year chaca 51 be	
Mudaraba term deposits Al-wahdia and Manarah current deposits and other accounts	4,220,546,182 3,460,319,276 94,342,526 110,723,133	Profit payable account Provision for investment	79,849,941 124,600,311 157,510,430 226,767,432		
Al-wandia and Manaran current deposits and other accounts Bills payable	20,438,868 2,562,625	Provision for Off-Balance Sheet Exposures	16,916,518 11,197,725	1 Balance with other banks and financial institutions	Idita Idita
	4,824,451,639 7,214,526,361	Profit Payable to Head Office Profit mark up account	424,647,898 155,148,318 424,043,447 501,542,389		
Other liabilities	3 1,786,490,484 4,752,429,881	Unrealized Compensation	2,678,117 2,339,921	In Bangladesh	18,960,000 1,492,152,000 785,003,000
Total liabilities	12,610,942,124 18,966,956,242	Realized Compensation Branch adjustment account	2,775,458 5,150,831 656,894,888 3,701,369,755	Outside Bangladesh	838,895 66,021,016 17,724,302
			3,/۷۵,۲۵۶,/۵5 م۰۰۰۹۰۲۵۸		19,798,895 1,558,173,016 802,727,302
Capital/shareholders' equity		Others	17,632,071 14,648,278		
Capital/shareholders' equity Paidup capital		Others	17,632,071 14,648,278 1,786,490,484 4,752,429,881	ORU maintain its own account relating Offshare Parking I	
	· · ·			OBU maintain its own account relating Offshore Banking busin	
Paidup capital Statutory reserve Share premium		9 Commission, exchange and brokerage	1,786,490,484 4,752,429,881	OBU maintain its own account relating Offshore Banking busin Loans and advances	
Paidup capital Statutory reserve Share premium Other reserve		Commission, exchange and brokerage Commission on letters of credit	1,786,490,484 4,752,429,881 3,830,152 1,198,171		
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit and loss account/Retained earnings		9 Commission, exchange and brokerage	1,786,490,484 4,752,429,881		
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity	12.610.942.124	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan	
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit and loss account/Retained earnings	12,610,942,124 18,966,956,242	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity	12,610,942,124 18,966,956,242	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc.	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS	12,610,942,124 18,966,956,242	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc.	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 -	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity	12,610,942,124 18,966,956,242 400,445,942 286,929,462	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1)	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities		9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 -	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 -	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection	400,445,942 286,929,462 292,978,571 161,342,755	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 -	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 1,117,514,614	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on bills purchased Commission on accepted bills Commission on PO, DD, TT, TC, etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 - - 10,456,962 5,116,967	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agents in Bangladesh	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 1,688,624,970 1,117,514,614 1,688,624,970 1,117,514,614	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 46,783 3,273,957 1,371,308 30,800 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agents in Bangladesh	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 1,117,514,614 1,1688,624,970 1,117,514,614 1,1688,624,970 1,117,514,614 1,17514,614 1,17514,614 1,17514,614 1,17514,614	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 10,456,962 5,116,967	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 1,117,514,614 1,1688,624,970 1,117,514,614 1,1688,624,970 1,117,514,614 4 1,688,624,970 Annexure-(2)	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on by suport bills Commission on bills purchased Commission on accepted bills Commission on PO, DD, TT, TC, etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - - - 10,456,962 5,116,967 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on by suport bills Commission on bills purchased Commission on accepted bills Commission on PO, DD, TT, TC, etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 1,117,514,614 1,1688,624,970 1,117,514,614 1,1688,624,970 1,117,514,614 4 1,688,624,970 Annexure-(2)	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on DRC, IBC etc. Commission on DRC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - -	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 - 1,688,624,970 1,117,514,614 year ended 31 December 2016 Annexure-I(2) Note 2016 2015 Taka Taka 728,831,677 636,867,257	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on orecepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 - 1,688,624,970 1,117,514,614 1,117,514,614 2016 Annexure-I(2) Note 2016 2015 Taka Taka 728,831,677 636,867,257 (314,676,522) (324,325,268)	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on ore polls Commission on ore polls Commission on OBC, IBC etc. Commission on PO, DO, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 - - </td <td>2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure</td> <td>ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254</td>	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure	ess separately in Mashreq Bank, New York, USA. 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total Shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 - 1,688,624,970 1,117,514,614 year ended 31 December 2016 Annexure-I(2) Note 2016 2015 Taka Taka 728,831,677 636,867,257	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - - - 10,456,962 5,116,967 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agriculture and substitutions and substitutions and su	### Page 18
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 - 1,688,624,970 1,117,514,614 1,117,514,614 2016 Annexure-I(2) Note 2016 2015 Taka Taka 728,831,677 636,867,257 (314,676,522) (324,325,268)	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on oxport bills Commission on DRC, IBC etc. Commission on DRC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1)	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agril in Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers.	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others	### Page 18
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Profit and Loss Account of Islamic Banking Branch for the	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on oxport bills Commission on DRC, IBC etc. Commission on DRC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1)	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - - - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agril in Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable	### Page 18
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 -	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers.	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 1 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others	### Page 18
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income Salaries and allowances	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 -	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 118,69,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809 -	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers.	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 1 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agril in Bangladesh Outside Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 11,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Profit and Investments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc.	400,445,942	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 10,2717 137,132 51,030 106,480 3,066 3,936	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted	2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 174,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 118,669,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc.	400,445,942	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on orexpert bills Commission on OBC, IBC etc. Commission on PO, DO, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agril in Bangladesh Outside Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances	2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 174,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 118,669,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Profit and Investments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc.	400,445,942	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted	2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 174,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 118,669,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets	400,445,942	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 1 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 10,2717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted	ents 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 10,866 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on oBC, IBC etc. Commission on OBC, IBC etc. Commission on OPO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 1 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 10,2717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income	ents 17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 10,452,799,019 4,244,475,058 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 10,866 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on accepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 - 46,783 3,273,757 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 10,681 3,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3,194,283 2,253,584 801,450 3,194,283	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 - (306,314) 684,665 53,883,141 10,023,259
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for Off-Balance Sheet exposures	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on oBC, IBC etc. Commission on OBC, IBC etc. Commission on OPO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 - 46,783 3,273,757 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 10,681 3,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3,194,283 2,253,584 801,450 3,194,283	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 - (306,314) 684,665 53,883,141 10,023,259
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on export bills Commission on obec, place etc. Commission on OBC, IBC etc. Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 - 46,783 3,273,757 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 10,681 3,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3,194,283 2,253,584 801,450 3,194,283	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259 SAME SCAR Annexure-K
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating expenses Net operating expenses Net operating profit Provision for loans and advances/investments Provision for off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account	## 400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on export bills Commission on obec, list etc. Commission on OBC, list etc. Commission on OBC, list etc. Commission on OBC, list etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 - 46,783 3,273,757 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 10,681 3,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3,194,283 2,253,584 801,450 3,194,283	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 11,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 - (306,314) 684,665 53,883,141 10,023,259
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for loans are recommended and Profit and Loss Account f	## 400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on seport bills Commission on scepted bills Commission on Sec, IRC etc. Commission on OBC, IRC etc. Commission on OPC, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS USD	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 - 46,783 3,273,757 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 10,681 3,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3,194,283 2,253,584 801,450 3,194,283	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating expenses Net operating expenses Net operating profit Provision for loans and advances/investments Provision for off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on export bills Commission on excepted bills Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,575 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 - 1 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agriculture in the part of th	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for Jef-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December	## 400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission, exchange and brokerage Commission on letters of credit Commission on export bills Commission on bills purchased Commission on oxcepted bills Commission on ORC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies)	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,2770 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 Annexure-J(1) 2016 Taka Taka	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for loans are recommended and Profit and Loss Account f	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on export bills Commission on bills purchased Commission on Dills purchased Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on Complete in Complet	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,2770 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 Annexure-J(1) 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified 51. no. Particulars 1 Paid-up capital	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating profit Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on one copted bills Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on Copt. DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As att Note PROPERTY AND ASSETS USD Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 11,45,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and Investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating expenses Net operating profit Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on one commission on bills purchased Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on ORC, IBC etc. Commission on Commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As att Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 838	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	2 Loans and advances Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and age In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified 51. no. Particulars 1 Paid-up capital 2 Total capital	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 118,69,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259 11,288,751 888,424,700 518,852,469 11,288,751 888,424,700 518,852,469 11,288,751,88 88,757,98 18,875,98 18,875,98 18,875,98 18,885,441,16 22,574,87
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash in hand In local currency In foreign currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on accepted bills Commission on accepted bills Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 18,964 Money at call and short notice Investments in shares & securities	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified I Paid-up capital Capital surplus/(deficit) Total capital Capital surplus/(deficit) Total assets Total deposits	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 113,54 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 S Anaexure-K As at 31 December 2016 31 December 2015 Taka 8,757,98 8,757,98 Taka 24,814.16 22,574.87 Taka 5,389,44 6,479,88 Taka 259,423,95 214,840,42 Taka 174,695,03 143,728.73
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Net operating profit Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Accounfor the year ended 31 December 1. Cash 1.1 Cash in hand In local currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on accepted bills Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with Other banks and financial institutions In Bangladesh Outside Bangladesh 1 833 19,798 Money at call and short notice Investments in shares & securities Government	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Dangladesh Covernment Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified I Paid-up capital Total capital Capital surplus/(deficit) Total deposits Total deposits Total loans and advances/investments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 118,693,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for loans and advances/investments Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 Decembel 1. Cash 1.1 Cash in hand In local currency In foreign currency In foreign currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on accepted bills Commission on accepted bills Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 18,964 Money at call and short notice Investments in shares & securities	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified Loan and advances Commission income Exchange gain Capital surplus/(deficit) Total capital Capital surplus/(deficit) Total assets Total deposits Total loans and advances/investments Total contingent liabilities and commitments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andioss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Not operating expenses Net operating expenses Net operating expenses Net operating expenses Net operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Not operating expenses Notes to the Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency In foreign currency	### ### ### ### ### ### ### ### ### ##	9 Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on bills purchased Commission on accepted bills Commission on PO, IDC, ITC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 833 19,798 Money at call and short notice Investments in shares & securities Government Others	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 3,270 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified In Paid-up capital Capital surplus/(deficit) Total capital Capital surplus/(deficit) Total capital Capital loans and advances/investments Total contingent liabilities and commitments Credit deposit ratio *	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 3,459,472,058 174,818,285 13,758,199,019 4,244,475,058 118,693,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit and closs account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provision for Off-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Accour for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency In foreign currency In foreign currency In foreign currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission on letters of credit Commission on letters of guarantee Commission on export bills Commission on export bills Commission on accepted bills Commission on Po, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings (Note - 10.1) 11.0 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 836 1 836 19,798 Money at call and short notice Investments in shares & securities Government Others	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 10,456,962 5,116,967 11,453,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified Loan and advances Commission income Exchange gain Capital surplus/(deficit) Total capital Capital surplus/(deficit) Total assets Total deposits Total loans and advances/investments Total contingent liabilities and commitments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loans and advances/investments Provi	### ### ### ### ### ### ### ### ### ##	Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on sport bills Commission on accepted bills Commission on on accepted bills Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note – 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 833 19,798 Money at call and short notice Investments in shares & securities Government Others Loans and advances 2 Loans, cash credits, overdrafts, etc. 118,658	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 2016 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted 3 Borrowings from other banks, financial institutions and agr In Bangladesh Outside Bangladesh 4 Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others 5 Interest income Loan and advances Bills purchased and discounted 6 Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified 51. no. Particulars 1 Paid-up capital 2 Total capital 3 Capital surplus/(deficit) 4 Total assets 5 Total deposits 6 Total loans and advances/investments 7 Total contingent liabilities and commitments 8 Credit deposit ratio* 9 Percentage of classified loans/investments against	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andioss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for Ionas and advances/investments Provision for Ionas and	### ### ### ### ### ### ### ### ### ##	Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on sport bills Commission on accepted bills Commission on on Sell, BC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS USD Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 8.36 (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 18.966 Outside Bangladesh 1 18.967 Money at call and short notice Investments in shares & securities Government Others Loans and advances 2 Loans, cash credits, overdrafts, etc. Bills purchased and discounted 118,651 69,194	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 20 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outsion for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified I Paid-up capital Coapital surplus/(deficit) Total capital Capital surplus/(deficit) Total assest Total deposits Total contingent liabilities and commitments Credit deposit ratio * Percentages of adastined loans/investments against total loans and advances/investments uning the period Provisions kept against classified loans/investments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 10,886 856,697 653,827 28,805,410 2,266,985,778 5,787,224,018 1,869,350 147,117,862 95,167,658 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andioss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Total operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Net operating profit Provision for Ioff-Balance Sheet exposures Total operating expenses Net operating profit Provision for Ioff-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency In foreign currency 1.2 Balance with Bangladesh Bank and its agent bank(s) In local currency In foreign currency	400,445,942	Commission on letters of credit Commission on letters of guarantee Commission on letters of guarantee Commission on spot bills Commission on solls purchased Commission on DIB purchased Commission on OBC, IDC etc. Commission on OPC, IDC etc. Commission on OPC, IDC etc. Commission on OPC, IDC etc. Commission on OPC, IDC etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Balance Sheet of Off-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 18,966 Said (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 1 18,966 Said (Including foreign currencies) Balance with other banks and financial institutions In Bangladesh Outside Bangladesh 2 2 Loans, cash credits, overdrafts, etc. Bills purchased and discounted 118,656 69,19- 187,853	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 20 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified Total capital Capital surplus/(deficit) Total assets Total deposits Total loans and advances/investments Credit deposit ratio * Percentage of classified loans/investments against total loans of classified aloans/investments Credit deposit ratio * Percentage of classified aloans/investments Provisions keyfied aloans/investments Provision surplus/(deficit) against classified loans/investments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259 1748a 24,814,16 22,574,87 Taka 24,814,16 22,574,87 Taka 24,814,16 22,574,87 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 175,025,08 143,087,50 Taka 174,695,03 143,728,73 Taka 175,025,08 143,087,50 Taka 175,0
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andioss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other contingent liabilities Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit and investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating expenses Net operating profit Provision for loff-Balance Sheet exposures Total provision Total provision Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency In foreign currency 2. Balance with Bangladesh Bank and its agent bank(s) In local currency In foreign currency	400,445,942 286,929,462 292,978,571 161,342,755 403,564,636 234,488,588 591,635,822 434,753,809	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on bills purchased Commission on bills purchased Commission on OBC, IBC etc. Commission on OBC, IBC etc. Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 833 19,798 Money at call and short notice Investments in shares & securities Government Others Loans and advances 2 Loans, cash credits, overdrafts, etc. Bills purchased and discounted 187,853 Fixed assets including premises, furniture and fixtures	1,786,490,484 3,830,152 1,198,171 93,000 31,500 11,500 46,783 3,273,757 1,371,308 30,800 8,22 2,43,300 3,194,283 2,253,584 10,456,962 5,116,967 1,253,964 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 12,500 12,500 12,500 12,500 13,194,283 2,253,584 801,450 2,253,584 801,450 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 2,253,584 801,450 3,194,283 3	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Term Loan and advances Provision for loans and advances Provision for loans and advances Provision for loans and advances Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified St. no. Particulars Paid-up capital Total capital Cotal capital Cotal capital Cotal contingent liabilities and commitments Credit deposits Total contingent liabilities and commitments Credit deposit ratio * Percentage of classified loans/investments during the period Provisions kept against classified loans/investments Amount of classified loans/investments during the period Provisions kept against classified loans/investments Amount of classified loans/investments Amount of classified loans/investments during the period Provisions surplus/(deficit) against classified loans/investments Amount of classified loans/investments during the period Provisions surplus/(deficit) against classified loans/investments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 111,354 8,763,578 96,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 - (306,314) 684,665 53,883,141 10,023,259 1748a 24,814.16 22,574.87 1748 24,814.16 22,574.87 1748 174,695.03 143,728.73 1748 175,025.08 143,087.50 1748 175,025.08 1748 175,025.08 1748 175,025.08 1748 175,025.08 1748 175,025.08 175,025.08 175,025.08 175,025.08 175,025.08 175,025.08 175,025.08 175,025.0
Paidup capital Statutory reserve Share premium Other reserve Surplus in profit andloss account/Retained earnings Total shareholders' equity Total liabilities and shareholders' equity OFF-BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantee Irrevocable letters of credit Bills for collection Other commitments Total Off-Balance Sheet items including contingent liabilities Profit and Loss Account of Islamic Banking Branch for the Profit paid on deposits and borrowings etc. Net investment income Profit paid on deposits and borrowings etc. Net investment income Commission, exchange and brokerage Other operating income Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses Postage, stamp, telecommunication etc. Stationery, printing, advertisement etc. Depreciation and repair of Bank's assets Other expenses Total operating profit Provision for loff-Balance Sheet exposures Total provision for loff-Balance Sheet exposures Total provision Total profit before taxes Notes to the Balance Sheet and Profit and Loss Account for the year ended 31 December 1. Cash 1.1 Cash in hand In local currency In foreign currency 2. Balance with Bangladesh Bank and its agent bank(s) In local currency In foreign currency	400,445,942	9 Commission, exchange and brokerage Commission on letters of credit Commission on letters of guarantee Commission on bills purchased Commission on bills purchased Commission on OBC, IBC etc. Commission on OBC, IBC etc. Commission on OBC, IBC etc. Commission on PO, DD, TT, TC, etc. Other Fees and charges (Note - 9.1) Other commission Exchange gain Brokerage 9.1 Other fees and charges Service charges on deposits Cheque book issue fees Investment processing fees Clearing return Charges on account closing and transfer 10 Other operating income Postage/telex/SWIFT/fax recoveries Locker rent Miscellaneous earnings (Note - 10.1) 10.1 Miscellaneous earnings includes earning from early settlement of loan, is statements on demand of customers. 11 Other expenses Online communication expenses Training, seminar and workshop Entertainment Conveyance Newspapers Miscellaneous expenses Miscellaneous expenses Balance Sheet ofOff-Shore Banking Unit As at Note PROPERTY AND ASSETS Cash Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies) Balance with other banks and financial institutions In Bangladesh 1 833 19,798 Money at call and short notice Investments in shares & securities Government Others Loans and advances 2 Loans, cash credits, overdrafts, etc. Bills purchased and discounted 187,853 Fixed assets including premises, furniture and fixtures	1,786,490,484 4,752,429,881 3,830,152 1,198,171 93,000 210,500 31,500 11,500 - 46,783 3,273,957 1,371,308 30,800 822 - 24,300 3,194,283 2,253,584 10,456,962 5,116,967 1,253,964 1,308,645 243,600 195,350 1,586,719 652,408 97,500 86,500 12,500 10,681 3,194,283 2,253,584 801,450 526,255 99,000 39,946 244,876 368,601 1,145,326 934,803 ssuing various certificate and bank 1,953,750 1,347,000 5,750 30,720 102,717 137,132 51,030 106,480 3,066 3,936 4,109,412 3,519,693 6,225,725 5,144,961 2016 2015 20 Taka Taka	Loans, cash credits, overdrafts, etc. Term Loan Short Term Loan Over Draft Loan Bills purchased and discounted Bills purchased and discounted Bills purchased and discounted The Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Other liabilities Government Levy and VAT payable Payable to main operation Provision for loans and advances Provision for off balance sheet exposure Interest suspense account Interest payable Others Interest income Loan and advances Bills purchased and discounted Commission, exchange and brokerage Commission income Exchange gain HIGHLIGHT Figures in million unless specified Total capital Capital surplus/(deficit) Total assets Total deposits Total loans and advances/investments Credit deposit ratio * Percentage of classified loans/investments against total loans of classified aloans/investments Credit deposit ratio * Percentage of classified aloans/investments Provisions keyfied aloans/investments Provision surplus/(deficit) against classified loans/investments	17,767,621 1,398,311,759 5,082,020,004 98,794,373 7,775,117,187 927,920,673 2,096,290 164,978,044 125,174,077 118,658,285 9,338,406,990 6,135,114,754 69,194,917 5,445,639,943 3,463,070,211 187,853,201 14,784,046,933 9,598,184,965 ents 42,000,000 3,305,400,000 785,003,000 132,818,285 10,452,799,019 4,244,475,058 174,818,285 10,452,799,019 4,244,475,058 111,354 8,763,578 969,254 50,228 3,952,938 3,785,255 1,184,179 93,194,855 22,039,910 108,666 8,552,005 6,667,109 32,140,073 2,529,423,713 5,916,507,031 10,598,315 834,087,413 343,327,447 690,436 54,337,287 175,525,022 11,288,751 888,424,700 518,852,469 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,329,573 (306,314) 684,665 53,883,141 10,023,259 1748a 24,814,16 22,574,87 Taka 24,814,16 22,574,87 Taka 24,814,16 22,574,87 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 174,695,03 143,728,73 Taka 175,025,08 143,087,50 Taka 174,695,03 143,728,73 Taka 175,025,08 143,087,50 Taka 175,0

^{8,757.98} 8,757.98 24,814.16 22,574.87 5,389.44 214,840.42 259,423.95 143,728.73 174,695.03 175,025.08 143,087.50 61,020.36 50,125.87 80.40% 79.20% 6.05% 7.58% 10,581.92 78.97 4.82% 5.91% 199,507.91 167,912.60 59,916.04 46,927.81 208,107,242 16,378,039,974 10,412,995,494 21.26% 18.76% Net asset value per share 3,578.88 19 Profit after tax and provision 3,934.44 4,390.72 4,745.84 20 Income from investment 21 Earnings per share 4.09 174,818,285 13,758,199,019 4,244,475,058 4.49 4.09 22 Net income per share 252,013,405 23 Price earning ratio 6.05 4.99 5,916,507,031 * As per Bangladesh Bank Reporting 208,107,242 16,378,039,974 10,412,995,494