

Financial Statements as at and for the year ended 31 December 2019

# Independent Auditor's Report and Consolidated & Separate Financial Statements as at and for the year ended 31 December 2019

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of The City Bank Limited

Report on the Audit of the Consolidated and Separate Financial Statements

# Opinion

We have audited the 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 and separate balance sheets as at 31 December 2019 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 notes to the consolidated and separate transmission of the second separate cash flow statements of the year then ended, and notes to the consolidated and separate financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying consolidated financial statements of the Group and separate financial statements of the Bank give a true and fair view of the consolidated balance sheet of the Group and separate mancan statements of the Bank as a 13 December 2019, and of its consolidated and separate profit and loss accounts and its consolidated and separate balance sheet of the Bank as flows for the year then ended in accordance with International Financial Reporting Standards (IFRSs) as explained in note 2.1.

# Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated and Separate Insertion of the Consolution of the Auditor's Responsibilities for the Auditor's Respo

# Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of the current period. These matters were addressed in the context of us our audit of the consolidated and separate financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

| Measurement of provision for leans and advant  |  |
|--|--|
| . Measurement of provision for loans and advance   |  |
| See notes no. 3.3.3, 8.a.16, 8.a.17, 16.a.1 and 16.b to<br>The key audit matter  | How the matter was addressed in our audit  |
| he process of estimating provision for loans ar  |  |
| dvances associated with credit risk is judgment<br>nd complex. While estimating such provision certa   | in   |
| <ul> <li>Jdgmental factors need to be considered including:</li> <li>Future business performance of the borrower;</li> </ul>   | <ul> <li>Credit monitoring and provisioning process;</li> <li>Identification of loss events, including early warning and</li> </ul>  |
| <ul> <li>Key assumptions relating to further busines<br/>performance of the borrower;</li> </ul>   | default warning indicators; and  |
| <ul> <li>Market value of the collateral; and</li> <li>Ability to repossess collateral; and</li> <li>Recovery rates.</li> </ul>   | Review of quarterly Classification of Loans (CL).  |
| urthermore, these provisions are processed manual  | ly Our substantive procedures in relation to the provision for<br>m loans and advances portfolio comprised the following:  |
| f the Bank and following the instructions of Banglades<br>Bank (the central bank of Bangladesh) issued time  | sh   |
| me.<br>Due to high level of judgement involved and usir  | specific provisions;   |
| one manual process in estimating the provision f<br>pans and advance, we considered this to be a ke<br>udit matter.<br>It year end the Group and Bank reported total gros  | amounts based, recalculated the provisions and tested<br>the completeness and accuracy of the underlying<br>information: and   |
| A peak of a line of a line of a Diard report of a Diard report<br>approximation of a Diard report of a Diard report of a Diard report<br>DIT 231,397 million) and BDT 246,944 million (201<br>DIT 231,391 million) respectively and provision f<br>pans and advances of BDT 10,117 million (2018: BD<br>2,205 million) respectively.   | Finally assessed the appropriateness and presentation of<br>disclosures against relevant accounting standards and<br>Bangladesh Bank guidelines.   |
| Loans and advances<br>bee note no 2.1 and 8 to the financial statements.   |  |
| ee note no 2.1 and 8 to the financial statements.  | How the matter was addressed in our audit  |
| cans and advances are the main element of financi<br>tatements of the Bank. Income of the Bank is main<br>ependent on the portfolio of loans and advance<br>fanagement performance is highly dependent of<br>ne target achievement of loans and advances. Loa  | al We tested the design and operating effectiveness of key<br>ly controls focusing on credit appraisal, loan disbursemen<br>s. procedures and monitoring process of loans and advances.  |
| y approval from appropriate level of autionty.   | and advances. In addition, we have performed procedure to  |
|  | dit check whether the loans and advances is recorded completely<br>in and accurately and that are existed at the reporting date.   |
| isbursement of loans and advances by manageme  |  |
| o meet specific targets or expectations.   | Furthermore, we have assessed the appropriateness o<br>disclosure against Bangladesh Bank guidelines.  |
| Recognition of deferred tax assets ("DTA")   |  |
| . Recognition of deferred tax assets ("DTA")<br>ee note no 3.12.2, 11.a.5, 11.c and 16.e to the finance<br>he key audit matter   | cial statements.<br>How the matter was addressed in our audit  |
| he Group and The Bank have recognised deferre  | ed We obtained an understanding of the Group and the Bank's  |
| ax assets for deductible temporary differences that<br>elieves are recoverable.  | it key controls over the recognition and measurement of<br>deferred tax assets and the assumptions used in estimating<br>the Bank's future taxable income.   |
| he recoverability of recognised deferred tax asse  |  |
| in part dependent on the Bank's ability to general   |  |
| <ul> <li>in part dependent on the Bank's ability to genera<br/>uture taxable profits sufficient to utilise deductib<br/>emporary differences.</li> </ul>   | <ul> <li>e using our own tax specialists to evaluate the tax strategies<br/>that the Bank expects successful recovery of the</li> </ul>  |
| uture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora   | <ul> <li>using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits b evaluating historical forecasting accuracy and comparing</li> </ul>   |
| uture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>to the inherent uncertainty in forecasting the amount ar  | <ul> <li>using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits b evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained</li> </ul>   |
| uture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>o the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.  | <ul> <li>using our own tax specialists to evaluate the tax strategie: that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statemenn disclosures as per IAS 12 Income Tax and Bangladesi</li> </ul>   |
| uture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred to<br>ssets to totalling BDT 833 million (2018: BDT 1,04<br>million) and BDT 829 million (2018: BDT 1,04<br>aspectively as at 31 December 2019.   | <ul> <li>ter our adult procedures in this area included, among others:</li> <li>using our own tax specialists to evaluate the tax strategies that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline.</li> </ul>  |
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| Iture taxable profits sufficient to utilise deductib<br>amporary differences.<br>We have determined this to be a key audit matter, du<br>the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred to<br>sets to totalling BDT 833 million (2018: BDT 1,04<br>million) and BDT 829 million (2018: BDT 1,043 million<br>espectively as at 31 December 2019.<br><u>Legal and regulatory matters becaus</u><br>the Group and the Bank operate in a legal ar<br>goulatory environment that is exposed to significa   | <ul> <li>using our own tax specialists to evaluate the tax strategie: that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statemenn disclosures as per IAS 12 Income Tax and Banglades Bank guideline.</li> </ul>  |
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| Iture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred to<br>sests to totalling BDT 833 million (2018: BDT 1,04<br>million) and BDT 829 million (2018: BDT 1,04<br>million (2018: BDT 1,04<br>million) and BDT 829 million (2018: BDT 1,04<br>million | <ul> <li>ter our aduit procedures in this area included, among otners:</li> <li>using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with ou own expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Banglades Bank guideline.</li> </ul>  |
| Iture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>be the inherent uncertainty in forecasting the amount an<br>iming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred to<br>sets to totalling BDT 833 million (2018: BDT 1,043<br>million) and BDT 829 million (2018: BDT 1,043<br>million (2018: BDT 1,043<br>million) (2018: BDT 1,043<br>million (2018: B                     | <ul> <li>etc Our adult procedures in this area included, among others:</li> <li>using our own tax specialists to evaluate the tax strategies that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits by evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our work expectations of those assumptions derived from ou knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladest Bank guideline.</li> <li>How the matter was addressed in our audit.</li> <li>We inquired to management to obtain their view on the status to of all significant litigation and regulatory matters.</li> <li>Wit winquired of the Group and the Bank's internal lega counsel for all significant litigation and reports. We also received form and inspected internal notes and reports. We also received formate</li> </ul>   |
| Iture taxable profits sufficient to utilise deductib<br>amporary differences.<br>We have determined this to be a key audit matter, du<br>to the inherent uncertainty in forecasting the amount ar<br>ming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred ta<br>sests to totalling BDT 833 million (2018: BDT 1,043<br>million) and BDT 829 million (2018: BDT 1,043<br>million) 2018 BDT 820 million (2018: BDT 1,043<br>million) 2018 BDT 820 million (2018: BDT 1,043<br>million) 2018 BDT 829 million (2018: BDT 1,043<br>million) 2018 BDT 829 million (2018: BDT 1,043<br>million) 2018 BDT 829 million (2018: BDT 1,043<br>million (2018: BDT 1,043<br>million) 2018 BDT 829 million (2018: BDT 1,043<br>million) 2018 BDT 829 million (2018: BDT 1,043<br>million) 2018<br><u>EDT 1,043</u><br><u>Hekey audit matter</u><br>We focused on legal and regulatory matters because<br>the Group and the Bank operate in a legal ar<br>ggulatory environment that is exposed to significant<br>tigation and similar risks arising from disputes ar<br>ggulatory proceedings. Such matters are subject<br>nany uncertainties and the outcome may be difficu-<br>o predict.<br>These uncertainties inherently affect the amount ar  | <ul> <li>etel Our aduit procedures in this area included, among otners:</li> <li>using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our own expectations of those assumptions derived from our knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline.</li> <li>How the matter was addressed in our audit set on the statu to of all significant litigation and regulatory matters.</li> <li>We inquired of the Group and the Bank's internal lega counsel or all significant litigation and reports. We also received formate inspected internal notes and reports. We also received formate</li> </ul>   |
| Iture taxable profits sufficient to utilise deductib<br>emporary differences.<br>We have determined this to be a key audit matter, du<br>be the inherent uncertainty in forecasting the amount an<br>iming of future taxable profits and the reversal of tempora<br>ifferences where significant judgement is involved.<br>The Group and the Bank have reported net deferred to<br>sets to totalling BDT 833 million (2018: BDT 1,043<br>million) and BDT 829 million (2018: BDT 1,043<br>million (2018: BDT 1,043<br>million) (2018: BDT 1,043<br>million (2018: B                     | <ul> <li>term addit procedures in this area included, among others:</li> <li>using our own tax specialists to evaluate the tax strategie that the Bank expects successful recovery of the recognised deferred tax assets;</li> <li>assessing the accuracy of forecast future taxable profits be evaluating historical forecasting accuracy and comparing the assumptions, such as projected growth rates, with our own expectations of those assumptions derived from our knowledge of the industry and our understanding obtained during our audit; and</li> <li>evaluating the adequacy of the financial statement disclosures as per IAS 12 Income Tax and Bangladesi Bank guideline.</li> </ul> How the matter was addressed in our audit to balance during our audit; and we opticate an understanding of the Group and the Bank' divey controls over the legal compliance. It inquired to management to obtain their view on the statu to of all significant litigation and regulatory matters. We inquired of the Group and the Bank's internal lega counsel for all significant litigation and regulatory matters. We assessed the methodologies on which the provision amounts are based, recalculated the provisions, and testing and the state of onternal logal counsel. |

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate ancial Statements and Internal Controls

Management is responsible for the preparation of the consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with IFRSs as explained in oute 2.1, and for such internal control as management determines is necessary to enable the preparation of consolidated and separate financial statements 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 Group and 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 internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

In preparing the consolidated and separate financial statements, management is responsible for assessing the Group's and the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group and the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's and the Bank's financial reporting process Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated and separate financial stateme as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated and separate financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

· Identify and assess the risks of material misstatement of the consolidated and separate financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissio misrepresentations, or the override of internal control.

 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are
appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control.

• Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

• Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's and the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated and separate financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group and the Bank to cease to continue as a going concern

 Evaluate the overall presentation, structure and content of the consolidated and separate financial statements including the disclosures, and whether the consolidated and separate financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated and separate financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

# Report on other Legal and Regulatory Requirement

In accordance with the Companies Act, 1994, the Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report that:

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;

(ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibilities for the Audit of the Consolidated and Separate Financial Statements exciton in forming the above opinion on the consolidated financial statements of the Group and the separate financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Responsibilities of Management and Those Charged with Governance for the Consolidated and Separate Financial Statements and Internal Controls for the financial statements and internal control:

(a) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the nents appeared to be materially adequate;

(b) 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.

(iii) financial statements for the period ended 31 December 2019 of two subsidiaries namely City Brokerage Limited and City Bank Capital Resources Limited have been audited by S.F. Ahmed & Co, Chartered Accountants and other two subsidiaries namely CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited have been audited by New York Statement Statement (Statement Statement Stateme Nasharuddin Wong & Co, Chartered Accountants and Akin CPA Limited, Certified Public Accountants respectively and have been properly reflected in the consolidated financial statements;

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

(v) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements

(vi) the consolidated balance sheet and consolidated profit and loss account together with the annexed notes dealt with by the report are in agreement with the books of account and returns;

(vii) the expenditures incurred by the bank were for the purpose of the Bank's business for the year:

(viii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as related guidance issued by Bangladesh Bank;

(ix) adequate provisions have been made for advance and other assets which are in our opinion, doubtful of recovery; (x) the information and explanations required by us have been received and found satisfactory;

- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spent over 4,831 person hours; and
- (xii) Capital to Risk-weighted Asset Ratio (CRAR) as required by Bangladesh Bank has been maintained adequately during the year

The engagement partner on the audit resulting in this independent auditor's report is Ali Ashfaq.



Consolidated Profit and Loss Account for the year ended 31 December 2019

38 39

40

41

46

Commission, exchange and brokerage Other operating income Total operating income (A)

# **Operating expenses**

Salaries and allowances Rent, taxes, insurance, electricity, etc. Legal expenses Legal expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Chief executive's salary and fees Directors' fees Auditors' fees Depreciation and repair Other expenses Total operating expenses (B) Profit before provision (C = A-B)

Provision for loans and advances/investments Provision for off-balance sheet exposures Provision for diminution in value of investments Other provision Total provision (D) Total profit before tax (E = C+D) Provision for taxation (F) Current tax expense Deferred tax income/(expense) Total provision for tax Net profit after tax (G = 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 Earnings per share (EPS)

2,635,158,749 2,224,721,063 3,390 2,635,162,139 2,224,726,816 657,918,701 870.984.682 8/0,984,682 1,353,736,381

<u>2018</u> Taka

22,970,784,588

2,151,048,490 3,614,288,792

5,011,270,092 1,111,172,672 61,259,435 109,851,388 270,781,634 18,624,195 4,129,637 2,232,102 1,144,618,525 1,927,978,055

(165,977,52 (16,489,23

 1,987,642,988
 1,660,872,312

 8,071,731,260
 7,426,209,594

 18,982,956,203
 16,656,373,985

 2,261,306,283
 1,147,197,018,058

 10,374,788,961
 9,661,917,737

 8,608,167,242
 6,994,456,247

(2,599,940,627) (1,814,848,869)

 70,632,584]
 (313,966,186)

 (2,601,773,105)
 (2,311,281,817)

 6,006,394,137
 4,683,174,430

(3,161,628,378) (2,392,975,570)

(209.603.620) (65.472.044 (3,371,231,998) (2,458,447,614 2,635,162,139 2,224,726,816

6.447.575.845

569,270,621 48,751,265

48,751,265 91,976,013 258,473,602 18,960,006 4,833,773 2,581,060 1,671,060,493

(41,344,313) (31,120,749)

The annexed notes 1 to 53 form an integral part of these financial statements

M. A d. Iked. Join-As per our report of same

Dhaka, 22 June 2020

# Rahman Rahmon Hug Rahman Rahman Hug Chartered Acco

# Consolidated Statement of Changes in Equity for the year ended 31 December 2019

| Attributable to the equity holders of the Bank             |                |               |               |             |                 |              |                 |                 | Non         | Total equity    |
|--|----------------|---------------|---------------|-------------|-----------------|--------------|-----------------|-----------------|-------------|-----------------|
|  | Paid up        | Statutory     | Share         | General     | Revaluation     | Dividend     | Surplus in      | Total           | controllina |                 |
| Particulars  | capital        | reserve       | premium       | reserve     | gain/(loss) on  | equalisation | profit and loss |                 | interest    |                 |
|  |                |               | Share         |             | investments     | reserve      | account         |                 |             |                 |
|  |                |               | Premium       |             |                 |              |                 |                 |             |                 |
|  | <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 2019                               | 9,679,872,970  | 8,001,559,112 | 1,504,388,797 | 11,394,928  | 3,120,268,820   | 530,786,631  | 2,068,909,234   | 24,917,180,492  | 104,416     | 24,917,284,908  |
| Surplus/(deficit) on account of revaluation of investments |                | -             |               |             | (2,429,869,963) |              | -               | (2,429,869,963) |             | (2,429,869,963) |
| Currency translation differences                           |                | -             | -             |             |                 |              | 3,128,569       | 3,128,569       |             | 3,128,569       |
| Net profit/(loss) for the year                             |                |               |               |             |                 |              | 2,635,158,749   | 2,635,158,749   | 3,390       | 2,635,162,139   |
| Dividend (Cash)  |                | -             | -             |             |                 |              | (586,365,580)   | (586,365,580)   |             | (586,365,580)   |
| Dividend (Bonus Share)                                     | 483,993,640    |               |               |             |                 |              | (483,993,640)   |                 |             |                 |
| Appropriation made during year                             |                | 657,918,701   |               |             |                 |              | (657,918,701)   |                 |             |                 |
| Balance as at 31 December 2019                             | 10,163,866,610 | 8,659,477,813 | 1,504,388,797 | 11,394,928  | 690,398,857     | 530,786,631  | 2,978,918,631   | 24,539,232,267  | 107,806     | 24,539,340,073  |

|   | Attributable to the equity holders of the Bank |               |               |             |                 |             |                 |                 | Non         | Total equity    |
|---|--|---------------|---------------|-------------|-----------------|-------------|-----------------|-----------------|-------------|-----------------|
|   | Paid up  | Statutory     | Share         | General     | Revaluation     | Dividend    | Surplus in      | Total           | controlling |                 |
| Particulars   | capital  | reserve       | premium       | reserve     |                 |             | profit and loss |                 | interest    |                 |
|   |  |               | Share         |             | investments     | Reserve     | account         |                 |             |                 |
|   |  | <b>T</b> .1.  | Premium       | Tile        |                 | 7.1.        | <b>T</b> .1     | <b>T</b> .1     | <b>7</b> .1 | Tala            |
|   | <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 2018                                | 9,218,926,640                                  | 7,130,574,430 | 1,504,388,797 | 11,394,928  | 4,836,833,676   | 530,786,631 | 2,946,080,404   | 26,178,985,506  | 100,506     | 26,179,086,012  |
| Surplus/(deficit) on account of revaluation of investments  | -  |               |               |             | (1,716,564,856) |             | -               | (1,716,564,856) | -           | (1,716,564,856) |
| Currency translation differences                            |  |               | -             |             |                 | -           | (1,555,244)     | (1,555,244)     | -           | (1,555,244)     |
| Net profit/(loss) for the year                              |  |               |               |             |                 |             | 2,224,721,063   | 2,224,721,063   | 5,753       | 2,224,726,816   |
| Adjustment for inter company (cash dividend receipts)       |  |               |               |             |                 | .           | 93,998,157      | 93,998,157      |             | 93,998,157      |
| Dividend (Cash)   |  |               | -             |             |                 | -           | (1,862,404,133) | (1,862,404,133) | (1,843)     | (1,862,405,976) |
| Dividend (Bonus Share)                                      | 460,946,330                                    |               |               |             |                 |             | (460,946,330)   |                 |             | -               |
| Appropriation made during year                              |  | 870,984,682   |               |             |                 |             | (870,984,682)   |                 |             |                 |
| Balance as at 31 December 2018                              | 9,679,872,970                                  | 8,001,559,112 | 1,504,388,797 | 11,394,928  | 3,120,268,820   | 530,786,631 | 2,068,909,234   | 24,917,180,492  | 104,416     | 24,917,284,908  |
| The annexed notes 1 to 53 form an integral part of these fi | nancial statemen                               | ts.           |               |             |                 |             |                 |                 |             |                 |

# Consolidated Cash Flow Statement for the year ended 31 December 2019 2019 <u>2018</u>

|   |   | Note  | Taka   | Taka  |
|---|---|---|--|---|
| A)  | Cash flows from operating activities<br>Interest receipts/investment income receipts in cash  |   | 27,072,335,941   | 22,125,651,703  |
|   | Interest payments/profit paid on deposits   |   |  | (13,589,889,258)  |
|   | Dividend receipts   |   | 384,496,515  | 511,735,328   |
|   | Fees and commission receipts in cash<br>Recoveries of loans previously written-off  | 16.a.1  | 2,382,319,861 228,668,430  | 2,336,622,324<br>325,045,335  |
|   | Cash payments to employees  |   | (5,381,629,988)  | (4,694,426,596)   |
|   | Cash payments to suppliers<br>Income taxes paid   |   | (172,559,506)  |   |
|   | Receipts from other operating activities  | 42  | 3,976,975,042  | 3,349,017,666   |
|   | Payments for other operating activities<br>Cash generated from operating activities before changes in   | 43  | (4,027,729,653)  | (3,677,665,275)   |
|   | operating assets and liabilities (i)  |   | 4,743,659,517  | 4,587,710,847   |
|   | Increase/decrease in operating assets and liabilities   |   |  |   |
|   | Loans and advances to customers   | 44  | (15,902,779,730)   |   |
|   | Other assets<br>Deposits from other banks/borrowings  | 44  | (2,229,942,006)  | (338,101,611)   |
|   | Deposits from customers   | 45  | 46,612,617,580   |   |
|   | Other liabilities<br>Cash generated from operating assets and liabilities (ii)  | 45  | 1,598,437,652<br>8,943,718,999   | (92,201,409)<br>9,245,284,177   |
|   | Net cash flow from operating activities (i+ii)  |   | 13,687,378,516   | 13,832,995,024  |
| B)  | Cash flows from investing activities  |   |  |   |
|   | Proceeds from sale of securities  |   | (127,809,642)  | (1,446,144,187)   |
|   | Payment for purchase of securities<br>Purchase/sale of property, plant and equipment  |   | (5,457,509,960)<br>(832,873,646)   | 5,151,391,225<br>(1,132,507,638)<br><b>2,572,739,400</b>  |
|   | Net cash used in investing activities   |   | (6,418,193,248)  | 2,572,739,400   |
| C)  | Cash flows from financing activities  |   |  |   |
|   | Issuance of 3rd tier-II subordinated bond<br>Redeemed of 1st tier-II subordinated bond  |   | 400,000,000  | 3,800,000,000   |
|   | Receipts for issue of ordinary shares   |   | -  | (2,250,000,000)   |
|   | Dividend paid   |   | (586,365,580)  | (1,768,407,546)   |
|   | Net cash from financing activities  |   | (186,365,580)  | (218,407,546)   |
| D)  | Net increase in cash and cash equivalents (A+B+C)   |   | 7,082,819,688  | 16,187,326,878  |
| E)  | Effects of exchange rate changes on cash and cash equivalents   |   | 1,342,089,070  | 1,237,015,043   |
| F)  | Cash and cash equivalents at beginning of the year  |   | 57,359,976,956   | 39,935,635,035  |
| -   |   |   | · · ·  |   |
| G)  | Cash and cash equivalents at end of the year (D+E+F)  |   | 65,784,885,715   | 57,359,976,956  |
| Cas   | sh and cash equivalents at end of the year consists of:   |   | 0 400 000 447  | 5 400 445 000   |
|   | Cash in hand (including foreign currencies)<br>Balance with Bangladesh Bank and its agent bank(s)   |   | 6,136,396,417<br>19,776,258,104  | 5,423,445,923<br>14,016,977,760   |
|   | (including foreign currencies)  |   |  | 29 409 294 042  |
|   | Balance with other banks and financial institutions<br>Money at call and short notice   |   | 23,445,479,265<br>89,379,167   | 28,498,384,942<br>89,379,167  |
|   | Government securities   |   | 16,337,372,762   | 9,331,789,165   |
|   |   |   | 65,784,885,715   | 57,359,976,956  |
| The   | annexed notes 1 to 53 form an integral part of these financial state  | ments   |  |   |
|   | с ,   |   |  |   |
|   | Balance Sheet as at 31 Dece   |   | 019  |   |
|   |   |   | 019<br><u>2019</u>   | <u>2018</u>   |
| PRO   |   |   |  | <u>2018</u><br>Taka   |
| PR(<br>Cas  | Balance Sheet as at 31 Decer<br>OPERTY AND ASSETS   | nber 20   | <u>2019</u>  |   |
| Cas<br>In I   | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>inh<br>nand (including foreign currencies)   | nber 20   | <u>2019</u>  |   |
| Cas<br>In I<br>Bal  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>nand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)  | <b>Note</b><br>4.a.1  | 2019<br>Taka<br>6,130,572,909  | <u>Taka</u>   |
| Cas<br>In I<br>Bal<br>(ind  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>nand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)   | mber 20<br><u>Note</u><br>4.a.1<br>4.a.2  | <u>2019</u><br><u>Taka</u>   | <u>Taka</u>   |
| Cas<br>In I<br>Bal<br>(ind<br>Bal   | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions  | <b>Note</b><br>4.a.1  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013  | Taka<br>5,418,430,686<br>14,016,977,760<br>19,435,408,446   |
| Cas<br>In F<br>Bal<br>(inc<br>Bal   | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>nand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)   | mber 20<br><u>Note</u><br>4.a.1<br>4.a.2  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819   | <u>Taka</u><br>5,418,430,686<br>14,016,977,760<br><b>19,435,408,446</b><br>27,353,384,864<br>(100,797,998)  |
| Cas<br>In I<br>Bal<br>(ind<br>Bal<br>In I   | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>nand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>bluding foreign currencies)<br>ance with other banks and financial institutions<br>Bangladesh<br>tside Bangladesh   | nber 20<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521   | Taka<br>5,418,430,686<br>14,016,977,760<br>19,435,408,446<br>27,353,384,864<br>(100,797,998)<br>27,252,586,866  |
| Cas<br>In H<br>Bal<br>(ind<br>Bal<br>In H<br>Ou<br>Mor  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>hand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>Sangladesh<br>tside Bangladesh<br>hey at call and short notice   | nber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819   | <u>Taka</u><br>5,418,430,686<br>14,016,977,760<br><b>19,435,408,446</b><br>27,353,384,864<br>(100,797,998)  |
| Cas<br>In F<br>Bal<br>(ind<br>Bal<br>In F<br>Ou<br>Mor<br>Inve<br>Go  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>Juding foreign currencies)<br>ance with other banks and financial institutions<br>Bangladesh<br>tside Bangladesh<br>tside Bangladesh<br>ney at call and short notice<br>estments<br>verment  | nber 20<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,255,521<br>89,379,167<br>36,085,210,195   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055  |
| Cas<br>In F<br>Bal<br>(ind<br>Bal<br>In F<br>Ou<br>Mor<br>Inve<br>Go  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments   | nber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,61<br>3,366,294,433<br>3,366,294,433  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           (10,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247  |
| Cas<br>In I<br>Bal<br>In I<br>Ou<br>Mor<br>Go<br>Oth  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>Juding foreign currencies)<br>ance with other banks and financial institutions<br>Bangladesh<br>tside Bangladesh<br>tside Bangladesh<br>ney at call and short notice<br>estments<br>verment  | nber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302   |
| Cas<br>In I<br>Bal<br>(ind<br>Bal<br>In I<br>Ou<br>Mon<br>Inve<br>Go<br>Oth<br>Loa  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments<br>vernment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments   | Note           4.a.1           4.a.2           5.a           6           7.a           8.a  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>[244,204,761,679]   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959   |
| Cas<br>In I<br>Bal<br>(ind<br>Bal<br>In I<br>Ou<br>Mor<br>Inve<br>Go<br>Ott<br>Loa<br>Bill  | Ealance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>tside Bangladesh<br>ney at call and short notice<br>sestments<br>vernment<br>ters<br>ans and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted   | Note           4.a.1           4.a.2           5.a           6           7.a           8.a           9  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>[244,204,761,679]   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302   |
| Cass<br>In I<br>Bal<br>In I<br>Ou<br>Go<br>Ott<br>Loa<br>Bill   | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>sstments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures   | Note           4.a.1           4.a.2           5.a           6           7.a           8.a           9           10.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>36,605,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           3,310,631,492           23,391,469,451           3,519,386,471   |
| Cass<br>In I<br>Ball<br>In I<br>Ou<br>Mon<br>Invo<br>Go<br>Ott<br>Loa<br>Bill<br>Fixe<br>Oth  | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>Juding foreign currencies)<br>ance with other banks and financial institutions<br>Bangladesh<br>tside Bangladesh<br>hey at call and short notice<br>astments<br>verment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ed assets including premises, furniture and fixtures<br>er assets  | Note<br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044]<br>244,943,650,723<br>5,675,246,085<br>12,433,741,210   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705  |
| Cass<br>In H<br>Bal<br>(inc<br>Bal<br>In H<br>Ou<br>Oth<br>Co<br>Dinvo<br>Go<br>Oth<br>Loa<br>Bill<br>Fixe<br>Oth<br>Nor  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>sstments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures   | Note           4.a.1           4.a.2           5.a           6           7.a           8.a           9           10.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>36,605,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289  |
| Cass<br>In h Bala<br>(inc<br>Bala<br>In h<br>Ou<br>Bou<br>Go<br>Oth<br>Loa<br>Bill<br>Fixe<br>Oth<br>Nor<br>Tota  | DERTY AND ASSETS<br>The mand (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>hey at call and short notice<br>sestments<br>vernment<br>ters<br>ans and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>banking assets<br>al assets   | Note<br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,066,294,433<br>39,451,504,628<br>[244,204,761,679]<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289  |
| Cass<br>In h Bala<br>(inc<br>Bala<br>In h<br>Ou<br>Bou<br>Go<br>Oth<br>Loa<br>Bill<br>Fixe<br>Oth<br>Nor<br>Tota  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>assiments<br>vernment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>-banking assets  | Note<br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,066,294,433<br>39,451,504,628<br>[244,204,761,679]<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289  |
| Cass<br>In h<br>Bala<br>In h<br>Ou<br>Mon<br>Invo<br>Go<br>Ott<br>Loaa<br>Loco<br>Bill<br>Bill<br>Fixx<br>Oth<br>Nor<br>Tota<br>Lial  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments<br>verment<br>ters<br>uns and advances/investments<br>as, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities  | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,66,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,10,631,492           23,391,469,451           14,176,321,705           1,033,701,289           324,780,287,696  |
| Cass<br>In h<br>Bala<br>In b<br>Ou<br>Bala<br>In b<br>Ou<br>Dow<br>Oth<br>Nor<br>Coth<br>Nor<br>Tota<br>Loa<br>Bill<br>Lial<br>Tiel   | Balance Sheet as at 31 Decer<br>DPERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>Juding foreign currencies)<br>ance with other banks and financial institutions<br>Bangladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments<br>vernment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>h-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>- il subordinated bond  | Note<br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>36,085,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,668,987,338  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,381,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000  |
| Cass<br>In h<br>Ball<br>In h<br>Ou<br>Ball<br>In h<br>Ou<br>Go<br>Oth<br>Loa<br>Bill<br>Fixx<br>Oth<br>Nor<br>Tota<br>Lial<br>Tiel<br>Bor<br>Dep  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>sstments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ed assets including premises, furniture and fixtures<br>er assets<br>-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-II subordinated bond<br>rowings from other banks, financial institutions and agents<br>posits and other accounts   | mber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,021<br>33,366,295,521<br>89,379,167<br>36,605,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,507,223<br>5,675,246,085<br>12,433,741,210<br>1,152,38,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237   |
| Cass<br>In I<br>Bala<br>(inc<br>Bala<br>In I<br>Ou<br>Go<br>Oth<br>Loca<br>Loca<br>Loca<br>Dinv<br>Go<br>Oth<br>Nor<br>Tota<br>Lial<br>Ties<br>Bor<br>Dep<br>Cu   | Ealance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tide Bangladesh<br>ney at call and short notice<br>astments<br>vernment<br>ters<br>ins and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ed assets including premises, furniture and fixtures<br>er assets<br>banking assets<br>BLILTIES AND CAPITAL<br>bilities<br>-il subordinated bond<br>rowings from other banks, financial institutions and agents<br>posits and other accounts<br>rent deposits and other accounts  | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,082<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,740,85<br>12,433,745<br>12,433,740,85<br>12,433,745<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,435<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455<br>12,455 | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759  |
| Cass<br>In H<br>Ball<br>(inc<br>Ball<br>In H<br>Ou<br>Got<br>Ott<br>Loa<br>Cot<br>Bill<br>Bill<br>Kin<br>Kor<br>Tot:<br>Lial<br>Bor<br>Dep<br>Cu<br>Bill<br>Sav   | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>b-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-1 subordinated bond<br>rowings from other banks, financial institutions and agents<br>posits and other accounts<br>rrent deposits and other accounts<br>s payable<br>ings bank deposits   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>36,085,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,6555<br>40,790,426,287<br>1,884,096,479   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530   |
| Cass<br>Ball<br>(ind<br>Ball<br>In I<br>Ou<br>Ball<br>In I<br>Ou<br>Dou<br>Dou<br>Tot:<br>Loa<br>Bill<br>Tier<br>Bor<br>Cult<br>Bill<br>Sait<br>Site<br>Site<br>Site<br>Site<br>Site<br>Site<br>Site<br>Si  | Balance Sheet as at 31 Decer DEFERTY AND ASSETS The nand (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh tside Bangladesh ney at call and short notice assiments vernment ters ins and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures er assets al assets BILITIES AND CAPITAL bilities -II subordinated bond rowings from other banks, financial institutions and agents posits and other accounts s payable vings bank deposits  | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,062,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           1,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000   |
| Cass<br>Ball<br>(ind<br>Ball<br>In I<br>Ou<br>Ball<br>In I<br>Ou<br>Dou<br>Dou<br>Tot:<br>Loa<br>Bill<br>Tier<br>Bor<br>Cult<br>Bill<br>Sait<br>Site<br>Site<br>Site<br>Site<br>Site<br>Site<br>Site<br>Si  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>sh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>setments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>b-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-1 subordinated bond<br>rowings from other banks, financial institutions and agents<br>posits and other accounts<br>rrent deposits and other accounts<br>s payable<br>ings bank deposits   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>36,085,210,195<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,899,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,38,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>1,884,096,479<br>46,367,253,617<br>157,661,889,055  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530   |
| Cass<br>In I<br>Bala<br>In I<br>Bala<br>In I<br>Ou<br>Moo<br>Dirvi<br>Goo<br>Ott<br>Loa<br>Loa<br>Bill<br>Fixx<br>Oth<br>Nor<br>Tot:<br>LIA<br>Lial<br>Tiel<br>Bor<br>Deg<br>Cuu<br>Bill<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sai<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>I<br>Sais<br>Sai<br>Sai<br>Sai<br>Sais<br>Sais<br>I<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai<br>Sai | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>assiments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>F-II subordinated bond<br>rowings from other banks, financial institutions and agents<br>xosits and other accounts<br>s payable<br>vings bank deposits<br>are certificate of deposit<br>er liabilities  | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a   | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,666,294,433<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>[40,790,426,287]<br>1,884,096,479<br>46,367,253,617<br>1,884,096,479<br>46,367,253,617<br>1,57,661,889,059  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,10,631,492           23,391,469,451           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           131,781,015,273           205,170,199,563           25,927,109,068  |
| Cass<br>Bala<br>In h<br>Bala<br>In h<br>Out<br>Goo<br>Ott<br>Loza<br>Loza<br>Bill<br>Bill<br>Fix<br>Notr<br>Tote<br>Bor<br>Dep<br>Cuu<br>Sas<br>Fix<br>Sas<br>Fix<br>Bor<br>Doth<br>Tote<br>Bill<br>Sas<br>Sas<br>Fix<br>Oth<br>Cuu   | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>wh<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angladesh<br>tside Bangladesh<br>ney at call and short notice<br>sestments<br>vermment<br>ters<br>uns and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ad assets including premises, furniture and fixtures<br>er assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-11 subordinated bond<br>rowings from other banks, financial institutions and agents<br>posits and other accounts<br>rent deposits and other accounts<br>s payable<br>wings bank deposits<br>ed deposits<br>are certificate of deposit<br>er liabilities  | nber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,666,294,433<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>[40,790,426,287]<br>1,884,096,479<br>46,367,253,617<br>1,884,096,479<br>46,367,253,617<br>1,57,661,889,059  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           4,276,439,530           131,781,015,273           205,170,199,563  |
| Cass<br>Bala<br>(inc<br>Bala<br>In &<br>Ou<br>Goot<br>Bill<br>Fixe<br>Oth<br>Nor<br>Totz<br>Elia<br>Bor<br>Decu<br>Bill<br>Sa'x<br>Fixe<br>Cass<br>Bor<br>Decu<br>Bill<br>Sa'x<br>Fixe<br>Cass<br>Oth<br>Totz<br>Cass<br>Bor<br>Decu<br>Coth<br>Coth<br>Coth<br>Coth<br>Coth<br>Coth<br>Coth<br>Coth  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angledesh<br>tside Bangladesh<br>ney at call and short notice<br>astments<br>vermment<br>ters<br>ins and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ed assets including premises, furniture and fixtures<br>er assets<br>-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-II subordinated bond<br>rowings from other banks, financial institutions and agents<br>sosits and other accounts<br>rrent deposits and other accounts<br>s payable<br>vings bank deposits<br>ed deposits<br>are certificate of deposit<br>er liabilities<br>al liabilities<br>al liabilities<br>al liabilities<br>al liabilities   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>17.2                           | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,66,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>1,884,096,479<br>46,367,253,617<br>1,757,661,889,059<br>246,703,665,44<br>40,367,253,617<br>157,661,889,059<br>246,703,665,44<br>40,367,253,617<br>157,661,889,059<br>246,703,665,44<br>10,163,866,610   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           205,170,199,663           300,350,360,867           9,679,872,970   |
| Cas<br>In h<br>Bala<br>(inc<br>Bala<br>In b<br>Out<br>Court<br>Bill<br>Court<br>Court<br>Bill<br>Court<br>Court<br>Bill<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court<br>Court   | Balance Sheet as at 31 Decer DPERTY AND ASSETS In and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh taide Bangladesh taide Bangladesh tery at call and short notice astments wernment ters uns and advances/investments ans, cash credits, overdrafts, etc./investments as purchased and discounted ad assets including premises, furniture and fixtures er assets banking assets BILITIES AND CAPITAL Dilities Fil subordinated bond Trowings from other banks, financial institutions and agents sosits and other accounts s payable wings bank deposits ed deposits are certificate of deposit er liabilities bilabilities bilab | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>16.a<br>17.2<br>18             | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,165<br>3,366,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,089,904<br>2,738,889,91<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>40,790,426,287<br>1,884,096,479<br>46,367,253,617<br>157,661,889,059<br>2,201,394,866<br>329,273,350,965  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (10,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           205,170,199,563           25,927,109,068           300,350,360,867           9,679,872,970   |
| Cass<br>In H<br>Bala<br>(in:<br>Bala<br>In f<br>Ou<br>Boot<br>Nor<br>Tot:<br>Loa<br>Loa<br>Bill<br>Nor<br>Tot:<br>Loa<br>Bill<br>Six<br>Coth<br>Nor<br>Tot:<br>Lial<br>Boot<br>Boot<br>Boot<br>Boot<br>Boot<br>Boot<br>Boot<br>Boo  | Balance Sheet as at 31 Decer<br>DERTY AND ASSETS<br>in<br>and (including foreign currencies)<br>ance with Bangladesh Bank and its agent bank (s)<br>cluding foreign currencies)<br>ance with other banks and financial institutions<br>angledesh<br>tside Bangladesh<br>ney at call and short notice<br>astments<br>vermment<br>ters<br>ins and advances/investments<br>ans, cash credits, overdrafts, etc./investments<br>s purchased and discounted<br>ed assets including premises, furniture and fixtures<br>er assets<br>-banking assets<br>al assets<br>BILITIES AND CAPITAL<br>bilities<br>-II subordinated bond<br>rowings from other banks, financial institutions and agents<br>sosits and other accounts<br>rrent deposits and other accounts<br>s payable<br>vings bank deposits<br>ed deposits<br>are certificate of deposit<br>er liabilities<br>al liabilities<br>al liabilities<br>al liabilities<br>al liabilities   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>17.2                           | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>33,66,294,433<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044<br>246,943,650,723<br>5,675,246,085<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>1,884,096,479<br>46,367,253,617<br>1,757,661,889,059<br>246,703,665,44<br>40,367,253,617<br>157,661,889,059<br>246,703,665,44<br>40,367,253,617<br>157,661,889,059<br>246,703,665,44<br>10,163,866,610   | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           205,170,199,663           300,350,360,867           9,679,872,970   |
| Cass<br>In h<br>Bala<br>(in<br>Bala<br>In f<br>Ou<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Bala<br>Cot<br>Cot<br>Bala<br>Cot<br>Cot<br>Bala<br>Cot<br>Cot<br>Bala<br>Cot<br>Cot<br>Cot<br>Bala<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot<br>Cot   | Balance Sheet as at 31 Decer DEFETY AND ASSETS In and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angledesh tside Bangladesh ney at call and short notice sistments vernment ters ins and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures er assets blutties AND CAPITAL bilities BILITIES AND CAPITAL bilities er Li subordinated bond rowings from other banks, financial institutions and agents posits and other accounts s payable wings bank deposits are certificate of deposit er liabilities al liabilities bilities al capital utory reserve tre premium dend equalisation reserve er reserve   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>17.2<br>18<br>19<br>20<br>21.a | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,045,723<br>5,675,246,082,473,374,1210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>[40,790,426,287<br>1,884,096,479<br>46,307,253,617<br>157,661,880,059<br>29,201,394,866<br>329,273,350,963<br>[10,163,866,614<br>36,631<br>350,786,631<br>350,786,631<br>350,786,631<br>350,786,631  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (10,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           205,170,199,663           300,350,360,667           9,679,872,970           8,001,359,412           1,504,388,797           50,786,631           1,830,462,576   |
| Casin II<br>Bala<br>(in Bala<br>Ou<br>Dougloss<br>Bala<br>Composition<br>Composition<br>Bala<br>Composition<br>Bala<br>Composition<br>Composition<br>Bala<br>Composition<br>Bala<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Composition<br>Compos   | Balance Sheet as at 31 Decer DERTY AND ASSETS The and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angladesh tside Bangladesh ney at call and short notice sestments vernment ters ms and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures er assets baltITIES AND CAPITAL bilities reliabilities ad other accounts rent deposits and other accounts s payable wings bank deposits ed deposits are certificate of deposit er liabilities bilalities  | mber 2<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>16.a<br>17.2<br>18<br>19<br>20  | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>30,662,244,333<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044,33<br>39,451,504,628<br>244,204,761,679<br>2,738,889,044,33<br>39,451,504,628<br>12,433,741,210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>1,844,096,479<br>46,367,253,617<br>157,661,889,059<br>246,703,665,447<br>46,367,253,617<br>157,661,889,059<br>246,703,665,478<br>46,367,253,617<br>157,661,889,059<br>246,703,665,478<br>46,367,253,617<br>1,561,889,059<br>246,703,665,478<br>46,367,253,617<br>1,564,889,059<br>246,703,665,478<br>1,564,388,797<br>530,786,631<br>1,504,388,797<br>530,786,631<br>9,308,897,743<br>3,626,218,781<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,388,797<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,774<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,504,387,744<br>3,606,218,781<br>1,50  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (100,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,422,000           44,278,439,530           131,781,015,273           205,170,199,563           25,927,109,068           300,350,360,867           9,679,872,970           8,001,559,112           1,504,388,797           3,50,786,631           1,830,462,576           2,826,744 |
| Casa<br>In h<br>Bala<br>(in<br>Bala<br>In f<br>Ou<br>Bala<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Bala<br>Cont<br>Cont<br>Cont<br>Cont<br>Cont<br>Cont<br>Cont<br>Cont   | Balance Sheet as at 31 Decer DEFETY AND ASSETS In and (including foreign currencies) ance with Bangladesh Bank and its agent bank (s) cluding foreign currencies) ance with other banks and financial institutions angledesh tside Bangladesh ney at call and short notice sistments vernment ters ins and advances/investments ans, cash credits, overdrafts, etc./investments s purchased and discounted ad assets including premises, furniture and fixtures er assets blutties AND CAPITAL bilities BILITIES AND CAPITAL bilities er Li subordinated bond rowings from other banks, financial institutions and agents posits and other accounts s payable wings bank deposits are certificate of deposit er liabilities al liabilities bilities al capital utory reserve tre premium dend equalisation reserve er reserve   | mber 21<br><u>Note</u><br>4.a.1<br>4.a.2<br>5.a<br>6<br>7.a<br>8.a<br>9<br>10.a<br>11.a<br>12<br>13<br>14.a<br>15.a<br>16.a<br>17.2<br>18<br>19<br>20<br>21.a | 2019<br>Taka<br>6,130,572,909<br>19,776,258,104<br>25,906,831,013<br>18,731,082,702<br>4,305,212,819<br>23,036,295,521<br>89,379,167<br>3,366,294,433<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,044,33]<br>39,451,504,628<br>[244,204,761,679<br>2,738,889,045,723<br>5,675,246,082,473,374,1210<br>1,152,338,991<br>354,688,987,338<br>9,200,000,000<br>44,168,290,655<br>[40,790,426,287<br>1,884,096,479<br>46,307,253,617<br>157,661,880,059<br>29,201,394,866<br>329,273,350,963<br>[10,163,866,614<br>36,631<br>350,786,631<br>350,786,631<br>350,786,631<br>350,786,631  | Taka           5,418,430,686           14,016,977,760           19,435,408,446           27,353,384,864           (10,797,998)           27,252,586,866           89,379,167           23,636,105,055           4,245,929,247           27,882,034,302           228,080,837,959           3,310,631,492           231,391,469,451           3,519,386,471           14,176,321,705           1,033,701,289           324,780,287,696           8,800,000,000           60,453,052,237           27,589,302,759           1,521,442,000           44,278,439,530           131,781,015,273           205,170,199,663           300,350,360,667           9,679,872,970           8,001,359,412           1,504,388,797           50,786,631           1,830,462,576   |

| The key audit matter  | How the matter was addressed in our audit                          |  |                | Kahma  | n Kahmon Hugg                                |
|---|--|--|----------------|--|--|
| Our audit procedures have a focus on IT systems and               | We tested the design and operating effectiveness of the            | Dhaka, 22 June 2020  |                |  | nan Rahman Hug                               |
|   | Bank's IT access controls over the information systems that        | Dilaka, 22 Julie 2020  |                | Cha  | rtered Accountants                           |
|   | are critical to financial reporting. We tested IT general controls |  |                | Cild   | relea Accountante                            |
|   |  | Consolidated Balance Sheet as at 3   | 1 Dece         | mber 2019  |  |
|   | (logical access, changes management and aspects of IT              |  |                |  |  |
|   | operational controls). We have performed audit procedures to       |  |                | <u>2019</u>  | <u>2018</u>                                  |
|   | ensure that requests for access to systems were appropriately      | PROPERTY AND ASSETS  | Note           | <u>Taka</u>  | <u>Taka</u>                                  |
|   | reviewed and authorised. We tested the Bank's periodic review      |  |                |  |  |
| ve have focused on user access management,                        | of access rights. We also inspected requests of changes to         | Cash   |                | 0 400 000 447  | E 400 44E 000                                |
|   |  | In hand (including foreign currencies)<br>Balance with Bangladesh Bank and its agent bank(s) | 4              | 6,136,396,417  | 5,423,445,923                                |
|   |  |  | 1.0.0          | 19,776,258,104   | 14,016,977,760                               |
| hat manual with automated control and automated                   | interfaces, configuration and other application layer controls     | (including foreign currencies)   | 4.a.2          | 25,912,654,521   | 19,440,423,683                               |
| controls are operating effectively.                               | identified as key to our audit.                                    | Balance with other banks and financial institutions  | 5              | 25,912,054,521   | 19,440,423,003                               |
| 1 5 ,   | identified as key to our addit.                                    | In Bangladesh  | 5              | 19,084,846,966   | 27,798,009,404                               |
|   | In addition, we understood where relevant, changes were made       | Outside Bangladesh   |                | 4,360,632,299  | 700,375,538                                  |
|   |  | Odtaide Daligiadean  |                | 23 445 479 265   | 28,498,384,942                               |
|   | to the IT landscape during the audit period and tested those       | Money at call and short notice   | 6              | 23,445,479,265<br>89,379,167                             | 89,379,167                                   |
| Deserve hills of investor and in subsidiaries by t                | changes that had a significant impact on financial reporting.      | Investments  | 7              |  |  |
| 5. Recoverability of investments in subsidiaries by t             | ne Bank  | Government   | •              | 36.085.210.195   | 23.636.105.055                               |
| See note no. 3.3.2 and 11.a.1 to the financial statements         | s.<br>How the matter was addressed in our audit                    | Others   |                | 36,085,210,195<br>7,563,438,277                          | 9,852,115,182                                |
| The key audit matter  | We have reviewed management's analysis of impairment               |  |                |  | 33,488,220,237                               |
| wheidiarian namely City Prekarage Limited City Park               | assessment and recoverable value calculation of subsidiaries       | Loans and advances/investments   | 8              |  |  |
|   |  | Loans, cash credits, overdrafts, etc./investments  |                | 245,024,807,640  | 228,564,323,030                              |
| Capital Resources Limited, CBL Money Transfer Sdn.                |  | Bills purchased and discounted   |                | 2 752 926 612  | 3 310 631 492                                |
| 3hd. and City Hong Kong Limited as at 31 December                 |  |  |                | 247,777,734,252  | 231,874,954,522                              |
| 2019 the carrying value of these investment is BDT                | We have analysed the appropriateness of the value in use           | Fixed assets including premises, furniture and fixtures                                      | 10             | <b>247,777,734,252</b><br>6,299,251,389<br>8,627,907,980 | 3,989,868,437                                |
| 086 million   | model, the key assumptions used in the model, the reasonably       | Other assets   | 11             | 8,627,907,980  | 8,525,506,505                                |
| ,   | possible alternative assumptions, particularly where they had      | Non-banking assets   | 12             | 1,152,338,991  | 1,033,701,289<br>326,940,438,782             |
| he Bank is required to perform impairment test of                 | the most impact on the value in use calculation.                   | Total assets   |                | 356,953,394,037  | 326,940,438,782                              |
| nvestment in subsidiary when impairment indication                |  |  |                |  |  |
| exists. The impairment testing is considered to be a              |  | LIABILITIES AND CAPITAL  |                |  |  |
| ey audit matter due to the complexity and judgements              |  |  |                |  |  |
|   |  | Liabilities  |                |  |  |
| equired in determining the assumptions to be used to              |  | Tier-II subordinated bond  | 13             | 9,200,000,000  | 8,800,000,000                                |
| stimate the recoverable amount which is higher of fair            |  | Borrowings from other banks, financial institutions and agents                               | 14             | 45,147,496,824   | 61,249,736,296                               |
| alue less costs to sell and value in use.                         |  | Deposits and other accounts  | 15             |  |  |
|   |  | Current deposits and other accounts  |                | 40,869,697,059   | 27,381,535,632                               |
| Aanagement has conducted impairment assessment                    |  | Bills payable  |                | 1,884,096,479  | 1,521,442,000                                |
| and calculated recoverable value of all its subsidiaries          |  | Savings bank deposits  |                | 46,367,253,617   | 44,278,439,530                               |
| n accordance with IAS 36.   |  | Fixed deposits   |                | 157,319,657,916  | 131,679,045,353                              |
|   |  | Bearer certificate of deposit  |                | -  |  |
| . Recognition of interest income from loans and ad                | vances   | Other liebilities  | 16             | 246,440,705,071<br>31,625,852,069                        | 204,860,462,516<br>27,112,955,062            |
| See note no 26 to the financial statements.                       |  | Other liabilities<br>Total liabilities   | 10             | 31,625,852,069   | 27,112,955,062                               |
| he key audit matter   | How the matter was addressed in our audit                          |  |                | 332,414,053,964  | 302,023,153,874                              |
|   | We tested the design and operating effectiveness of key            | Capital/shareholders' equity   | 47.0           | 40,400,000,040   | 0 070 070 070                                |
| nfluence on financial statements.                                 | controls over recognition and measurement of interest on           | Paid up capital<br>Statutory reserve   | 17.2<br>18     | 10,163,866,610<br>8,659,477,813                          | 9,679,872,970<br>8,001,559,112               |
|   | loans and advances.  |  | 19             | 0,009,477,013  |  |
| Recognition and measurement of interest income has                |  | Share premium<br>Dividend equalisation reserve   | 19             | 1,504,388,797  | 1,504,388,797<br>530,786,631                 |
| nvolvement of complex IT environment.                             | We performed test of operating effectiveness on automated          | Other reserve  | 20             | 701,793,785  | 2 121 662 749                                |
| 1   | control in place to measure and recognise interest income.         | Surplus in profit and loss account   | 20<br>21<br>22 | 2,978,918,631  | 3,131,663,748<br>2,068,909,234               |
| Ve identify recognition of interest income from loans             |  | Total shareholders' equity   | 22             | 24,539,232,267   | 24,917,180,492                               |
|   | We have also performed substantive procedure to check              | Non controlling interest   | 23             | 107,806  | 104 416                                      |
|   | whether interest income is recognised completely and               | Total equity   | 25             | 24 539 340 073   | 24 917 284 908                               |
| herefore there is an inherent risk of fraud and error in          |  | Total liabilities and shareholders' equity   |                | 24,539,340,073<br>356,953,394,037                        | 104,416<br>24,917,284,908<br>326,940,438,782 |
|   | accurately .   | Total habilities and shareholders' equity  |                | 000,000,004,001  | 020,040,400,102                              |
| ecognition of interest by management to meet specific             | We assessed the appropriateness and presentation of                | OFF-BALANCE SHEET ITEMS  |                |  |  |
| argets or expectations.   |  |  |                |  |  |
|   | disclosure against relevant accounting standards and               | Contingent liabilities   |                |  |  |
|   | Bangladesh Bank guidelines.  | Acceptances and endorsements   |                | 51,796,238,358   | 75,254,746,099                               |
| B. Cash in hand   |  | Letters of guarantee   | 24.1           | 11,763,748,842   | 12,725,190,853                               |
| See note no 4.a.1 to the financial statements.                    | How the matter was addressed in our audit                          | Irrevocable letters of credit  | 24.2           | 29,545,447,726   | 23,273,124,173                               |
| The key audit matter  | We obtained an understanding, evaluated the design and             | Bills for collection   | 24.3           | 7,915,163,524  | 7,575,806,178                                |
|   |  | Other contingent liabilities for ECA financing   |                | 12,152,921,351   | 3,090,178,860                                |
| City Bank Limited. Custodians of vault are responsible            | operating ellectiveness of controls over cash in hand.             | Total  |                | 113,173,519,801  | 121,919,046,163                              |
| or security and reconciliation of cash movement at                | We have visited the branches on a sample basis to perform          |  |                |  |  |
| pranches and Alternative Distribution Channel.                    |  | Other commitments  |                |  |  |
|   | substantive procedures on physical existence of cash in hand.      | Documentary credits and short term trade-related transactions                                |                |  |  |
| Ve have identified cash in hand as key audit matters              | We approad the entropyinteness of displacture against relevant     | Forward assets purchased and forward deposits placed   | 24.4           | 5,224,685,808  | 13,829,048,186                               |
| lue to its decentralised control which increase the               | We assessed the appropriateness of disclosure against relevant     | Undrawn note issuance and revolving underwriting facilities                                  |                | -  | -  |
| kelihood of misappropriations of cash in hand.                    | accounting standards and Bangladesh Bank guidelines.               | Undrawn formal standby facilities, credit lines and other commitments                        |                | -  | -  |
|   |  | Other commitments  |                | -  | 40.000.040.400                               |
| Other Matter  |  | Total  |                | <u>5,224,685,808</u><br>118,398,205,609                  | 13,829,048,186<br>135,748,094,349            |
| The second lighted for an eight statements of the Original second | d also assume for an initial statements of the Doub on at and for  | Total Off-Balance Sheet items including contingent liabilities                               |                | 118,398,205,609  | 135,748,094,349                              |
|   | also separate financial statements of the Bank as at and for       |  |                |  |  |
|   | other auditor who expressed an unmodified opinion on those         |  |                |  |  |
| tatements on 17 April 2019.                                       |  | The annexed notes 1 to 53 form an integral part of these financial state                     | ements.        |  |  |
|   |  |  |                |  |  |
| Other Information   |  |  |                |  |  |
| Annagement is reasonable for the other information                | The other information comprises the information in-luded in        | Δ. Δ. Δ. Δ   |                | $\sim$   | 11   |
|   | The other information comprises the information included in        | $m, M \sim N M d$  | nom-           | (  | 4  |
|   | ed and separate financial statements and our auditor's report      | Managing Director & CEO Director Director  | ector          |  | airman                                       |
| hereon. The Annual Report is expected to be made ava              | allable to us after the date of this auditor's report.             |  | setor          |  |  |
| Sur eninion on the concelled to the second of the                 | statements does not sover the atheninformation and we have         |  |                | As per our rep   | ort of same date.                            |
|   | statements does not cover the other information and we do not      | v  |                | _  |  |
| express any form of assurance conclusion thereon.                 |  |  |                | $\mathcal{O}$  | 71 11  |

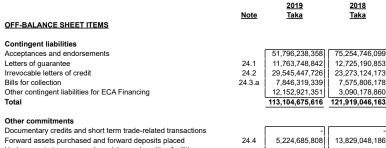
Dhaka, 22 June 2020

In connection with our audit of the consolidated and separate financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated and separate financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

Rahman Rahman Hug Rahman Rahman Hug Chartered Accountants



Financial Statements as at and for the year ended 31 December 2019



Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Other commitments Total 118,329,361,424 135,748,094,349 Total Off-Balance Sheet items including contingent liabilities

The annexed notes 1 to 53 form an integral part of these financial statements

Dhaka, 22 June 2020

Rahman Rahmon Hug Rahman Rahman Hug Chartered Accountant

13,829,048,186

5,224,685,808

# Profit and Loss Account for the year ended 31 December 2019

|   | Note | <u>2019</u><br>Taka | <u>2018</u><br>Taka |
|---|------|---------------------|---------------------|
|   |      |                     |                     |
| Interest income/profit on investments                       | 26.a | 26,819,239,518      | 22,916,894,717      |
| Interest paid/profit shared on deposits and borrowings etc. | 27.a | (15,987,236,351)    | (13,716,355,902)    |
| Net interest income/profit on investments                   |      | 10,832,003,167      | 9,200,538,815       |
| Investment income   | 28.a | 2,086,159,974       | 1,842,359,857       |
| Commission, exchange and brokerage                          | 29.a | 3,380,963,967       | 3,254,028,220       |
| Other operating income                                      | 30.a | 1,985,585,042       | 1,656,683,530       |
|   |      | 7,452,708,983       | 6,753,071,607       |
| Total operating income (A)                                  |      | 18,284,712,150      | 15,953,610,422      |
|   |      |                     |                     |
| Salaries and allowances                                     | 31   | 5,247,455,559       | 4,835,648,658       |
| Rent, taxes, insurance, electricity, etc.                   | 32.a | 517,834,384         | 995,738,472         |
| Legal expenses  | 33.a | 46,008,027          | 59,573,011          |
| Postage, stamp, telecommunication, etc.                     | 34.a | 85,291,432          | 103,412,042         |
| Stationery, printing, advertisements, etc.                  | 35.a | 235,989,626         | 244,899,590         |
| Chief executive's salary and fees                           | 36   | 18,960,006          | 18,624,195          |
| Directors' fees   | 37.a | 1,640,000           | 1,746,000           |
| Auditors' fees  |      | 1,770,000           | 1,770,000           |
| Depreciation and repair of Bank's assets                    | 38.a | 1,599,749,332       | 1,112,883,922       |
| Other expenses  | 39.a | 2,242,861,796       | 1,900,121,612       |
| Total operating expenses (B)                                |      | 9,997,560,162       | 9,274,417,501       |
| Profit before provision (C = A-B)                           |      | 8,287,151,988       | 6,679,192,921       |
| Provision for loans and advances/investments                | 40.a | (2,585,079,302)     | (1,841,325,799)     |
| Provision for off-balance sheet exposures                   |      | (41,344,313)        | (165,977,525)       |
| Provision for diminution in value of investments            | 40.b | -                   | (3,000,000)         |
| Other provision   | 40.c | 70,632,584          | (313,966,186)       |
| Total provision (D)   |      | (2,555,791,031)     | (2,324,269,510)     |
| Total profit before taxes (E = C+D)                         |      | 5,731,360,957       | 4,354,923,411       |
| Provision for taxation (F)                                  | 41.a |                     |                     |
| Current tax expense   |      | (3,045,860,580)     | (2,271,498,375)     |
| Deferred tax income/(expense)                               |      | (213,860,419)       | (65,494,416)        |
| Total provision for tax                                     |      | (3,259,720,999)     | (2,336,992,791)     |
| Net profit after tax (G = E+F)                              |      | 2,471,639,958       | 2,017,930,620       |
| Appropriations  |      |                     |                     |
| Statutory reserve   |      | 657,918,701         | 870,984,682         |
| General reserve   |      |                     |                     |
|   |      | 657,918,701         | 870,984,682         |
|   |      |                     |                     |

Retained surplus for the yea Earnings per share (EPS)

The annexed notes 1 to 53 form an integral part of these financial statements

Managing Director & CEO Director Director

Dhaka, 22 June 2020

For the year ended 31 December 2018

# Statement of Changes in Equity for the year ended 31 December 2019

46.a

| Particulars  | Paid-up capital | Statutory     | Share         | General    | Revaluation    | Dividend     | Surplus in      | Total equity   |
|--|-----------------|---------------|---------------|------------|----------------|--------------|-----------------|----------------|
|  |                 | reserve       | premium       | reserve    | gain/(loss) on | equalisation | profit and loss |                |
|  | Tala            | Tala          | Taka          | Tala       | investment     | reserve      | account         | Taka           |
|  | Taka            | Taka          | Така          | Taka       | Taka           | Taka         | Taka            | Така           |
| Balance as at 1 January 2019                               | 9,679,872,970   | 8,001,559,112 | 1,504,388,797 | 11,394,928 | 1,819,067,648  | 530,786,631  | 2,882,856,744   | 24,429,926,829 |
| Surplus/(deficit) on account of revaluation of investments |                 | -             |               | -          | (899,564,832)  | -            |                 | (899,564,832)  |
| Net profit for the year                                    |                 |               |               |            | -              | -            | 2,471,639,958   | 2,471,639,958  |
| Dividend (Cash)  |                 | -             |               | -          | -              | -            | (586,365,580)   | (586,365,580   |
| Dividend (Bonus Share)                                     | 483,993,640     |               |               |            |                |              | (483,993,640)   |                |
| Appropriation made during year                             |                 | 657,918,701   |               | -          | -              | -            | (657,918,701)   |                |
| Balance as at 31 December 2019                             | 10,163,866,610  | 8,659,477,813 | 1,504,388,797 | 11,394,928 | 919,502,816    | 530,786,631  | 3,626,218,781   | 25,415,636,375 |

# Notes to the Financial Statements as at and for the year ended 31 December 2019

## Reporting entity - The Bank and its activities Legal Status and nature of the entity 1.1

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 121 (2018:120) branches and 11 (2018: 11) SME/Agri branches in Bangladesh as at 31 December 2019. The Bank had no overseas branches as at 31 December 2019. Out of the above 132 branches, I 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 343 (2018: 338) ATMs as at 31 December 2019. The Bank was listed with Dhaka Stock Exchange Limited on Childrenge Stock Exchange Limited as a nublic/lity traded company on 03 Experimery 1987 and 27 December 2019. and Chittagong Stock Exchange Limited as a publicly traded company on 03 February 1987 and 27 Decembe 1995. It is operating as City Group with it's four subsidiaries.

The registered office of the Bank is located at 136, Bir Uttam Mir Shawkat Sarak (Gulshan Avenue), Gulshan-2, Dhaka-1212.

The consolidated financial statements of the Bank as at and for the year ended 31 December 2019 comprise the Bank and its subsidiaries (collectively the 'Group' and individually 'Group entities').

### Principal activities of the Bank 1.2

The principal activities of the Bank are to provide wide array of financial products (loans and deposits) and services that includes all kinds of conventional and Islamic banking services to its customers. It offers commercial banking, consumer banking, trade services, cash management, treasury, SME, retail, custodial and clearing services to its customers. These activities are conducted through its branches, SME/Agri branches, islamic windows and vibrant alternative delivery channels (ATM booths, internet banking) in Bangladesh. City Touch Digital Banking Service is the bank's flagship product to provide internet based banking solutions. City Touch offers online banking facilities like - fund transfer to utility bills payment, buying air tickets, paying bills of mobile phones, credit cards, and insurance premiums and then tracking of accounts and even shopping from over 100 retailers. City Touch is integrated with bKash payment system as well. The Bank also provides off-shore banking services through its Off-Shore Banking Units (OBU) and islami banking services through its Islamic Bank branch

# 1.3 Offshore Banking

Offshore Banking Unit (OBU) is a separate business unit of the Bank, operates its business through a separate counter as governed under the rules and guidelines vide Bangladesh Bank's letter reference no. BRPD(P-3)744(101)/2010-4129 dated 10 November 2009 and a Policy for Offshore Banking Operation issued by Bangladesh Bank through BRPD circular no. 02, dated 25 February 2019 and BRPD circular letter no. 09, dated 27 May 2019. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institution not resident in Bangladesh and Type-A (wholly foreign owned) units in EPZs in Bangladesh. It also gives long term loans to industrial units outside EPZs and Type-B and Type-C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of Bangladesh Investment Development Authority (BIDA) and Bangladesh Bank. Besides, this unit provides bill discounting/financing facilities accepted by Authorised Dealer (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) guidelines. Separate financial statements of Off-Shore Banking Units are shown in Annexures J(1) and J(2).

### 1.4 Islamic Banking

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 deposits like 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).

### Custodian Service 1.5

The Bank obtained permission to work as a security custodian from Bangladesh Securities and Exchange Commission vide its certificate no. SC-09/2009, dated 17 June 2009 under the Securities and Exchange Commission (Securities Custodian Service) Rules 2003, Financial performance of Security Custodial Services the requirement u/s 10(2) of Security Custodial Services Rules 2003. The due certificate from external auditors has been obtained on internal control and financial statements in Security custodial operations of the Bank.

# 1.6 Subsidiaries of the Bank

The Bank has four subsidiaries. All of them have been in operations on the reporting date. These are City Brokerage Limited, City Bank Capital Resources Limited , CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited. Detail of the subsidiaries have been presented in note no. 1.6.1 to 1.6.4.

# 1.6.1 City Brokerage Limited

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 of 4 August 2009 which was subsequently separated from the Bank on 15 November 2010. On 31 December 2019 the Bank held 99.9963% shares of the company.

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

# 1.6.2 City Bank Capital Resources Limited

City Bank Capital Resources Limited (CBCRL) was incorporated in Bangladesh as a private limited company on 17 August 2009 vide registration co. C-79188/09 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 2019 the Bank held 99.9933% shares of CBCRL

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

# 1.6.3 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 10% shares of CMTS ultrately and the company became and started as subsidiary of the Bank since 5 August 2013. On 31 December 2019 the Bank held 100% shares of CMTS.

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

# 1.6.4 City Hong Kong Ltd

Citv Hong Kong Limited ("the Company") is incorporated and domiciled in Hong Kong and has its registered office and principal place of business at Units 904 & 906, 9th Floor, Austin Tower, Nos. 22-26 Austin Avenue, Tsimshatsui, Kowloon, Hong Kong, City Hong Kong Limited is a fully owned (100% shares) subsidiary of The City Bank Limited established at the end of 2019 to facilitate international trade business through advising letter of credits, handling documentary collections and bill financing (discounting) against letters of credit.

The financial statements of City Hong Kong Ltd, audited by Akin CPA Limited, Certified Public Accountants, have been enclosed in Appendix D

# Basis of Preparation

2.

### iii) Revaluation gain/loss on government securities

IFRS: Government securities refer primarily various debt instruments which include both bonds and bills. As per requirements of IFRS 9 Financial Instruments, bonds can be categorised as "Amortised Cost (AC)" or "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Bonds designated as Amortised Cost are measured at amortised cost method and interest income is recognised through profit and loss account. Any changes in fair value of bonds designated as FVTPL is recognised in profit and loss account. Any changes in fair value of bonds designated as FVOCI is recognised in other reserve as a part of equity.

As per requirements of IFRS 9, bills can be categorised either as "Fair Value Through Profit or Loss (FVTPL)" or "Fair Value through Other Comprehensive Income (FVOCI)". Any change in fair value of bills is recognised in profit and loss or other reserve as a part of equity respectively.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2008, Government securities/bills are classified into Held for Trading (HFT) and Held to Maturity (HTM), 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.

### Repo and reverse repo transactions iv)

IFRS: As per IFRS 9 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), the arrangement is treated as a I loan and the underlying asset continues to be recognised at amortised cost in the entity's financial statements. The difference between selling price and repurchase price will be treated as interest expense. The same rule applies to the opposite side of the transaction (reverse repo).

Bangladesh Bank: As per Department of Off-Site Supervision (DOS) Circular letter no. 06 dated 15 July 2010 and subsequent clarification in DOS circular no. 02 dated 23 January 2013, 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 transaction and the financial asset is derecognised in the seller's book and recognised in the buyer's book.

However, as per DMD circular letter no. 7 dated 29 July 2012, non primary dealer banks are eligible to participate in the Assured Liquidity Support (ALS) programme, whereby such banks may enter collateralised repo arrangements with Bangladesh Bank. Here the selling bank accounts for the arrangement as a loan, thereby continuing to recognize the asset.

### V) Provision on loans and advances

IFRS: As per IFRS 9 an entity shall recognise an impairment allowance on loans and advances based on expected credit losses. At each reporting date, an entity shall measure the impairment allowance for loans and advances at an amount equal to the lifetime expected credit losses if the credit risk on these loans and advances has increased significantly since initial recognition whether assessed on an individual or collective basis considering all reasonable information, including that which is forward-looking. For those loans and advances for which the credit risk has not increased significantly since initial recognition, at each reporting date, an entity shall measure the impairment allowance at an amount equal to 12 month expected credit losses that may result from default events on such loans and advances that are possible within 12 months after reporting date

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), BRPD circular no. 16 (18 November 2014), BRPD circular no.15 (27 September 2017), BRPD circular no. 1 (20 February 2018) and BRPD circular no. 3 (23 April 2019) 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 provided for 'sub-standard' and 'doubtful' loans at the rate of 5% and a 100% provision for the 'bad/Loss' loans. Such provision policies are not specifically in line with those prescribed by IFRS 9.

### vi) Recognition of interest in suspense

IFRS: Loans and advances to customers are generally classified at amortised cost as per IFRS 9 and interest income is recognised by using the effective interest rate method to the gross carrying amount over the term of the loan. Once a loan subsequently becomes credit-impaired, the entity shall apply the effective interest rate to the amortised cost of these loans and advances.

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

### vii) Other comprehensive income

IFRS: As per IAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of Other Comprehensive Income are to be included in a Single Comprehensive Income (SCI) Statement.

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 (SCI) Statement. As such the bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

### viii) Financial instruments - presentation and disclosure

In several cases Bangladesh Bank guidelines categorize, recognize, measure and present financial instruments differently from those prescribed in IFRS 9. As such full disclosure and presentation requirements of IFRS 7 and IAS 32 cannot be made in the financial statements.

### Financial guarantees ix)

IFRS: As per IFRS 9, financial guarantees are contracts that require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtors fails to make payment when due in accordance with the original or modified terms of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value plus transaction costs that are directly attributable to the issue of the Infrancial liabilities. The financial guarantee liability is subsequently measured at the higher of the amount of loss allowance for expected credit losses as per impairment requirement and the amount initially recognised less, income recognised in accordance with the principles of IFRS 15. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as letter of credit and letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin. As per BRPD Circular no.01 dated 03 January 2018 and BRPD Circular no.14 dated 23 September 2012, the Bank is required to maintain provision at 1% against gross off-balance

X) Cash and cash equivalents

IFRS: Cash and cash equivalent items should be reported as cash item as per IAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills/T-bonds, prize bonds are not prescribed to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks.

# Non-banking asse

xi)

IFRS: No indication of Non-banking asset is found in any IFRS.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, there is a separate balance sheet item ts existed in the standard form

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2.43

1,813,721,257 1,146,945,938

As per our report of same date

1.99

| Particulars  | Paid-up capital | Statutory<br>reserve | Share<br>premium | General<br>reserve | Revaluation gain/(loss) on |                 | Surplus in<br>profit and loss | Total equity    |
|--|-----------------|----------------------|------------------|--------------------|----------------------------|-----------------|-------------------------------|-----------------|
|  | Taka            | Taka                 | Taka             | Taka               | investment<br>Taka         | Reserve<br>Taka | account<br>Taka               | Taka            |
| Balance as at 1 January 2018                               | 9,218,926,640   | 7,130,574,430        | 1,504,388,797    | 11,394,928         | 2,508,009,452              | 530,786,631     | 3,965,261,269                 | 24,869,342,148  |
| Surplus/(deficit) on account of revaluation of investments |                 | -                    |                  | -                  | (688,941,804)              | -               | -                             | (688,941,804)   |
| Adjustment for sale of revalued assets                     |                 | -                    |                  | -                  | -                          | -               | -                             |                 |
| Net profit for the year                                    |                 | -                    |                  | -                  |                            | -               | 2,017,930,620                 | 2,017,930,620   |
| Dividend (Cash)  |                 | -                    |                  | -                  |                            | -               | (1,768,404,133)               | (1,768,404,133) |
| Dividend (Bonus Share)                                     | 460,946,330     |                      |                  |                    |                            |                 | (460,946,330)                 |                 |
| Appropriation made during year                             | .               | 870,984,682          |                  |                    |                            |                 | (870,984,682)                 |                 |
| Balance as at 31 December 2018                             | 9,679,872,970   | 8,001,559,112        | 1,504,388,797    | 11,394,928         | 1,819,067,648              | 530,786,631     | 2,882,856,744                 | 24,429,926,829  |

The annexed notes 1 to 53 form an integral part of these financial statement.

|    | Cash Flow Statement for the year end  | ed 31 D     | ecember 2019                  |                                   |
|----|---|-------------|-------------------------------|-----------------------------------|
| A) | Cash flows from operating activities  | <u>Note</u> | <u>2019</u><br><u>Taka</u>    | <u>2018</u><br><u>Taka</u>        |
|    | Interest receipts/investment income receipts in cash  |             | 26,966,625,873                | 22,071,761,832                    |
|    | Interest payments/profit paid on deposits   |             |                               | (13,565,766,029)                  |
|    | Dividend receipts   |             | 158,414,665                   | 303,276,198                       |
|    | Fees and commission receipts in cash<br>Recoveries of loans previously written off                    | 16.a.1      | 2,109,789,225                 |                                   |
|    | Cash payments to employees  | 10.a. I     | 228,668,430 (5,180,893,353)   |                                   |
|    | Cash payments to suppliers  |             | (148,661,781)                 |                                   |
|    | Income taxes paid   | 11.a.4      | (2,684,010,570)               |                                   |
|    | Receipts from other operating activities  | 42.a        | 3,925,581,963                 |                                   |
|    | Payments for other operating activities<br>Cash generated from operating activities before changes in | 43.a        | (3,897,769,299)               | (3,471,855,900)                   |
|    | operating assets and liabilities (i)  |             | 4,579,155,286                 | 4,427,230,790                     |
|    |   |             | -,,,                          | .,,,                              |
|    | Increase/decrease in operating assets and liabilities   |             | (45 550 404 070)              |                                   |
|    | Loans and advances to customers<br>Other assets   | 44.a        | (15,552,181,272)              | (34,795,609,666)<br>(388,664,446) |
|    | Deposits from other banks/borrowings  | 44.a        | (21,317,136,606)              |                                   |
|    | Deposits from customers   |             | 46,565,840,903                |                                   |
|    | Other liabilities   | 45.a        | 541,781,906                   |                                   |
|    | Cash generated from operating assets and liabilities (ii)   |             | 9,820,902,994                 | 8,843,346,781                     |
|    | Net cash from operating activities (i+ii)   |             | 14,400,058,280                | 13,270,577,571                    |
| B) | Cash flows from investing activities  |             |                               |                                   |
|    | Proceeds from sale of securities  |             | (6,546,602)                   | 5,391,085,739                     |
|    | Payment for purchase of securities  |             | (5,457,509,960)               |                                   |
|    | Purchase/sale of property, plant and equipment<br>Investment in subsidiaries                          |             | (724,216,352)<br>(35,879,708) |                                   |
|    | Net cash (used in)/generated from investing activities  |             | (6,224,152,622)               | 2,929,718,828                     |
| 0  | Cook flows from financing activities  |             |                               |                                   |
| C) | Cash flows from financing activities<br>Issuance of 3rd tier-II subordinated bond                     |             | 400,000,000                   | 3,800,000,000                     |
|    | Redeemed of 1st tier-II subordinated bond   |             | -                             | (2,250,000,000)                   |
|    | Dividend paid   |             | (586,365,580)                 | (1,768,404,133)                   |
|    | Net cash used in financing activities   |             | (186,365,580)                 | (218,404,133)                     |
| D) | Net increase in cash and cash equivalents (A+B+C)   |             | 7,989,540,078                 | 15,981,892,266                    |
| E) | Effects of exchange rate changes on cash and cash equivalents   |             | 1,271,174,742                 | 1,155,820,331                     |
| F) | Cash and cash equivalents at beginning of the year  |             | 56,109,163,643                | 38,971,451,047                    |
| G) | Cash and cash equivalents at end of the year (D+E+F)  |             | 65,369,878,463                | 56,109,163,643                    |
| Ca | sh and cash equivalents at end of the year consists of:   |             |                               |                                   |
|    | Cash in hand (including foreign currencies)   |             | 6,130,572,909                 | 5,418,430,686                     |
|    | Balance with Bangladesh Bank and its agent bank(s)  |             | 19,776,258,104                | 14,016,977,760                    |
|    | (including foreign currencies)<br>Balance with other banks and financial institutions                 |             | 23,036,295,521                | 27,252,586,866                    |
|    | Money at call and short notice  |             | 89,379,167                    | 89,379,167                        |
|    | Government securities   |             | 16,337,372,762                | 9,331,789,165                     |
|    |   |             | 65,369,878,463                | 56,109,163,643                    |

The separate financial statements of the Bank as at and for the year ended 31 December 2019 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.

### Statement of Compliance 2.1

The Financial Reporting Act 2015 (FRA) was enacted in 2015, Under the FRA, the Financial Reporting Council (FRC) is formed and it is yet to issue financial reporting standards for public interest entities such as banks. The Bank Company Act 1991 has been amended to require banks to prepare their financial reporting standards. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS) as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable.

As the Financial Reporting Standards (FRS) is yet to be issued as per the provisions of the FRA, the As the Financial Reporting Standards (TFRS) is yet to be issued as per the provisions of the FrA, the consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with International Financial Reporting Standards (IFRS), "First Schedule (Section 38) of the Bank Company Act 1991 (Amended upto 2018) as amended by BRPD circular no. 14 dated 25 June 2003 and DFIM Circular no. 11, dated December 23, 2009, etc. The Bank complied with the requirements of the following rules and regulation

- The Bank Companies Act, 1991 (Amended upto 2018);
- 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;
- Income Tax Ordinance and Rules 1984
- Value Added Tax Act 1991;

Value Added Tax and Supplementary Duty Act, 2012; Dhaka Stock Exchange Ltd. (DSE), Chittagong Stock Exchange Ltd. (CSE) and Central Depository Bangladesh Ltd. (CDBL) rules and regulations; and

Financial Reporting Act 2015.

In addition to foregoing directives and standards, the operation of Islamic Banking branches are accounted for in accordance with Financial Accounting Standards issued by the Accounting and Auditing Organization for Islamic 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 statements as recommended by the Central Shariah Board for Islamic Banks in Bangladesh.

This is the first set of the Bank's and the Group's annual financial statements in which IFRS 16 Leases has been applied. The related changes to significant accounting policies are described in note 3.1

In case any requirement of the Bank Companies Act, 1991 (Amended Upto 2018) and provisions and circulars It case any requirement of the bank companies Act, resp. (Americae Opto 2016) and provisions and circulars issued by Bangladesh Bank differ with those of IFRS, the requirements of the Bank Companies Act, 1991 (Amended Upto 2018), and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of IFRS are as follows:

# Presentation of financial statements

i)

ii)

IFRS: As per IAS 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. IAS 1 has also stated the entity to disclose assets and liabilities under current and non-current classification separately in its statement of financial position.

Bangladesh Bank: The presentation of these financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flow statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the First Schedule (section-38) of the Bank Companies Act, 1991 (Amended Upto 2018) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of Bangladesh Bank. In the prescribed format there is no option to present assets and liabilities under current and non-current classification.

# Investment in shares, mutual fund and other securities

IFRS: As per requirements of IFRS 9, classification and measurement of investment in shares and securities will depend on how these are managed (the entity's business model) and their contractual cash flow characteristics. Based on these factors it would generally fall either under 'at fair value through profit or loss account' or under 'at fair value through other comprehensive income" where any change in the fair value (as measured in accordance with IFRS 13) at the year-end is taken to profit and loss account or other comprehensive income respectively.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in guoted and unquoted shares are revalued on the basis of year-end market price and Net Assets Value (NAV) of last audited balance sheet respectively. As per instruction of DOS circular letter no. 3 dated 12 March 2015, investment in mutual fund (close-end) is revalued at lower of cost and higher of market value and 85% of NAV and another DOS circular letter no. 10 dated 28 June 2015, investment in mutual fund (open-end) is revalued at lower of cost and higher of market value and 95% of NAV. As such, provision is made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised at costs

# xii) Cash flow statement

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

Bangladesh Bank: As per BRPD circular no 14, dated 25 June 2003, cash flows statement has been prepared following a mixture of direct and indirect methods

# xiii) Balance with Bangladesh Bank: (Cash Reserve Ratio - CRR)

IFRS: CRR maintained with Banaladesh Bank should be treated as other asset as it is not available for use in day to day operations as per IAS

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

### Presentation of intangible asset xiv)

IFRS: Intangible asset must be identified and recognised, and the disclosure must be given as per IAS 38.

Bangladesh Bank: There is no requirement for regulation of intangible assets in BRPD circular no. 14 dated 23 September 2012

# xv) Off-balance sheet items

IFRS: As per IFRS, there is no requirement for disclosure of off-balance sheet items on the face of the balance

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, off balance sheet items (e.g. letter of credit, letter of guarantee etc.) must be disclosed separately on the face of the balance sheet

# xvi) Disclosure of appropriation of profit

IFRS: There is no requirement to show appropriation of profit in the face of statement of comprehensive

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003,, an appropriation of profit should be disclosed in the face of profit and loss account

# Loans and advances/investments net of provision

IFRS: Loans and advances/investments should be presented net of provisions

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, provision on loans and advances are presented separately as liability and cannot be netted off against loans and advances

### Basis of measurement 2.2

ial statements of the Group have been prepared on historical cost basis except for the following:

Government Treasury Bills and Bonds designated as 'Held for Trading (HFT)' are present at value using marking to market concept with gain crediting to revaluation reserve;

- Government 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;

# 2.3 Goina concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank will continue in operation over the foreseeable future. The Bank has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. Key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the bank continued to demonstrate a healthy trend for a couple of years. The Bank have been awarded AA2 in long term and ST-2 in short term by Credit Rating Agency of Bangladesh (CRAB). Rating details are shown in note 3,21. The management does not see any issue with respect to going concern due to recent pandemic COVID-19. Besides, the management is not aware of any other material uncertainties that may cast significant doubt upon the bank's ability to continue as a going concern.

### 24 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.

# Use of judgments and estimate

In preparing these consolidated financial statements in conformity with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) management has required to make judgments, estimates and assumptions that affect the application of bank's accounting policies and the reported amounts of assets liabilities, income and expenses. Actual results may differ from these estimates.

The most critical estimates and judgments are applied to the following



Financial Statements as at and for the year ended 31 December 2019

- Provision for loan and advances/investments- as explained in note 3.3.3
- Employee benefit -as explained in note 3.11 Income tax as explained in note 3.12
- Deferred tax assets/liabilities as explained in note 11.a.5
- 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 recognised 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 the continuent of the state of the financial statements in accordance with the guidelines as prescribed by the continuent of the state of the financial statements in accordance with the guidelines as prescribed by the continuent of the statement of the financial statement of the financial statement of the statement IAS 37: "Provisions, Contingent Liabilities and Contingent Assets".

# Provision

Provisions are liabilities that are uncertain in timing or amount. Provisions are recognised 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 of reporting period.

# Contingent Liability

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 some, but not all, of the criteria for recognizing a provision are met.

IAS 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 saction of contingent liability at the end of the reporting period if the contingent liability is not remote

# Contingent Assets

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 recognised; 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.

### 2.6 Reporting period

These financial statements cover one calendar year from 1 January 2019 to 31 December 2019.

### 2.7 Date of authorization

The Board of Directors has authorised this financial statements for public issue on 22 June 2020

### 2.8 Cash flow statement

The cash flow statement has been prepared in accordance with IAS 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.

### 2.9 Statement of changes in equity

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 IAS-1 "Presentation of Financia Statements" and under the guidelines of Bangladesh Bank's BRPD Circular no. 14 dated 25 June 2003.

### 2.10 Liquidity statement

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

| Particulars   | Basis  |
|---|--|
| Cash, balance with other banks and financial institu- | Stated maturity/observed behavioural trend.        |
| tions, money at call and short notice, etc.           |  |
| Investments   | Residual maturity term.                            |
| Loan and advance/investment                           | Repayment /maturity schedule and behavioural trend |
|   | (non-maturity products)                            |
| Fixed assets  | Useful life  |
| Other assets  | Realisation/amortisation basis                     |
| Borrowing from other banks and financial institutions | Maturity/repayment term                            |
| Deposits and other accounts                           | Maturity/behavioural trend (non-maturity products) |
| Other long term liabilities                           | Maturity term                                      |
| Provisions and other liabilities                      | Settlement/adjustment schedule basis               |

# Financial Statements for Offshore Banking Unit (OBU)

Reporting currency of Offshore Banking Unit is US Dollar. However, foreign currency transactions are into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per IAS 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.

### 3. Significant accounting policies

The accounting policies set out below have been applied consistently to all periods presented in these consolidated financial 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 current year's presentation.

# Accounting policies of subsidiaries

The financial statements of subsidiaries (City Brokerage Limited, City Bank capital Resources Limited, CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited) 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. and City Hong Kong Limited which are incorporated in Malaysia and Hong Kong respectively

### 3.1 Changes in significant accounting policies

The Bank initially applied IFRS 16: Leases from 1 January 2019.

The Bank applied IFRS 16 using the modified retrospective approach, under which there are no cumulative effect of initial application in retained earnings at 1 January 2019. Accordingly, the comparative information presented for 2018 is not restated – i.e. it is presented, as previously reported, under IAS 17 and related interpretations. The details of the changes in accounting policies are disclosed below. Additionally, the disclosure requirements in IFRS 16 have not generally been applied to comparative information

# 3.1.1 Nature and impact of changes

3.1.1.a Definition of a lease

Previously, the Bank determined at contract inception whether an arrangement was or contained a lease under IFRIC 4: Determining whether an Arrangement contains a Lease. The Bank now assesses whether a contract is or contains a lease based on the definition of a lease, as explained in note 3.1.2.

As a lessee, the Bank leases for various types of premises. The Bank previously classified leases as operating or finance leases based on its assessment of whether the lease transferred significantly all of the risks and rewards incidental to ownership of the underlying asset to the Bank. Under IFRS 16, the Bank recognises right-of-use assets and lease liabilities for all of these leases – i.e. these leases are on-balance sheet items. At commencement or on modification of a contract that contains a lease component, the Bank allocates the consideration in the contract to each lease component on the basis of its relative stand-alone price.

# Leases classified as operating leases under IAS 17

Previously, the Bank classified leases for various types of premises as operating leases under IAS 17. On transition, for these leases, lease liabilities were measured at the present value of the remaining lease payments, discounted at the Bank's incremental borrowing rate as at 1 January 2019 (see note 3.1.2)

Right-of-use assets are measured at an amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments. The Bank has tested its right-of-use assets for impairment on the date of transition and has concluded that there is no indication that the right-of-use assets are impaired.

| Particulars  | Amount without<br>adoption of<br>IFRS-16 | Adjustment<br>for IFRS 16 | Amount after<br>implementation<br>of IFRS-16 |
|--|--|---------------------------|--|
|  | <u>Taka</u>                              | <u>Taka</u>               | Taka   |
| LIABILITIES AND CAPITAL  |  |                           |  |
| Liabilities  |  |                           |  |
| Tier-II subordinated bond                                      | 9,200,000,000                            | -                         | 9,200,000,00                                 |
| Borrowings from other banks, financial institutions and agents |  | -                         | 45,147,496,82                                |
| Deposits and other accounts                                    |  |                           |  |
| Current deposits and other accounts                            | 40,869,697,059                           | -                         | 40,869,697,05                                |
| Bills payable  | 1,884,096,479                            |                           | 1,884,096,479                                |
| Savings bank deposits  | 46,367,253,617                           |                           | 46,367,253,61                                |
| Fixed deposits   | 157,319,657,916                          | -                         | 157,319,657,91                               |
| Bearer certificate of deposit                                  | -  | -                         |  |
|  | 246,440,705,071                          | -                         | 246,440,705,07                               |
| Other liabilities  | 29,845,673,610                           | 1,780,178,459             | 31,625,852,06                                |
| Total liabilities  | 330,633,875,505                          | 1,780,178,459             | 332,414,053,96                               |
| Capital/shareholders' equity                                   |  |                           |  |
| Paid up capital  | 10,163,866,610                           | -                         | 10,163,866,61                                |
| Statutory reserve  | 8,677,216,487                            | (17,738,674)              | 8,659,477,81                                 |
| Share premium  | 1,504,388,797                            | -                         | 1,504,388,79                                 |
| Dividend equalisation reserve                                  | 530,786,631                              | -                         | 530,786,63                                   |
| Other reserve  | 701,793,785                              |                           | 701,793,78                                   |
| Surplus in profit and loss account                             | 3,019,635,420                            | (40,716,789)              | 2,978,918,63                                 |
| Total shareholders' equity                                     | 24,597,687,730                           | (58,455,463)              | 24,539,232,26                                |
| Non controlling interest                                       | <u>107,859</u><br>24.597.795.589         | (53)                      | 24.539.340.07                                |
| Total equity<br>Total liabilities and shareholders' equity     |  | 1.721.722.943             | 24,539,340,07                                |
| OFF-BALANCE SHEET ITEMS  | 355,251,071,054                          | 1,721,722,345             | 330,333,334,03                               |
| OT -DALANCE SHELT HEMS   |  |                           |  |
| Contingent liabilities   |  |                           |  |
| Acceptances and endorsements                                   | 51,796,238,358                           | -                         | 51,796,238,35                                |
| Letters of guarantee   | 11,763,748,842                           |                           | 11,763,748,84                                |
| Irrevocable letters of credit                                  | 29,545,447,726                           | -                         | 29,545,447,72                                |
| Bills for collection   | 7,915,163,524                            | ļ -                       | 7,915,163,52                                 |
| Other contingent lightlitics for ECA financing                 | 10 150 001 051                           | 1 1                       | 10 150 001 05                                |

| Other commitments                              |                 |       |                |
|--|-----------------|-------|----------------|
| Total  | 113,173,519,801 | - 1   | 13,173,519,801 |
| Other contingent liabilities for ECA financing | 12,152,921,351  |       | 12,152,921,351 |
| Bills for collection                           | 7,915,163,524   | -11   | 7,915,163,524  |
| Irrevocable letters of credit                  | 29,545,447,726  | -11 : | 29,545,447,726 |
| Letters of guarantee                           | 11,763,748,842  | -11   | 11,763,748,842 |
|  |                 |       |                |

Durant or communities Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Other a commitment 5,224,685.808 5,224,685,808 ner commitments Total 5,224,685,808 Total Off-Balance Sheet items including contingent liabilities 118,398,205,609 5,224,685,808 118,398,205,609

Impact on the Consolidated Profit and Loss Account for the year ended 31 December 2019

|                                      | Amount without   | Adjustment    | Amount after     |
|--------------------------------------|------------------|---------------|------------------|
| Particulars                          | adoption of      | for IFRS 16   | implementation   |
|                                      | IFRS-16          |               | of IFRS-16       |
|                                      | <u>Taka</u>      | <u>Taka</u>   | Taka             |
|                                      |                  |               |                  |
| it on investments                    | 26,924,949,586   | -             | 26,924,949,586   |
| ared on deposits and borrowings etc. | (15,896,177,193) | (117,547,450) | (16,013,724,643) |
| e/profit on investments              | 11,028,772,393   | (117,547,450) | 10,911,224,943   |
|                                      |                  |               |                  |
|                                      | 2,361,557,548    | -             | 2,361,557,548    |
| nge and brokerage                    | 3,722,530,724    | -             | 3,722,530,724    |
| me                                   | 1,987,642,988    | -             | 1,987,642,988    |
|                                      | 8,071,731,260    | -             | 8,071,731,260    |
| ome (A)                              | 19,100,503,653   | (117,547,450) | 18,982,956,203   |
|                                      |                  |               |                  |

5.447.575.845

1,181,462,623 48,751,265

91,976,013

18,960,006

4,833,773

2,581,060

258,473,602

1.084.021.597

10,399,942,067 8,700,561,586

(2 599 940 627)

(41,344,313) (31,120,749) 70,632,584 .601.773.105

(2,601,773,105) 6,098,788,481

61 306 28

(612,192,002)

587.038.896

(25,153,106) (92,394,344)

(92,394,344)

33,938,828 33,938,828 (58,455,516)

(17,738,674)

5.447.575.845

569,270,621 48,751,265

91,976,013

258,473,602 18,960,006 4,833,773 2,581,060

1.671.060.493

10,374,788,961 8,608,167,242

(2 599 940 627)

70,632,584 (2,601,773,105) 6,006,394,137

(3,161,628,378)

(209,603,620) (3,371,231,998) 2,635,162,139

2.635.158.749

657.918.701

657 918 70

19,776,258,104 25,906,831,013

18,731,082,702

4,305,212,819 23,036,295,521

89,379,167

36,085,210,195

3,366,294,433

(41,344,313 (31,120,749

# Total operating income Operating expenses

Interest income/profit on

nterest paid/profit shared

Net interest income/pro

Commission, exchange a Other operating income

estment income

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 Auditors' fees Depreciation and repair

Other expenses Total operating expenses (B) Profit before provision (C = A-B)

Provision for loans and advances/investments ovision for off-balance sheet exposures ovision for off-balance sheet exposures ovision for diminution in value of investments Total provision (D) Total profit before tax (E = C+D) Provision for taxation (F) Current tax expense Deferred tax income/(expense)

Total provision for tax Net profit after tax (G = 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 Earnings per share (EPS)

# Impact on the Balance Sheet

| as a   | t 31 December 2019                       |                           |  |
|--|--|---------------------------|--|
| Particulars                                    | Amount without<br>adoption of<br>IFRS-16 | Adjustment<br>for IFRS 16 | Amount after<br>implementation<br>of IFRS-16 |
| PROPERTY AND ASSETS                            | <u>Taka</u>                              | <u>Taka</u>               | <u>Taka</u>                                  |
| Cash<br>In hand (including foreign currencies) | 6,130,572,909                            | -                         | 6,130,572,909                                |

19,776,258,104 25,906,831,013 18,731,082,702 4,305,212,819 23,036,295,521 89,379,167

# Money at call and short notice Investments

Others

| Particulars                                      | Amount without<br>adoption of<br>IFRS-16 | Adjustment<br>for IFRS 16 | Amount after<br>implementatio<br>of IFRS-16 |
|--|--|---------------------------|---|
|  | <u>Taka</u>                              | <u>Taka</u>               | <u>Taka</u>                                 |
| Provision for loans and advances/investments     | (2,585,079,302)                          | -                         | (2,585,079,30                               |
| Provision for off-balance sheet exposures        | (41,344,313)                             | -                         | (41,344,31                                  |
| Provision for diminution in value of investments |  | -                         |   |
| Other provision                                  | 70,632,584                               | -                         | 70,632,5                                    |
| Total provision (D)                              | (2,555,791,031)                          | -                         | (2,555,791,0                                |
| Total profit before taxes (E = C+D)              | 5,820,054,327                            | (88,693,370)              | 5,731,360,9                                 |
| Provision for taxation (F)                       |  |                           |   |
| Current tax expense                              | (3,045,860,580)                          | -                         | (3,045,860,5                                |
| Deferred tax income/(expense)                    | (247,718,095)                            | 33,857,676                | (213,860,4                                  |
| Total provision for tax                          | (3,293,578,675)                          | 33,857,676                | (3,259,720,9                                |
| Net profit after tax (G = E+F)                   | 2,526,475,652                            | (54,835,694)              | 2,471,639,                                  |
| Appropriations                                   |  |                           |   |
| Statutory reserve                                | 675,657,375                              | (17,738,674)              | 657,918,                                    |
| General reserve                                  |  | -                         |   |
|  | 675,657,375                              | (17,738,674)              | 657,918,                                    |
| Retained surplus for the year                    | 1,850,818,277                            | (37,097,020)              | 1,813,721,                                  |
| Earnings per share (EPS)                         | 2.49                                     | (0.05)                    | 2.43  |

Bank has applied IFRS 16 using the modified retrospective approach and therefore the comparative information has not been restated and continues to be reported under IAS 17. The details impact of changes in the financial statements has been disclosed in Note 3.1.1 (b).

# Policy applicable from 1 January 2019

At inception of a contract, the Bank assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. asset, the Bank uses the definition of a lease in IFRS 16.

This policy is applied to contracts entered into, on or after 1 January 2019

At commencement or on modification of a contract that contains a lease component, the Bank allocates the consideration in the contract to each lease component on the basis of its relative stand-alone prices.

The Bank recognises a right-of-use asset and a lease liability at the lease commencement date. The rightof use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the comme date to the end of the lease term, unless the lease transfers ownership of the underlying asset to the Bank by the end of the lease term or the cost of the right-of-use asset reflects that the Bank will exercise a purchase option (if any). In that case the right-of-use asset vill be depreciated over the useful life of the underlying asset, which is determined on the same basis as those of property and equipment. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain remeasurements of the lease liability

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the interest rate implicit in the lease or, if that rate cannot be readily determined, the Bank's incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as the discount rate

The Bank determines its incremental borrowing rate by obtaining interest rates from various external financing sources and makes certain adjustments to reflect the terms of the lease and type of the asset leased.

Lease payments included in the measurement of the lease liability comprise the following

- fixed payments, including in-substance fixed payments (if any); variable lease payments that depend on an index or a rate (if any), initially measured using the index or rate as at the commencement date;
- amounts expected to be payable under a residual value guarantee (if any); and

the exercise price under a purchase option (if any) that the Bank is reasonably certain to exercise, lease
payments in an optional renewal period if the Bank is reasonably certain to exercise an extension option,
and penalties for early termination of a lease unless the Bank is reasonably certain not to terminate early.

The lease liability is measured at amortised cost using the effective interest method. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Bank's estimate of the amount expected to be payable under a residual value guarantee, if the Bank changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment.

When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero

The Bank has elected not to recognise right-of-use assets and lease liabilities for leases of short-term leases.

Generally, the accounting policies applicable to the Bank as a lessor (if any) in the comparative period were not different from IFRS 16 except for classification of any sub-lease

# Policy applicable before 1 January 2019

For contracts entered into before 1 January 2019, the Bank determined whether the arrangement was or contained a lease based on the assessment of wh

- fulfilment of the arrangement was dependent on the use of a specific asset or assets; and

- the arrangement had conveyed a right to use the asset. An arrangement conveyed the right to use the asset if one of the following was me

- the purchaser had the ability or right to operate the asset while obtaining or controlling more than an insignificant amount of the output

- the purchaser had the ability or right to control physical access to the asset while obtaining or controlling more than an insignificant amount of the output; or

- facts and circumstances indicated that it was remote that other parties would take more than an insignificant amount of the output, and the price per unit was neither fixed per unit of output nor equal to the current market

price per unit of output In the comparative period, as a lessee the Bank classified leases that transferred substantially all of the

risks and rewards of ownership as finance leases (if any). When this was the case, the leased assets were measured initially at an amount equal to the lower of their fair value and the present value of the minimum lease payments. Minimum lease payments were the payments over the lease term that the lessee was required to make, excluding any contingent rent. Subsequent to initial recognition, the assets were accounted for in accordance with the accounting policy applicable to that asset.

Assets held under other leases were classified as operating leases and were not recognised in the Bank's statement of financial position. Payments made under operating leases were recognised in profit or loss on a straight-line basis over the term of the lease. Lease incentives received were recognised as an integral part of the total lease expense, over the term of the lease.

When the Bank acted as a lessor (if any), it determined at lease inception whether each lease was a finance lease or an operating lease

To classify each lease, the Bank made an overall assessment of whether the lease transferred substantially all of the risks and rewards incidental to ownership of the underlying asset. If this was the case, then the lease was a finance lease, if not, then it was an operating lease. As part of this assessment, the Bank considered certain indicators such as whether the lease was for the major part of the economic life of the asset

# (3,161,628,378) (243,542,448) (3,405,170,826) 2,693,617,655 2.693.614.212 (58.455.463) 3,443 (53) 3,390 2,693,617,655 (58,455,516) 2,635,162,139 675,657,375 (17,738,674) 675.657.375 2.017,956,837 (11,136,014) 037,916,101 2.65 (0.06) 2.59

In hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) 6,130,572,909 Balance with other banks and financial institutions In Bangladesh Outside Bangladesh

overnment

The Bank used a number of practical expedients when applying IFRS 16 to leases previously classified as operating leases under IAS 17. In particular, the Bank did not recognise right-of-use assets and liabilities for leases for which the lease term ends within 12 months of the date of initial application;

# Leases classified as finance leases under IAS 17

For leases that were classified as finance leases under IAS 17 (if any), the carrying amount of the right-of-use asset and the lease liability at 1 January 2019 were determined at the carrying amount of the lease asset and lease liability under IAS 17 immediately before that date.

# As a lessor

The Group is not required to make any adjustments on transition to IFRS 16 for leases in which it acts as a lessor, except for a sub-lease (if any)

# Impact on financial statements

The Bank has lease contracts related to the rental agreement of various premises. The table below shows the impacts arising from IFRS 16 at the beginning of 2019:

| Particulars            | 1 Janua       | 1 January 2019 |  |  |
|------------------------|---------------|----------------|--|--|
| Particulars            | The Group     | The City Bank  |  |  |
| Lease liabilities      | 2,146,484,291 | 2,051,751,071  |  |  |
| Advance for rent       | 568,207,066   | 554,617,186    |  |  |
| Right of use of assets | 2,714,691,357 | 2,606,368,257  |  |  |

# Right-of-use assets

Right-of-use assets of BDT 2,714,691,357 for the Group and BDT 2,606,368,257 for the Bank were recognised at the begining of 2019 and presented in the consolidated and the Bank's balance sheet under fixed assets. This includes the lease liabilities & prepayments for office rent.

## Leases Liabilities:

Lease liabilities derived from present value of all rental payments for various premises amounted to BDT 2,146,484,291 for the Group and BDT 2,051,751,071 for the Bank were recognised and presented in the consolidated and the Bank's balance sheet under the head "other liabilities"

As at 1 January 2019 advance rent of BDT 568,207,066 and BDT 554,617,186 were presented in the consolidated and the Bank's balance sheet under the head "other assets" respectively

When measuring lease liabilities, the Bank discounted lease payments using its incremental borrowing rate of (6.00%) at 1 January 2019.

3.1.1.b The following summarises the impact of adopting IFRS 16 on the Bank's consolidated & solo balance sheet and profit & loss account for the period then ended 31 December 2019, for each of the line items affected. Impact for implementation of IFRS-16 is deputed below. Amount without adoption of IFRS-16 + Adjustment for IFRD-10 4 Construct the signal to FRD 40. IFRS-16= Amount after implementation of IFRS-16.

# Impact on the Consolidated Balance Sheet as at 31 December 2019

| Particulars  | Amount<br>without<br>adoption of<br>IFRS-16 | Adjustment<br>for IFRS 16 | Amount after<br>implementation<br>of IFRS-16 |
|--|---|---------------------------|--|
| PROPERTY AND ASSETS  | Taka  | <u>Taka</u>               | <u>Taka</u>                                  |
|  |   |                           |  |
| Cash<br>In hand (including foreign currencies)<br>Balance with Bangladesh Bank and its agent bank(s) | 6,136,396,417                               | -                         | 6,136,396,417                                |
| (including foreign currencies)   | 19,776,258,104                              | -                         | 19,776,258,104                               |
| , ,  | 25,912,654,521                              | -                         | 25,912,654,521                               |
| Balance with other banks and financial institutions  |   |                           |  |
| In Bangladesh  | 19,084,846,966                              | -                         | 19,084,846,966                               |
| Outside Bangladesh   | 4,360,632,299                               | -                         | 4,360,632,299                                |
|  | 23,445,479,265                              | -                         | 23,445,479,265                               |
| Money at call and short notice   | 89,379,167                                  | -                         | 89,379,167                                   |
| Investments  |   |                           |  |
| Government   | 36,085,210,195                              |                           | 36,085,210,195                               |
| Others   | 7,563,438,277                               | -                         | 7,563,438,277                                |
|  | 43,648,648,472                              | -                         | 43,648,648,472                               |
| Loans and advances/investments   |   |                           |  |
| Loans, cash credits, overdrafts, etc./investments  | 245,024,807,640                             |                           | 245,024,807,640                              |
| Bills purchased and discounted   | 2,752,926,612                               | -                         | 2,752,926,612                                |
|  | 247,777,734,252                             | -                         | 247,777,734,252                              |
| Fixed assets including premises, furniture and fixture   | s 4,171,417,795                             | 2,127,833,594             | 6,299,251,389                                |
| Other assets   | 9,034,018,631                               | (406,110,651)             | 8,627,907,980                                |
| Non-banking assets   | 1,152,338,991                               |                           | 1,152,338,991                                |
| Total assets   | 355,231,671,094                             | 1,721,722,943             | 356,953,394,037                              |

|   | 33,431,304,020  | -             | 33,431,304,020  |
|---|-----------------|---------------|-----------------|
| Loans and advances/investments                          |                 |               |                 |
| Loans, cash credits, overdrafts, etc./investments       | 244,204,761,679 | -             | 244,204,761,679 |
| Bills purchased and discounted                          | 2,738,889,044   | -             | 2,738,889,044   |
|   | 246,943,650,723 | -             | 246,943,650,723 |
| Fixed assets including premises, furniture and fixtures | 3,619,386,923   | 2,055,859,162 | 5,675,246,085   |
| Other assets  | 12,831,369,174  | (397,627,964) | 12,433,741,210  |
| Non-banking assets                                      | 1,152,338,991   |               | 1,152,338,991   |
| Total assets  | 353,030,756,140 | 1,658,231,198 | 354,688,987,338 |

36,085,210,195

3,366,294,433

# LIABILITIES AND CAPITAL

| Liabilities<br>Tier-II subordinated bond<br>Borrowings from other banks, financial institutions and agents<br>Deposits and other accounts | 9,200,000,000<br>44,168,290,655 | :             | 9,200,000,000<br>44,168,290,655 |
|---|---------------------------------|---------------|---------------------------------|
| Current deposits and other accounts   | 40,790,426,287                  | -             | 40,790,426,287                  |
| Bills payable   | 1,884,096,479                   | -             | 1,884,096,479                   |
| Savings bank deposits   | 46,367,253,617                  |               | 46,367,253,617                  |
| Fixed deposits  | 157,661,889,059                 | -             | 157,661,889,059                 |
| Bearer certificate of deposit   | -                               | -             | -                               |
|   | 246,703,665,442                 | -             | 246,703,665,442                 |
| Other liabilities   | 27,488,327,974                  | 1,713,066,892 | 29,201,394,866                  |
| Total liabilities   | 327,560,284,071                 | 1,713,066,892 | 329,273,350,963                 |
| Capital/shareholders' equity  |                                 |               |                                 |
| Paid up capital   | 10,163,866,610                  | -             | 10,163,866,610                  |
| Statutory reserve   | 8,677,216,487                   | (17,738,674)  | 8,659,477,813                   |
| Share premium   | 1,504,388,797                   |               | 1,504,388,797                   |
| Dividend equalisation reserve   | 530,786,631                     |               | 530,786,631                     |
| Other reserve   | 930,897,743                     |               | 930,897,743                     |
| Surplus in profit and loss account  | 3,663,315,801                   | (37,097,020)  | 3,626,218,781                   |
| Total shareholders' equity  | 25,470,472,069                  | (54,835,694)  | 25,415,636,375                  |
| Total liabilities and shareholders' equity  | 353,030,756,140                 | 1,658,231,198 | 354,688,987,338                 |
|   |                                 |               |                                 |

# OFF-BALANCE SHEET ITEMS

| Contingent liabilities                         |                 |                   |
|--|-----------------|-------------------|
| Acceptances and endorsements                   | 51,796,238,358  | - 51,796,238,358  |
| Letters of guarantee                           | 11,763,748,842  | - 11,763,748,842  |
| Irrevocable letters of credit                  | 29,545,447,726  | - 29,545,447,726  |
| Bills for collection                           | 7,846,319,339   | - 7,846,319,339   |
| Other contingent liabilities for ECA Financing | 12,152,921,351  | - 12,152,921,351  |
| Total  | 113,104,675,616 | - 113,104,675,616 |

# Other commitm

| Documentary credits and short term trade-related transactions         |                 |   | -               |  |
|---|-----------------|---|-----------------|--|
| Forward assets purchased and forward deposits placed                  | 5,224,685,808   |   | 5,224,685,808   |  |
| Undrawn note issuance and revolving underwriting facilities           | -               |   | - 1             |  |
| Undrawn formal standby facilities, credit lines and other commitments |                 |   |                 |  |
| Other commitments   | -               | - | -               |  |
| Total   | 5,224,685,808   | · | 5,224,685,808   |  |
| Total Off-Balance Sheet items including contingent liabilities        | 118.329.361.424 | - | 118.329.361.424 |  |

# Impact on the Profit and Loss Account for the year ended 31 December 2019

|   | Amount without | Adjustment    | Amount after     |
|---|----------------|---------------|------------------|
| Particulars   | adoption of    | for IFRS 16   | implementation   |
|   | IFRS-16        |               | of IFRS-16       |
|   | <u>Taka</u>    | <u>Taka</u>   | Taka             |
| Interest income/profit on investments                       | 26,819,239,518 | -             | 26,819,239,518   |
| Interest paid/profit shared on deposits and borrowings etc. |                | (110,594,063) | (15,987,236,351) |
| Net interest income/profit on investments                   | 10,942,597,230 | (110,594,063) | 10,832,003,167   |
| Investment income   | 2,086,159,974  | -             | 2,086,159,974    |
| Commission, exchange and brokerage                          | 3,380,963,967  |               | 3,380,963,967    |
| Other operating income                                      | 1,985,585,042  | -             | 1,985,585,042    |
|   | 7,452,708,983  | -             | 7,452,708,983    |
| Total operating income (A)                                  | 18,395,306,213 | (110,594,063) | 18,284,712,150   |
|   |                |               |                  |
| Salaries and allowances                                     | 5,247,455,559  | -             | 5,247,455,559    |
| Rent, taxes, insurance, electricity, etc.                   | 1,090,244,172  | (572,409,788) | 517,834,384      |
| Legal expenses  | 46,008,027     | -             | 46,008,027       |
| Postage, stamp, telecommunication, etc.                     | 85,291,432     | -             | 85,291,432       |
| Stationery, printing, advertisements, etc.                  | 235,989,626    | -             | 235,989,626      |
| Chief executive's salary and fees                           | 18,960,006     | -             | 18,960,006       |
| Directors' fees   | 1,640,000      | -             | 1,640,000        |
| Auditors' fees  | 1,770,000      | -             | 1,770,000        |
| Depreciation and repair of Bank's assets                    | 1,049,240,237  | 550,509,095   | 1,599,749,332    |
| Other expenses  | 2,242,861,796  | -             | 2,242,861,796    |
| Total operating expenses (B)                                | 10,019,460,855 | (21,900,693)  | 9,997,560,162    |
| Profit before provision (C = A-B)                           | 8,375,845,358  | (88,693,370)  | 8,287,151,988    |
|   |                |               |                  |

# 3.1.3 Basis of consolidation

The consolidated financial statements include the financial statements of The City Bank Limited and those of its four subsidiaries (City Brokerage Limited, City Bank Capital Resources Limited, CBL Money Transfer Sdn. Bhd. and City Hong Kong Limited) prepared as at and for the year ended 31 December 2019. The consolidated financial statements have been prepared in accordance with IFRS 10 'Consolidated Financial Statements'.

| Name of subsidiary | Ownership | Date of<br>incorporation | Country of operation | Status   | Regulator        | Year/<br>period<br>closing |
|--------------------|-----------|--------------------------|----------------------|----------|------------------|----------------------------|
| City Brokerage     | 99.996%   | 31-Mar-10                | Bangladesh           | Majority | BSEC, DSE, CSE   | 31                         |
| Limited            |           |                          | _                    | Owned    |                  | December                   |
| City Bank Capital  | 99.993%   | 17-Aug-09                | Bangladesh           | Majority | BSEC, DSE, CSE   | 31                         |
| Resources Limited  |           | -                        | -                    | Owned    |                  | December                   |
| CBL Money Transfer | 100.000%  | 4-Apr-13                 | Malaysia             | Wholly   | Bank Negara,     | 31                         |
| Sdn. Bhd           |           |                          | -                    | Owned    | Malaysia         | December                   |
| City Hong Kong     | 100.000%  | 11-Jan-19                | Hong Kong            | Wholly   | Bangladesh Bank, | 31                         |
| Limited*           |           |                          |                      | Owned    | IRD, CR & MLU    | December                   |

\*Primary regulators of City Hong Kong Limited in Bangladesh is Bangladesh Bank and in Hong Kong regulators are Inland Revenue Department (IRD), Companies Registry (CR) & Money Lenders Unit (MLU)

### Non-controlling interest 3.1.4

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

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

# 3.1.5 Transactions eliminated on consolidation

Intra-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 vidence of impairment

### 3.2 Foreign currency transactions

According to IAS 21 "The Effects of Changes in Foreign Exchange Rates" transactions in foreign currencies are recorded in the functional currency at the rate of exchange prevailing on 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.

3.3 Assets and basis of their valuation

# 3.3.1 Cash and cash equivalents

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, investments in treasury bills, Bangladesh Bank bill and prize bonds.

# 3.3.2 Investments

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.

Held to Maturity 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.

Held for Trading Investments classified in this category are acquired principally for the purpose of selling or repurchasing in short trading or if designated as such by the management. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognised 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.

# Investment in quoted shares

These securities 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.



Financial Statements as at and for the year ended 31 December 2019

# Investment in unquoted shares

Investment in unquoted shares are recognised at cost under cost method. Adjustment is given for any shortage of book value over cost for determining the carrying amount of investment in unquoted shares. stments has been shown as unde

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

\* 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 and for mutual funds (open-end) as per DOS circular letter no. 10 dated 28 June 2015 of Bangladesh Bank.

Investments in subsidiaries are accounted for under the cost method of accounting in the Bank's financia statements in accordance with IAS 27 'Consolidated and Separate Financial Sta tements' and IFRS 10 'Consolidated Financial Statements". Impairment of investment in subsidiaries (if any) the bank takes it into count made as per the provision of IAS 36 'Impairment of Assets'

### 3.3.3 Loans and advances/investments and provisions for loans and advances/investment

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 to assess whether objective vidence 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. 03 (21 April 2019), BRPD circular no.1 (20 February 2018), BRPD circular no.15 (27 September 2017), BRPD circular no.16 (18 November 2014), BRPD circular no. 05 (29 May 2013), BRPD circular no.14 (23 September 2012) and BRPD circular no. 19 (27 December 2012). The guidance in the circular follows a formulaic approach whereby specified rates are applied to the various categories of loans as defined in the circular. The provisioning rates are as follows:

| Turnes of Jeans and advances  | Provision     |               |        |        |         |
|---|---------------|---------------|--------|--------|---------|
| Types of loans and advances   | STD           | SMA           | SS     | DF     | BL      |
| Consumer:   |               |               |        |        |         |
| House building and professional   | 1.00% - 2.00% | 1.00% - 2.00% | 20.00% | 50.00% | 100.00% |
| Other than housing finance & professionals to setup business            | 2.00% - 5.00% | 2.00% - 5.00% |        |        |         |
| 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                                 | 1.00%         | 1.00%         | 5.00%  | 5.00%  | 100.00% |
| Small and medium enterprise finance                                     | 0.25%         | 0.25%         |        | 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 jupper bincher for a consistence impairment losses are calculated on individual loans considered individually significant based on which specific provisions are raised. If the specific provisions assessed under the qualitative index of the two is recognised in 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 two is recognised in the specific provisions 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 two is recognised in the specific provision spectrum of the two is recognised in the specific provision spectrum of the two is recognised in the specific provision and advances. the profit and loss account. Classified loans are categorised into sub-standard, doubtful and bad/loss based on the criteria stipulated by Bangladesh Bank guideline.

c) Loans and advances are written off to the extent that i) there is no realistic prospect of recovery, and ii) against which legal cases are filed, where required and classified as bad/loss as per as per BRPD circular no. 02 dated 13 January 2003, BRPD circular no. 13 dated 07 November 2013 and BRPD circular no. 01 dated 06 February 2019 of Bangladesh Bank.

These write off however will not undermine/affect the claim amount against the borrower. Detailed ndum records for all such written off accounts are maintained and followed up

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

### 3.3.4 Staff loan

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

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.

ar loan: All permanent staff from AVP can avail car loan subject to getting approval from Managing Director, CEO and recommended by the concerned divisional head

### 3.3.5 Fixed assets (property, plant and equipment)

# Recognition and measurement

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

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

# 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 car the produce and the factor economic periods emotion and 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

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 off fixed 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:

| Rate of depreciation |
|----------------------|
| Nil                  |
| 2.5%                 |
| 10%                  |
| 20%                  |
| 10%                  |
| 20%                  |
|                      |

# Non- banking assets

Non-banking assets were acquired by the entity due to failure of borrowers to repay the loan in time taken

### 3.5.1 Authorised capital

Authorised capital is the maximum amount of share capital that the Bank is authorised by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount can be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act, 1994. Part of the authorised capital usually remains unissued. The part of the authorised capital already issued to shareholders is referred to as the issued share capital of the Bank

### 3.5.2 Paid up capita

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.

### 3.5.3 Share premium

Share 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.

### 3.5.4 Statutory reserve

Statutory reserve has been maintained at the rate of 20% of profit before tax in accordance with provisions of section 24 of the Bank Companies Act, 1991 (Amended Up to 2018). Such transfer shall continue until the reserve balance equals its paid up capital together with the share premium.

### 3.5.5 Revaluation reserve for government securities

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.

### 3.5.6 Capital managemen

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. Based on product features, interest is accrued or charged to customers' accounts on monthly/quarterly basis.

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

### Investment income 3.6.3

Income on investments are recognised on accrual basis. Investment income includes discount on treasury bills and Bangladesh 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.

### 3.6.4 Fees and commission income

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 follows

 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 effecting the transactions.

### 3.7 Interest paid on Subordinated Bond, borrowing and other deposits (Conventional banking)

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 investment income

# Others Foreign exchange gain/ loss 3.10

Exchange income includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of non monetary items.

### 3.11 Employee benefits

### 3.11.1 Provident Fund

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 recognized 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 reorganization took effect on 31 October 1987. The Provident Fund is operated by a Board of Trustees consisting of 5 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

# 3.11.2 Gratuity Fund

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 recognized gratuity fund with effect from 3 June 2012. The Gratuity Fund is operated by a Board of Trustee consists of 5 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 2018 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 IAS 19 'Employee Benefits'. On continuing fund basis valuation, the Bank has been maintaining adequate provision against gratuity scheme.

# 3.11.3 Other employee benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognised for the amount expected to be paid under short term cash bonus or profit-sharing 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 employee benefit schemes

Hospitalisation insurance The Bank has a health insurance scheme to its confirmed employees and their respective dependents at rates ovided in health insurance coverage p

# 3.14 Earnings per share

The Group and the Bank present basic and diluted Earnings Per Share (EPS) data for its ordinary shares. Basic EPS 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

### 3.15 Compliance of International Financial Reporting Standard (IFRS)

The Financial Reporting Act 2015 (FRA) was enacted in 2015. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. The FRC has been formed but yet to issue any financial reporting standards as per the provisions of the FRA and hence International Financial Reporting Standards (IFRS), International Accounting Standard (IAS) as issued by the Institute of Chartered Accountants of Bangladesh (ICAB) are still applicable. While preparing the financial statements, the Bank applied most of IAS and IFRS as adopted with the statement of the statements of the statement of the by ICAB. Details are given below

| Name of the standards   | IFRS<br>Ref. | Implementation status by the Bank      |
|---|--------------|--|
| First-time Adoption of Bangladesh Financial Reporting Standards   |              | Not applicable                         |
| Share-based Payment   | IFRS-2       | Not applicable                         |
| Business Combinations   | IFRS-3       | Not applicable                         |
| Insurance Contracts   | IFRS-4       | Not applicable                         |
| Non-current Assets Held for Sale and Discontinued                 |              | Not applicable                         |
| Operations<br>Exploration for and Evaluation of Mineral Resources |              | Not applicable                         |
| Financial Instruments: Disclosures                                |              | Applied with some departure (note 2.1) |
| Operating Segments  |              | Applied with some departure (note 2.1) |
| Operating Segments  | 1643-0       | 3.19)                                  |
| Financial Instruments   | IFRS-9       | Applied with some departure (note 2.1) |
| Consolidated Financial Statements                                 | IFRS-10      |  |
| Joint Arrangements  |              | Not applicable                         |
| Disclosure of Interest in Other Entities                          | IFRS-12      |  |
| Fair Value Measurement  |              | Applied with some departure (note 2.1) |
| Regulatory Deferral Accounts                                      |              | Not applicable                         |
| Revenue from contractors with customers                           | IFRS-15      |  |
| Leases  | IFRS-16      |  |
| Presentation of Financial Statements                              |              | Applied with some departure (note 2.1) |
| Inventories   |              | Not Applicable                         |
| Statement of Cash Flows   |              | Applied with some departure (note 2.1) |
| Accounting Policies, Changes in Accounting Estimates and Errors   |              | Applied                                |
| Events after the Reporting Period                                 |              | Applied                                |
| Construction Contracts  |              | Not Applicable                         |
| Income Taxes  |              | Applied                                |
| Property, Plant and Equipment                                     |              | Applied                                |
| Employee Benefits   |              | Applied                                |
| Accounting for Government Grants and Disclosure of Govt           |              | Not Applicable                         |
| Assistance<br>The Effects of Changes in Foreign Exchange Rates    | 145-21       | l<br>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  |              | Applied                                |
| Interim Financial Reporting                                       |              | Applied                                |
| Impairment of Assets  |              | Applied                                |
| Provisions, Contingent Liabilities and Contingent Assets          |              | Applied                                |
| Intangible Assets   |              | Applied                                |
| Investment property   |              | Not Applicable                         |
| Agriculture   |              | Not Applicable                         |
| nynouture   | 143-41       | Livor Applicable                       |

In order to comply with certain specific rules and regulations of Bangladesh Bank which are different to IAS/ IFRS, some of the requirements specified in these IAS/IFRSs 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 benefit plan itself.

The objective of IAS 34 is to prescribe the minimum content of an interim financial report and to prescribe the 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 IAS 34.

### 3.16 Standards issued but not yet effective

The Institute of Chartered Accountants of Bangladesh (ICAB) has adopted following new standards and amendments to standards during the year 2017. All previously adopted reporting standards are consistently applied by the Bank as explained in Note 3.15.

The Bank has consistently applied the accounting policies as set out in Note 3 to all periods presented in these financial statements. The various amendments to standards, including any consequential amendments to other standards, with the date of initial application of 1 January 2018 have been considered. However, these amendments have no material impact on the financial statements of the Bank.

In December 2017, ICAB has decided to adopt IFRS replacing BFRS effective for annual periods beginning on or after 1 January 2018. However, since currently issued BFRS have been adopted from IFRS without any major modification, such changes would not have any material impact on financial statements

A number of standards and amendments to standards are effective for annual periods beginning after 1 January 2018 and earlier application is permitted. However, the Bank has not early applied the following new standard in preparing these financial statements.

# **IFRS 17 Insurance Contracts**

IFRS 17 was issued in May 2017 and applies to annual reporting periods beginning on or after 1 January 2021. IFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts within the scope of the standard. The objective of IFRS 17 is to ensure that an entity provides relevant information that faithfully represents those contracts. The Bank has not yet assessed in potential impact of IFRS 17 on its financial statements.

There are no other standards that are not yet effective and that would be expected to have a material impact on the Bank in the current or future reporting periods and on foreseeable future transactions.

### Implementation of IFRS 16 and its relevant assumptions and disclosures 3.17

IFRS 16 "Leases" has come into force on 1 January 2019, as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB). The City Bank Limited applied IFRS 16 using modified retrospective approach where the Bank measured the lease liability at the present value of the remaining lease payments, discounted it using "Intervity instrumental borrowing rate at the date of initial application, and recognised a right-of-use asset at the bank's incremental borrowing rate at the date of initial application, and recognised a right-of-use asset at the date of the initial application on a lease by lease basis.

# Right-of-use assets

The Bank recognises right-of-use assets at the date of initial application of IFRS 16. Right-of-use assets are measured at cost, less any accumulated depreciation, and adjusted for any re-measurement of lease liabilities. Right-of-use assets are depreciated on a straight-line basis over the lease term. The right-of-use assets are presented under "Fixed assets including premises, furniture and fixtures"

d property. The Bank was awarded absolute hip on few mortga against mongageu property. The bains was awarded assolute ownersing on tew morgageu properties (morga-land) through the verdict of honourable court under section 33 (7) of the Arthanin 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 12.

# 3.3.7 Provisions for other assets

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 items of other assets in which case no provision is kept.

### 3.3.8 Intangible assets and its amortisation

Intangible assets comprise separately identifiable intangible items arising from use of franchise of AMEX and the use of Finacle from Infosys. 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

### 3.4.1 Tier-II Subordinated Bond

Tier-II Subordinated bond includes fund raised from several banks, financial institutions and other organization through issuance of 7 (seven) years Bonds for Tk. 5,000,000,000 during 2017 and 7 (Seven) years Bonds for Tk. 4,200,000,000 during 2018 to January 2019. Details are shown in note 13.

### 3.4.2 Borrowings from other banks, financial institutions and agents

Borrowings from other banks, financial institutions and agents includes refinance from Bangladesh Bank against agro-based credit, SME and EDF Loan etc., interest-bearing borrowings against securities from Bangladesh Bank, call borrowing from other banks and borrowing from other multilateral organisations. These items are brought to financial statements at the gross value of the outstanding balance. Details are shown in note 14

# 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 statements are at the gross value of outstanding balance. Details are shown in note 15.

### 3.4.4 Provision for liabilities

As per IAS 37, provisions are recognised when it is probable that an outflow of economic benefits will be required to settle a current legal or constructive obligation as a result of past events, and a reliable estimate can be made of the amount of the obligation.

# 3.4.5 Provision for Off-balance sheet exposure

As per BRPD circular no.14 (23 September 2012) the Bank has recognised 1% General Provision on the following off balance sheet exposures as defined in BRPD circular no.10 (24 November 2002) considering the exemption as provided through BRPD circular no.01 (03 January 2018), BRPD circular no.7 (21 June 2018), BRPD circular no.13 (18 October 2018), BRPD circular no.02 (25 February 2019), BRPD circular no.09 (27 May 2019) and BRPD circular letter no.BPRD(P-1)/661/13/2019-354 (13 January 2020).

Acceptance and endorsements Letters of guarantee
 Irrevocable letters of credit
 Foreign exchange contracts

### 3.4.6 Provisions on balances with other banks and financial institutions (Nostro accounts)

Provision for unsettled transactions on nostro accounts is made as per Foreign Exchange Policy Department (FEPD) 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.

### 3.4.7 Provision for rebate to good borrower

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 required to provide 10% rebate on the interest charged from "good borrowers" subject to some qualifying criteria.

Accordingly, the Bank has kept provision in the financial statements for the year ended 31 December 2019.

# 3.4.8

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

### Capital/Shareholders' equity 3.5

# Life insurance

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.

Performance bonus 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

Moreover, in the Bank, performance bonus provision is there, which is distributed among the employees on the basis of individual employee's yearly performance with a view to recognize welfare of the employees and reward their participation and contribution to the company.

### 3.12 Tax expense

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.

# 3.12.1 Current tax

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 following temporary differences:

• 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 reverse in the foreseeable future: and

• temporary differences arising on the initial recognition of goodwill.

Deferred tax is measured at the tax rates that are expected to be applied to the temporary differences when they reverse, based on the laws that have been enacted or substantively enacted by the reporting date

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 liabilities will be realised simultaneously.

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.

# 3.12.3 Tax exposures

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 judgments about future events. New information may become available that causes the Bank to change its judgment 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

### 3.13 Impairment of non-financial assets

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 other assets or CGU.

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 has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

### Lease lighilities

At the commencement date of the lease, the Bank recognises lease liabilities measured at the present value of lease payments to be made over the lease term using incremental borowing rate at the date of initial application. Lease liability is measured by increasing the carrying amount to reflect interest on the lease liability, reducing the carrying amount to reflect the lease payments, and re-measuring the carrying amount to reflect any reassessment or lease modifications

Interest on the lease liability in each period during the lease term shall be the amount that produces a constant periodic rate of interest on the remaining balance of the lease liability.

# Short-term leases and leases of low value assets

The Bank has elected not to recognise right-of-use assets and lease liabilities for leases of short-term leases. i.e. for which the lease term ends within 12 months of the date of initial application. The Bank recognises lease payments associated with these leases as an expense

The contracts for all leased premises including branches, head office, regional offices, data centers, ATM booths and disaster recovery centers are considered for implementation of IFRS 16.

# 3.18 Offsetting

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 realize the asset and settle the liability simultaneously

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

### Segment reporting 3.19

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 IFRS 8. However, geographical and business segments wise limited disclosures are furnished in note 50 and Annexure-H.

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 2019 and segmental profit and loss account for the year ended 31 December 2019 have been prepared.

### Materiality and aggregation 3.20

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 IAS 1 'Presentation of Financial Statements'.

### 3.21 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 angladesh (CRAB) based on the financial statements as at and for the year ended 31 December 2018. The following ratings have been awarded:

| Particulars   | Periods                  | Date of Rating | Long term | Short term | Rating Valid |
|---------------|--------------------------|----------------|-----------|------------|--------------|
| Entity Rating | January to December 2018 | 29-May-19      | AA2       | ST-2       | 30-Jun-20    |
| Entity Rating | January to December 2017 | 11-Jun-18      | AA2       | ST-2       | 30-Jun-19    |
| Entity Rating | January to December 2016 | 28-May-17      | AA2       | ST-2       | 30-Jun-18    |

# 3.22 Related party disclosures

- A party is related to the company if
- (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;
- (ii) the party is an associate

# (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 a related party of the company

Details of the related party disclosures presented in note # 51 and Annexure- F

### 3.23 Events after reporting period

As per IAS -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 authorised for issue. Two types of events can be identified:

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

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

Details of the Events after reporting period presented in note # 52.



# The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

| 4 Consolidated cash in hand   | <u>2019 2018</u><br>Taka Taka   |   | 2019 <u>2018</u><br>Taka Taka   | 8.a.9 Sector wise concentration of loans and advances/investments including bills purchased and discounted   |
|---|---|---|---|--|
| The City Bank Limited (note 4.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited   | 6,130,572,909 5,418,430,686<br>77,500 77,500<br>51,781 3,563  | 7.a.2 Investment classified as per Bangladesh Bank Circular<br>Held to Maturity (HTM)<br>Held for Trading (HFT)   | 19,704,778,112 14,209,610,374<br>16,380,432,083 6,084,044,254   | 2019         2018           % of total loan         Taka         % of total loan         Taka           Readymade garments industry         17.06%         42,122,669,055         16.96%         39,250,761,878  |
| CBL Money Transfer Sdn. Bhd.<br>Adjustments for Consolidation - The City Bank Limited   | 5.694.227         4.934.174           6,136,396,417         5,423,445,923           6.136,396,417         5,423,445,923                       | Reverse Repo<br>Other Securities  | - 3,342,450,427<br>33,465,294,433<br>39,451,504,628<br>27,882,034,302   | Consumer credit         15.57%         38,438,333,306         15.64%         36,181,534,597           Trade service         10.83%         26,755,777,500         11.08%         25,638,307,296           Other manufacturing industry         10.02%         24,751,384,745         10.66%         24,666,424,094           Energy and power industry         9.15%         22,592,149,131         8.86%         20,497,268,177   |
| 4.a Cash - The City Bank Limited<br>In hand - including foreign currencies(note 4.a.1)<br>Balance with Bangladesh Bank and its agent bank (s) - including foreign   |   | Disclosure relating to REPO & Reverse REPO is presented in A<br>7.a.3 Maturity grouping of investments  |   | Steel industry         6.98%         17,237,615,040         6.92%         16,011,664,635           Real estate financing         4.93%         12,165,485,382         4.96%         11,472,143,690           Agrit & micro-credit through NGO         4.40%         10,870,132,479         5,44%         12,576,262,819           Textile & spinning mills         3.93%         9,710,065,741         4.32%         9,991,337,022   |
| currencies (note 4.a.2) 4.a.1 Cash in hand  | <u>19,776.258,104</u> <u>14,016,977,760</u><br><u>25,906,831,013</u> <u>19,435,408,446</u>  | On demand<br>Over 1 month but not more than 3 months<br>Over 3 months but not more than 1 year<br>Over 1 year but not more than 5 years   | 3,451,000 3,546,400<br>4,569,925,181 5,646,389,222<br>13,092,019,409 499,820,190<br>19,465,047,343 4,136,539,052  | Assembling industry         3.66%         9.032,716,268         2.72%         6.298,629,421           Pharmaceuticals industry         3.03%         7,473,690,422         2.38%         5,499,441,859           Edible oil and food processing         2.79%         6,893,975,142         2,47%         5,715,753,937           Service industry         2.16%         5,344,292,450         2.82%         6,524,274,250   |
| Local currency<br>Foreign currency  | 5,971,965,140 5,104,024,864<br>158,607,769 314,405,822<br>6,130,572,909 5,418,430,686   | Over 5 years<br>7.a.4 Government bills/bonds  | 2;321;061;695<br>39;451;504;628<br>27;882;034;302   | Transport, storage & communication         1.39%         3.425,669,940         1.70%         3.934,203,793           Construction         0.83%         2,052,875,336         0.61%         1,405,613,961           Chemical industry         0.67%         1.648,106,386         0.44%         1,010,213,985           Ship breaking & building         0.53%         1,316,197,807         0.72%         1,660,028,433   |
| 4.a.2 Balance with Bangladesh Bank and its agent bank(s)  | 17,923,225,521 14,010,112,125   | Name of the bills/bonds<br>182 days Treasury bills<br>364 days Treasury bills   | 6,952,852,680<br>9,516,022,036 3,930,795,000  | Hospitals         0.14%         352.032.407         0.11%         255.668.625           Others         1.93%         4.760.482.186         1.21%         2.801.936.979           100.00%         246.943.650.723         100.00%         231.391.469.451   |
| Foreign currency<br>Sonali Bank Limited as agent of Bangladesh Bank (local currency)  | <u>1,301,391,858</u> (589,563,124)<br>19,224,617,379 13,420,549,001<br><u>551,640,725</u> <u>596,428,759</u><br>19,776,258,104 14,016,977,760 | 6 months Islamic bonds<br>2 years Treasury bonds<br>5 years Treasury bonds<br>10 years Treasury bonds   | 500,000,000<br>5,459,669,147<br>3,015,800,639<br>8,345,449,270<br>9,402,348,129   | 8.a.10 Geographical location-wise loans and advances         Inside Bangladesh       2019         Urban:       % of total loan         % of total loan       Taka  |
| The above balance represents amount as per Bank book. The dit<br>Bangladesh Bank are subsequently adjusted.   |   | 15 ýears Treasurý bonds<br>20 years Treasury bonds  | 2,127,334,346<br>164,631,077<br>36,081,759,195<br>23,632,558,655  | Dhaka         80.18%         197,995,373,205         79.76%         184,561,687,747           Chattogram         11.29%         27,870,653,446         12.67%         29,306,961,765           Rajshahi         2.46%         6,084,131,555         2.32%         5,364,086,906           Khulna         1.42%         3.499,777,635         1.18%         2,738,762,462   |
| Cash Reserve Requirement and Statutory Liquidity Ratio have been ca<br>with section 33 of Banking Companies Act, 1991 (Amended upto 2018)<br>August 2005, MPD circular no.116/2010-1713 dated 1 December 2010,  | ), BRPD circular no.11 and 12, dated 25   | 7.a.5 Investment in shares Quoted IDLC Finance Limited  | 1,540,640,919 2,365,257,093   | Rangpur         1.02%         2,518,261,500         0.91%         2,105,158,734           Sylhet         0.46%         1,125,223,530         0.46%         1,055,187,877           Barishal         0.25%         610,666,616         0.15%         343,252,006           Mymensingh         0.12%         285,281,457         0.13%         304,595,222   |
| and MPD circular No. 01 dated 03 April 2018.<br>The minimum Cash Reserve Ratio on the Bank's time and demand lia<br>basis has been calculated and maintained with Bangladesh Bank in cur  | rent account and 13% Statutory Liquidity  | Summit Power Limited<br>Brac Bank Limited<br>Trust Bank Limited<br>Grameenphone Limited   | 87,392,250 -<br>51,390,000 71,246,000<br>47,790,285 67,001,155<br>33,695,820 58,033,400   | 97.18%         239.989.368.944         97.57%         225.779.692.719           Rural:         Dhaka         2.11%         5.214.446.485         1.81%         4.192.330.015   |
| Ratio, excluding CRR, on the same liabilities has also been maintainec<br>debentures including foreign currency balances with Bangladesh Ban<br>based on weekly average time and demand liabilities balance of Octol<br>the Bank are in excess of the statutory requirements, as shown below: | k (CRR and SLR of December 2019 is  | Singer Bangladesh Limited<br>Matin Spinning Mills Ltd<br>Dhaka Bank Limited<br>Mercantile Bank Limited  | 32,863,468 - 28,602,497 34,374,688 26,527,356 29,219,723 20,839,130 24,710,436  | Chattogram         0.42%         1,035,404,667         0.34%         790,862,390           Rajshahi         0.19%         469,143,504         0.20%         455,433,582           Sylhet         0.08%         190,167,857         0.07%         160,913,765           Kuluna         0.02%         45,119,266         0.01%         12,236,979  |
| a) Cash Reserve Ratio (CRR)<br>Required reserve<br>Actual reserve   | 14,517,286,080 11,243,154,950<br>17,749,947,187 14,119,628,930  | Square Pharmaceuticals Limited<br>Standard Bank Limited<br>Pubali Bank Limited<br>AB Bank Limited<br>Ifad Autors Limited  | 14,231,000 10,453,975<br>13,961,127 15,544,065<br>10,949,664 11,516,648<br>5,408,308 8,215,152<br>4,620,000 -   | 2.82%         6.954,281,779         2.43%         5.611,776,732           Total inside Bangladesh         100.00%         246,943,650,723         100.00%         231,391,469,451           Outside Bangladesh         0.00%         -         0.00%         -         -           Grand total         100.00%         246,943,650,723         100.00%         231,391,469,451   |
| Surplus b) Statutory Liquidity Ratio (SLR) Required reserve   | 3,232,661,107<br>2,876,473,980<br>33,741,277,080<br>28,925,021,320  | Mutual Trust Bank Limited<br>Bata Shoe Company (Bangladesh) Limited<br>Shahjibazar Power Co. Ltd.<br>The ACME Laboratories Limited  | 3,956,265 30,240,826<br>3,550,110 5,693,640<br>1,643,880 2,161,440<br>1,522,500 2,147,500   | 8.a.11 Sector-wise loans and advances           2019         2018           % of total loan         Taka         % of total loan         Taka           Public sector         0.01%         34,532,285   |
| Actual reserve maintained (note 4.a.3)<br>Surplus<br>4.a.3 Held for Statutory Liquidity Ratio (SLR)   | 45.463.557.136 32.526.857.395<br>11.722.280.056 3.601.836.075   | Prime Bank Limited<br>Mobil Jamuna Lubricants Bangladesh Limited<br>BBS Cables Ltd.<br>Saif Powertec Limited  | 1,390,480 11,312,500<br>1,329,300 2,083,200<br>1,176,000 -<br>926,208 1,344,000   | Private sector 100.00% 246.943.650.723 99.99% 231.356.937.166<br>100.00% 246.943.650.723 100.00% 231.391.469.451<br>231.391.469.451  |
| Cash in hand<br>Sonail Bank Limited as agent of Bangladesh Bank as per statement bal<br>Surplus of CRR - balance with Bangladesh Bank<br>Government securities and bonds  | 3,232,661,107 2,876,473,980   | Investment Corporation of Bangladesh<br>Rangamati Food Products Limited<br>Raspit Inc. (BD) Limited<br>Shahjalal Islami Bank Limited  | 906,086 1,835,728<br>767,550 812,700<br>695,400 695,400<br>624,523 7,366,385  | 8.a.12 Securities against loans/investments including bills purchased and discounted           2019         2018           Taka         Taka   |
| As on December 31, 2019, value of bank's investment in approved se<br>total investment in approved securities valued at Tk. 535,400,430 wa:   |   | SILCO Pharmaceuticals Limited<br>German Bangla Joint Venture Foods Limited<br>Somorita Hospital Limited<br>Perfume Chemical Ind, Limited  | 220,978   | Collateral of movable/immovable assets     178,055,477,296     171,971,657,714       Local banks and financial institutions guarantee     2,738,889,044     3,310,631,492       Foreign banks guarantee     16,261,964,600     12,002,964,296  |
| from Bangladesh Bank. Consequently, the said pledged securities were<br>Consolidated balance with other banks and financial institutions  |   | United Commercial Bank Limited<br>Power Grid Company of Bangladesh Limited<br>Heidelberg Cement Bangladesh Limited<br>M.I. Cement Factory Ltd.  | - 36,415,720<br>- 9,600,000<br>- 8,367,500<br>- 694,000<br>- 2,816,431,438  | Export documents         16,261,864,600         13,992,954,286           Fixed deposit receipts (FDR)         4,156,124,877         6,425,699,080           FDR of other banks         -         -         34,532,285           Government guarantee         19,407,567,946         16,742,986,557   |
| In Bangladesh<br>The City Bank Limited (note 5.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited  | 18,731,082,702 27,353,384,864<br>372,036,096 972,208,133<br>464,331,140 273,775,976   | <b>Unquoted ordinary shares</b><br>Central Depository Bangladesh Limited<br>KARMA Sangsthan Bank Limited  | 42,453,820 42,453,820<br>18,000,000 18,000,000  | Personal guarance         19,407,507,940         10,742,950,557           Other securities         26,323,726,960         18,913,008,037           246,943,650,723         231,391,469,451           8.a.13 Detail of large loan/investments         246,943,650,723         231,391,469,451   |
| Mutual indebtedness:<br>Deposit with The City Bank Limited - City Brokerage Limited<br>Deposit with The City Bank Limited - City Bank Capital Resources Lin   | 19,567,449,938 28,599,368,973<br>(140,464,390) (688,873,976)  | Industrial & Infrastructural Development Finance Company Limited<br>Venture Investment Partners Bangladesh Limited<br>Total   |   | As at 31 December 2019 there were 42 (31 December 2018: 40) borrowers or group with whom amount of<br>outstanding loans and advances/investments exceeded 10% of the total capital of the Bank. Total capital of the<br>Bank was Taka 37,135.80 million as at 31 December 2019 (Taka 34,811.13 million as at 31 December 2018).  |
| Deposit with The City Bank Limited - CBL Money Transfer Sdn. Bhd.<br>Adjustments for Consolidation - City Brokerage Limited<br><b>Total in Bangladesh</b>   | (482,602,972) (801,359,569)<br>19,084,846,966 27,798,009,404  | Details are shown in Annexure-C.<br>7.b Investments - City Brokerage Limited  |   | Number of borrows or groups         42         40           Amount of outstanding advances/investments (Taka)         81,985,256,187         57,324,761,650           Amount of classified advances/investments therein (Taka)         81,985,256,187         57,324,761,650   |
| Outside Bangladesh<br>The City Bank Limited (note 5.a)<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited  | 4,305,212,819 (100,797,998)<br>44,917,960 801,173,536<br>10,501,520 -   | Membership (note 7.b.1)<br>Dhaka Stock Exchange Limited (DSE)<br>Chittagong Stock Exchange Limited (CSE)  | 543,119,683<br><u>19,001,000</u><br>562,120,683<br>543,119,683<br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,001,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u><br><u>19,000</u> | 8.a.14 Particulars of loans and advances/investments i) Loans/investments considered good in respect of which the Bank is  |
| Total outside Bangladesh<br>Grand total<br>5.a Balance with other banks and financial institutions - The City Bank  | <u>10.501.520</u><br><u>4.360,632,299</u><br><u>700,375,538</u><br><u>23,445,479,265</u><br><u>28,498,384,942</u><br>K Limited                | Investments in shares (note 7.b.2) 7.b.1 Membership fees is the amount paid by the company to obtain me   | <u>1,741,877,172</u> <u>2,162,553,319</u><br><u>2,303,997,855</u> <u>2,724,674,002</u>  | fully secured 201,212,355,817 195,735,474,857<br>ii) Loans/investments considered good against which the Bank holds no<br>security other than the debtors' personal guarantee 19,407,567,946 16,742,986,557  |
| In Bangladesh (note 5.a.1)<br>Outside Bangladesh (note 5.a.2)   | 18,731,082,702 27,353,384,864<br>4,305,212,819 (100,797,998)<br>23,036,295,521 27,252,586,866   | 7.b.2 This represents investment made by the City Brokerage Limited<br>listed in Dhaka Stock Exchange Limited (DSE) and Chittagong Sto  | in purchase of shares of various companies<br>ck Exchange Limited (CSE) through its dealer  | iii) Loans/investments considered good secured by the personal<br>undertaking of one or more parties in addition to the personal guarantee<br>of the debtors 26,323,726,960 18,913,008,037   |
| 5.a.1 In Bangladesh<br>Current accounts   |   | account. Cost price of the investment is Taka 2,075,072,670 (2018<br>7.c Investments - City Bank Capital Resources Limited<br>Others  | . 1,040,331,127) as on 31 December 2019.  | iv) Loans/investments adversely classified; provision not maintained there against <u>246,943,650,723</u> 231,391,469,451  |
| Sonali Bank Limited<br>Agrani Bank Limited<br>Janata Bank Limited<br><b>Sub total</b>   | 108,525,306 51,416,285<br>86,287,419 45,954,834<br><u>897,490</u> 899,370<br><b>195,710,215 98,270,488</b>                                    | Investments in quoted shares (note 7.c.1)<br>Investments in unlisted securities (note 7.c.2)  | 1,804,448,314         2,783,511,933           88,697,675         98,000,000           1,893,145,989         2,881,511,933   | v) Loans/investments due by directors or officers of the banking company<br>or any of them either separately or jointly with any other persons <u>3,787,697,217</u> <u>3,803,360,665</u><br>vi) Loans/investments due from companies or firms in which the directors   |
| Short notice deposit accounts<br>Standard Chartered Bank<br>Rupali Bank Limited<br>AB Bank Limited  | 269,693,615 170,633,666<br>55,444,163 83,924,759<br>14,937,378 14,937,378   | 7.c.1 This represents investment made by the City Bank Capital Resour<br>companies listed in Dhaka Stock Exchange Limited (DSE) and Chittag<br>dealer account. Cost price of the investment is Taka 1,818,054,440 (2) | gong Stock Exchange Limited (CSE) through its   | of the Bank have interest as directors, partners or managing agents or<br>in case of private companies as members  |
| Southeast Bank Limited<br>Trust Bank Limited<br>Exim Bank Limited<br>Bank Al-Falah Limited  | 10,135,610 10,135,610<br>9,209,187 1,536,141<br>2,671,830 342,671,830   | <ul> <li>7.c.2 This represent investment made by CBCRL in purchase of equity sishares of Regent Energy and Power Co. Limited.</li> <li>8 Consolidated Loans and advances/investments</li> </ul>                       | nares of ADN Telecom Limited and preference   | advances made at any time during the year to directors or managers<br>or officers of the banking company or any of them either separately<br>or jointly with any other person. <u>3,787,697,217</u> <u>3,803,360,665</u>   |
| Social Islami Bank Limited<br>Prime Bank Limited<br>Mutual Trust Bank Limited<br>Dutch-Bangla Bank Limited  | 1,545,849 1,545,849<br>826,650 826,650<br>132,975 -<br>10,088 11,023  | Loans/investments, cash credits, overdrafts, etc.<br>The City Bank Limited (note 8.a)<br>City Brokerage Limited (note 8.b)  | 244,204,761,679 228,080,837,959<br>949,616,669 1,282,985,307  | viii) Maximum total amount of advances/investments, including temporary<br>advances/investments granted during the year to the companies or<br>firms in which the directors of the banking company have interest   |
| Sub total Fixed deposit receipts National Credit & Commerce Bank Limited  | 1,214,167,635 -   | City Bank Capital Resources Limited (note 8.c)<br>Mutual indebtedness:<br>Loan from The City Bank Limited - City Brokerage Limited*   | 682.657.886         504.940.330           245,837,036,234         229,868,763,596           (577,231,515)         (1,011,356,119)   | as directors, partners or managing agents or in the case of private<br>companies, as members   |
| Agrani Bank Limited<br>Jamuna Bank Limited<br>Export Import Bank of Bangladesh Limited<br>One Bank Limited<br>Mutual Trust Bank Limited   | 849,000,000 -<br>800,000,000 200,000,000<br>- 1,000,000,000<br>- 67,025,281<br>- 1,797,443,921  | Loan from City Brokerage Limited - Citý Bank Capital Resources<br>Loan from The City Bank Limited - CBL Money Transfer Sdn. Bl  | Limited   | <ul> <li>x) Classified loans and advances/investments         <ul> <li>(a) Classified loans and advances/investments on which interest</li> <li>11,078,952,070</li> <li>10,477,148,042</li> <li>has not been charged</li> <li>has not been charged</li></ul></li></ul> |
| Eastern Bank Limited<br>Prime Bank Limited<br>Investment Corporation of Bangladesh<br>Uttara Finance and Investment Limited   | 7,250,000,000<br>2,000,000<br>1,000,000<br>7,250,000,000<br>2,000,000<br>1,400,000,000  | Bills purchased and discounted<br>The City Bank Limited (note 8.a.2)<br>City Hong Kong Limited  | 2,738,889,044<br>14,037,568<br>2,752,926,612<br>247,777,734,252<br>231,874,954,552  | Increase of specific provision         1,341,744,885         750,842,893           Amount of loans written off         789,648,317         451,627,314           Amount realised against loans previously written off         247,554,548         372,169,791           (b) Provision on classified loans and advances/investments         5,829,684,624         4,487,939,739   |
| Lankabangla Finance Limited<br>Industrial Promotion and Development Company of Bangladesh Limited<br>Industrial and Infrastructure Development Finance Company Limited<br>Bangladesh Finance and Investment Company Limited   | 1,830,000,000 3,200,000,000<br>1,625,518,761 2,331,887,500<br>850,000,000 1,050,000,000<br>600,000,000 500,000,000                            | *City Brokerage Limited availed loan facilities @10.50% p.a. fro financing to its customers.  |   | (c) Provision kept against loans/investments classified as bad debts 5,358,792,915 4,158,117,376<br>(d) Interest credited to Interest Suspense Account 2,034,100,642 1,391,564,567   |
| IDLC Finance Limited<br>Phoenix Finance & Investments Limited<br>National Housing Finance and Investment Limited<br>GSP Finance Company (BD) Limited  | 450,000,000 4,300,000,000<br>350,000,000 350,000,000<br>200,000,000 200,000,000<br>150,000,000  | 8.a Loans and advances/investments - The City Bank Limited<br>Loans/investments, cash credits, overdrafts, etc. (note 8.a.1)<br>Bills purchased and discounted (note 8.a.2)   | 244,204,761,679 228,080,837,959<br>2.738,889,044 3.310,631,492  | xi) Cumulative amount of written off loans/investments<br>Opening balance 16,419,912,397 16,340,454,874<br>Amount written off during the year 789,648,317 451,627,314  |
| United Finance Limited<br>Delta Brac Housing Finance Corporation Limited<br>Sub total<br>Total  | - 1,300,000,000<br>- 1,000,000<br>18,168,686,336<br>26,626,812,721<br>18,731,082,702<br>27,353,384,864  | 8.a.1 Loans/investments, cash credits, overdrafts, etc.   | 2,738,889,044 3,310,631,492<br>246,943,650,723 231,391,469,451  | Amount realised against loans/investments previously written off       (247,554,548)       (372,169,791)         Closing balance       16,962,006,166       16,419,912,397         The amount of written off/classified loans/investments       0,000,000,000       0,000,000  |
| 5.a.2 Outside Bangladesh (Nostro accounts) Current accounts Current   | 2019 <u>2018</u><br>ency Taka <u>Taka</u>   | Inside Bangladesh<br>Industrial credits<br>Cash credits<br>City solution  | 128,338,014,174 127,056,431,639<br>21,322,572,326 22,085,523,897<br>19,127,352,609 15,538,885,419   | for which law suits have been filed         32,683,000,000         33,058,500,000           8.a.15 Staff loan  |
| Standard Chartered Bank, New York, USA US<br>Citibank N.A. New York, USA US<br>Mashreq Bank, New York, USA US<br>HDFC Bank Ltd, Mumbai, India ACU   | D 721,079,813 (112,556,469)<br>D 516,551,889 (49,815,882)<br>JD 170,439,592 32,797,861  | Export development fund<br>Small and medium enterprise loans<br>City card loans<br>Other loans and advances   | 16,244,581,753 13,977,083,992<br>10,870,398,508 10,013,508,560<br>10,127,402,971 8,389,206,419<br>7,476,194,114 4,700,688,697   | Provident fund<br>Provident fund<br>Vehicle scheme<br>Consumer credit and other scheme<br>   |
| Habib American Bank, New York, USA US<br>Standard Chartered Bank, Mumbai, India ACU<br>AB Bank Lidu, Mumbai, India ACU<br>Standard Chartered Bank, Frunkfurt, Germany EUF   | JD 56,121,773 118,255,595<br>JD 45,809,719 64,375,792<br>RO 45,474,214 (12,042,321)   | House building loans<br>Secured overdrafts<br>Bal-muajjal, bi salam, murabah  | 7,125,170,243 6,443,901,908<br>6,199,778,292 4,581,101,739<br>4,304,131,468 868,785,059   | 8.a.16 Classification of loans and advances/investments  |
| Commerz Bank AG, Frankfurt, Germany EUF<br>Commerz Bank AG, Frankfurt, Germany US<br>Standard Chartered Bank, London GB<br>NIB Bank Limited, Karachi, Pakistan ACL<br>Kookmin Bank, Korea US  | D 16,937,103 172,843,977<br>P 15,681,742 1,132,052<br>JD 11,827,394 185,834,474   | City express<br>Staff loans (note 8.a.15)<br>Loan against payroll<br>City drive   | 3,992,335,747 4,253,707,238<br>3,786,630,389 3,801,872,688<br>1,876,466,693 2,633,977,683<br>1,648,334,199 1,179,431,465  | % of total loan         Taka         % of total loan         Taka           Unclassified         \$3.6%         230.553.669.352         \$2.31%         \$213.604,785.370           Standard including staff loan         \$9.36%         \$20.573.669.352         \$2.31%         \$213.604,785.370           Special mention account (SMA)         \$0.87%         \$21,458.07.037         \$2.36%         \$5.61.181.633           94.23%         \$232,699,476,389         \$94.67%         \$21,065,967.004   |
| Kookmin Bank, Korea         US           Commerz Bank AG. Frankfurt, Germany         CH           Sonali Bank Ltd., Kolkata, India         ACL           Commercial Bank of Ceylon, Colombo, Sri Lanka         ACL           Bank of Bhutan, Bhutan         ACL                               | IF 2,554,790 336,792<br>JD 2,203,431 30,270,386   | Hire purchase shirkatul melk<br>Transportation loans<br>Loans against trust receipt<br>Payment against document   | 891,747,543 700,942,010<br>549,560,649 605,350,547<br>280,215,337 1,204,101,138<br>17,282,847 15,870,294  | 34.23%         232,693,476,389         94.67%         219,065,367,004           Classified   |
| Standard Chartered Bank, Nepal ACU<br>Mashreq Bank, Dubai AE<br>Commerz Bank AG. Frankfurt AU<br>Bank of Tokyo Mitsubishi Ltd., New Delhi, India ACU  | JD 1,177,532 1,163,663<br>D 971,571 1,162,331<br>D 845,566 720,557  | Loans against imported merchandise<br>Lease finance/Izara (note 8.a.5)<br>City gems   | 12,671,186 12,671,186<br>11,589,863 15,050,309<br>2,330,7682,746,074  | 3.577%         14.244,74.334         5.33%         12.325,502,447           100.00%         246,943,650,723         100.00%         231,391,469,451  |
| Mashreq Bank, London GB<br>Bank of Tokyo Mitsubishi Ltd., Japan JP<br>Mashreq Bank, Mumbai, India EUF<br>Mashreq Bank, Mumbai, India ACU  | P 509,394 3,018,563<br>Y 301,064 10,832,009<br>RO 188,424 165,143<br>JD (60,707,245) 144,996,634  | Outside Bangladesh  | 244,204,761,679         228,080,837,959           244,204,761,679         228,080,837,959   | 8.a.17 Particulars of required provision for loans and advances/investments 2019 2018<br><u>Iaka</u> <u>Iaka</u><br>General provision on unclassified loans  |
| Mashreq Bank, New York, USA (For OBU Operation) US<br>Commerz Bank AG. Frankfurt, Germany (For OBU Operation) EUF<br>Commerz Bank AG. Frankfurt, Germany (For OBU Operation) US<br>Sub total  | RO 117,130,094 33,962,612   | Payable Inside Bangladesh<br>Inland bills purchased<br>Payable Outside Bangladesh   | 2,108,238,549 2,593,997,427   | Loans/investments (excluding SMA)         4,127,113,693         3,341,342,468           Special mention account (SMA)         23,982,196         64,529,482           Required provision for unclassified loans and advances/investments         4,151,095,889         3,405,871,951           A. Total provision maintained for unclassified loans         4,239,579,345         3,485,871,951  |
| Term deposits<br>Sonali Bank, Kolkata, India ACU<br>Sub total<br>Total  | JD 690,478 682,345<br>690,478 682,345<br>4,305,212,819 (100,797,998)  | Foreign bills purchased and discounted<br>8.a.3 Performing loans and advances/investments   | <u>630.650.495</u> 716.634.065<br><b>2,738,889,044 3,310,631,492</b>  | B. Excess provision  |
| Details are shown in Annexure-B.<br>5.a.3 Maturity grouping of balance with other banks and financial institu   |   | Gross loans and advances/investments<br>Non-performing loans and advances/investments (note 8.a.3.1)  | 246,943,650,723 231,391,469,451<br>(14,244,174,334) (12,325,502,447)<br>232,699,476,389 219,065,967,004   | Base for<br>provision         % of required<br>provision         Required<br>provision         Required           Specific provision on classified loans         Taka         Taka         Taka  |
| Payable on demand<br>Up to 1 month<br>Over 1 month but not more than 3 months<br>Over 3 months but not more than 1 year   | - 1,697,963<br>8,738,330,685 7,937,445,612<br>9,142,446,075 15,624,751,827<br>5,155,518,761 3,688,691,464                                     | 8.a.3.1 Non-performing loans and advances/investments<br>Opening balance<br>Addition during the year  | 12,325,502,447 10,677,894,989<br>9 195 507 995 8 738 047 225  | Sub-standard         1,477,614,554         5% - 20%         295,522,912         89,395,084           Doubfful         290,694,200         5% - 50%         175,368,797         240,425,436           Bad/Loss *         4,093,373,846         100% <u>5358,792.915</u> 4158,117,376           Required provision for classified loans and advances/investments <u>5,829,684,624</u> <u>4,487,937,895</u>   |
| Over 1 year but not more than 5 years<br>Over 5 years   | 23,036,295,521 27,252,586,866   | Reduction during the year<br>Closing balance<br>8.a.4 Residual maturity grouping of loans and advances/investmen  | (7,276,836,108)<br>14,244,174,334<br>12,325,502,447   | C. Total provision maintained for classified loans 5,829,684,624 4,487,939,739<br>D. Excess provision - 1,843<br>Total required provision for loans and advances/investments 9,980,780,513 7,893,809,846   |
| 6 Money at call and short notice<br>Banking companies<br>ICB Islamic Bank Limited (note 6.1)  | 89,379,167<br>89,379,167<br>89,379,167  | including bills purchased and discounted<br>Repayable on demand<br>Not more than 3 months   | 13,928,818,840 26,774,935,964<br>65,139,752,627 39,614,017,201  | Total provision maintained for loans and advances/investments (A+C)       0.006/263.969       7,973.811.689         Total excess provision (B+D)       88.483.456       80.001.843         * Provision required for Bad/loss loans includes Tk. 1,261.043.859 for partially write off.       80.001.843  |
| 6.1 This represents a call loan with ICB Islamic Bank Limited, formerly T<br>Bangladesh Bank has issued a notification dated 2 August 2007- BRPD  | The Oriental Bank Limited, since 2007.<br>(R-1)651/991002007-447 and approved   | More than 3 months but not more than 1 year<br>More than 1 year but not more than 5 years<br>More than 5 years  | 57,793,955,719 69,628,612,328<br>83,886,014,673 71,245,926,220<br>26,195,108,864 24,127,977,738<br>246,943,650,723 231,391,469,451  | 8.a.18 During the year 2019, no loan having outstanding Taka 500 crore or more was restructured.     8.b Loans and advances/investments - City Brokerage Limited   |
| a scheme of reconstruction of the former The Oriental Bank Limited in<br>has been finalised and based on earlier issued and recent (BRPD cir<br>2016) schedule and of payment the Bank (CBL) has already received fi  | cular letter no. 15 dated 03 November   | 8.a.5 Lease finance/Izara<br>Lease rental receivable within 1 year<br>Lease rental receivable within 5 years  | 8,115,478 8,028,870<br>8,266,359 10,265,780   | Margin loan was given to several individuals and institutions for doing share trading business through City Brokerage Limited.   |
| 7 Consolidated Investments<br>Government securities<br>The City Bank Limited (note 7.a.1.i)   | <u>36.085.210.195</u> <u>23.636.105.055</u><br><b>36.085,210,195 23,636,105,055</b>   | Lease rental receivable after 5 years<br>Total lease/Izara rental receivable<br>Unearned interest receivable<br>Net lease/Izara finance   | 16,381,837         18,294,650           (4,791,974)         3,244,342)           11,589,863         15,050,309  | 8.c Loans and advances/investments - City Bank Capital Resources Limited<br>Margin Ioan was given to several individuals and institutions for doing share trading business through City<br>Bank Capital Resources Limited.   |
| Others<br>The City Bank Limited (note 7.a.1.ii)<br>City Bank Capital Resources Limited (note 7.c)<br>City Bank Capital Resources Limited (note 7.c)   | 3,366,294,433 4,245,929,247<br>2,303,997,855 2,724,674,002  | 8.a.6 Loans and advances/investments<br>Loans<br>Cash credits   | 216,682,411,061 201,414,212,323   | 9 Bills purchased and discounted (note 8.a.2) Pavable in Rangladesh 2 108 238 549 2 593 997 427  |
| City Bank Capital Resources Limited (note 7.c) 7.a Investments - The City Bank Limited  | 1,803,145,989         2,881,511,933           7,563,438,277         9,852,115,182           43,648,648,472         33,488,220,237             | Cash credits<br>Overdrafts<br>Bills purchased and discounted (note 8.a.2)   | 21,322,572,326 22,085,523,897<br>6,199,778,292 4,581,101,739<br>244,204,761,679 228,080,837,959<br>2,738,889,044 3,310,631,492<br>246,943,650,723 231,391,469,451   | Payable outside Bangladesh         630.650.495         716.634.065           2.738.889.044         3.310.631.492           9.1         Maturity grouping of bills purchased and discounted   |
| Government (note 7.a.1.i)<br>Others (note 7.a.1.ii)   | 36,085,210,195 23,636,105,055<br>3,366,294,433 4,245,929,247<br>39,451,504,628 27,882,034,302   | 8.a.7 Concentration of loans and advances/investments including<br>Industrial loans and advances/investments  | bills purchased and discounted<br>181,939,428,248 175,839,326,311   | Payable within one month         985,171,793         1,104,275,078           Over one month but less than three months         430,155,263         739,300,558           Over three months but less than six months         1,316,814,937         1,467,055,856           Six months or more         6,747,051         -   |
| 7.a.1 Investment securities are classified as follows<br>i) Government bonds<br>Government bonds (cote 7 a 4)   |   | Advances to customer groups<br>Others loans and advances/investments<br>Advances chief executive and other senior executives<br>Advances to allied concerns of directors  | 38,531,915,149 33,036,724,142<br>26,318,768,964 22,384,805,861<br>152,471,534 129,125,161<br>1,066,828 1487,976<br>246,943,650,723 231,391,469,451  | 2,738,889,044 3,310,631,492<br>10 Consolidated fixed assets including premises, furniture and fixtures   |
| Government bonds - (note 7.a.4)<br>Prize bonds<br>ii) Other investments   | 36,081,759,195         23,632,558,655           3.451,000         3.546,400           36,085,210,195         23,636,105,055                   | 8.a.8 Business segment wise concentration of loans and advances<br>and discounted   |   | The City Bank Limited (note 10.a)         5,675,246,085         3,519,386,471           City Brokerage Limited (note 10.b)         357,970,809         335,883,430           City Bank Capital Resources Limited (note 10.c)         690,923,540         586,326,639           CBL Money Transfer Sdn. Bhd, (note 10.d)         38,278,835         18,223,857  |
| Shares (note 7.a.5)<br>Investment in Subordinated Bond<br>Mutual fund   | 2,014,440,314 2,893,163,088<br>1,300,000,000 1,300,000,000<br>51,731,846 52,643,886   | Corporate<br>Retail<br>SME (including agriculture loan and microcredit)<br>Off-shore Banking Unit (OBU)   | 131,460,021,529 111,868,412,217<br>51,566,695,330 51,078,236,065<br>33,994,560,807 27,866,019,728<br>26,135,742,668 36,776,928,753  | City Hong Kong Limited (note 10.e)         6.784.080           Inter-company transactions         6.769.203.349         4,459.820.397           City Bank Capital Resources Limited with The City Bank Limited         (276.812.532)         (276.812.532)           City Brokerage Limited with The City Bank Limited         (193.139.428)         (193.139.428)   |
| Debenture of Bangladesh Welding Electrodes Limited  | 122.273         122.273           3,366,294,433         4,245,929,247           39,451,504,628         27,882,034,302                         | Staff Ioan (note 8.a.15)  | 26,173,142,006<br>3,776,630,389<br>246,943,650,723<br>231,391,469,451   | City Brokerage Limited with The City Bank Limited (193, 139, 426)<br>6,299,251,389 3,989,868,437   |
|   |   |   |   |  |



# The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

| 10.a        | Fixed assets including premises, furniture and fixtures - The City Bank  | 2019<br>Taka<br>Limited   | <u>2018</u><br>Taka   |
|-------------|--|---|---|
|             | Cost<br>Office equipment and machinery<br>Building   | 3,346,400,131<br>1,789,452,122                                    | 2,963,255,182<br>1,789,452,122                                      |
|             | Work-in progress - building<br>Furniture and fixtures<br>Software<br>Work-in progress - software   | 82,285,716<br>1,429,367,802<br>514,272,601<br>92,104,758          | 82,285,716<br>1,299,802,351<br>472,745,186<br>63,410,632            |
|             | Bank's vehicles<br>Land<br>Kight of use assets   | 388,194,209<br>168,630,265<br>2,606,368,257<br>10,417,075,861     | 364,942,497<br>168,630,265  |
|             | Accumulated depreciation and amortisation<br>Written down value  | 10,417,075,861<br>(4,741,829,776)<br>5,675,246,085                | 7,204,523,951<br>(3,685,137,480)<br>3,519,386,471                   |
| 10.b        | See Annexure - D for details.<br>Fixed assets including premises, furniture and fixtures - City Brokerag   | e Limited   |   |
|             | Cost<br>Land and Building<br>Office equipment and machinery  | 292,849,538<br>55,800,462   | 292,849,538<br>52,206,207   |
|             | Furniture and fixtures<br>Software<br>Vehicles<br>Lease hold property  | 31,311,255<br>8,757,936<br>6,220,770<br>850,000                   | 31,015,197<br>11,098,599<br>6,220,770<br>850,000                    |
|             | Right of use assets<br>Accumulated depreciation and amortisation<br>Written down value   | 49,881,498<br>445,671,459<br>(87,700,650)<br>357,970,809          | 394,240,311<br>(58,356,881)<br>335,883,430                          |
| 10.c        | Fixed assets including premises, furniture and fixtures - City Bank Cap  |   |   |
|             | Land and building (capital work in progress)<br>Vehicle<br>Furniture and fixtures  | 668,895,984<br>11,201,065<br>7,584,994                            | 570,972,477<br>11,201,065<br>7,570,434                              |
|             | Office equipment and machinery<br>Software<br>Right of use assets  | 7,766,995<br>2,200,000<br><u>14,915,584</u><br><b>712,564,622</b> | 6,940,372<br>2,200,000<br>598,884,348                               |
| <b>10</b> d | Accumulated depreciation and amortisation<br>Written down value  | (21,641,082)<br>690,923,540                                       | (12,557,710)<br>586,326,639   |
| 10.0        | Fixed assets including premises, furniture and fixtures - CBL Money Tr<br>Cost<br>Furniture and fixtures   | 21,395,692  | 18,703,112  |
|             | Office equipment and machinery<br>Vehicle<br>Right of use assets   | 16,622,669<br>2,133,632<br><u>34,069,800</u><br><b>74,221,793</b> | 14,609,671<br>2,076,692<br>35,389,475                               |
| 10.e        | Accumulated depreciation<br>Written down value<br>Event sesets including promises, furniture and fixtures - CBL Hope Ko  | (35,942,958)<br>38,278,835  | (17,165,618)<br>18,223,857  |
| 10.0        | Fixed assets including premises, furniture and fixtures - CBL Hong Ko<br>Cost<br>Office equipment and machinery  | 1,434,975   | -   |
|             | Furniture and fixtures Accumulated depreciation  | 672,873<br><u>9,637,353</u><br><b>11,745,201</b><br>(4,961,121)   |   |
| 11          | Written down value Consolidated other assets   | 6,784,080   |   |
|             | The City Bank Limited (note 11.a)<br>City Brokerage Limited (note 11.b)  | 12,433,741,210<br>241,529,983                                     | 14,176,321,705<br>250,460,395                                       |
|             | City Bank Capital Resources Limited (note 11.c)<br>CBL Money Transfer Sdn. Bhd. (note 11.d)<br>City Hong Kong Limited (note 11.e)  | 106,920,305<br>2,079,713,480<br>1,594,306                         | 152,365,970<br>10,874,079   |
|             | Goodwill arising on investment in subsidiaries<br>Mutual indebtedness:   | 14,863,499,284<br>35,397,698                                      | 14,590,022,149<br>34,455,982  |
|             | Payable to City Bank Limited - City Brokerage Limited<br>Payable to City Bank Limited - City Bank Capital Resources Limited<br>Payable to City Bank Limited - CBL Money Transfer Sdn. Bhd.<br>Payable to City Bank Capital Resources Limited - City Bank Limited | (167,409,618)<br>(663,124)<br>(882,145)<br>(2,642,188)            | (5,750,000)<br>(5,704,158)<br>(3,944,926)                           |
|             | Payable to City Bank Capital Resources Limited - City Brokerage Limited  |   | (33,870,209)  |
|             | Adjustments for Consolidation - City Brokerage Limited<br>Total consolidated other assets  | 8,627,907,980   | 8,525,506,505   |
| 11.a        | Other assets- The City Bank Limited<br>Income generating other assets<br>Investment in subsidiaries (note 11.a.1)  | 6,085,582,040   | 6,049,702,332   |
|             | Interest income receivable (note 11.a.2) Non income generating other assets  | 1,591,709,111   | 1,751,347,078   |
|             | Accounts receivables (note 11.a.3)<br>Advance payment of tax (note 11.a.4)<br>Deferred tax assets (note 11.a.5)  | 1,898,626,651<br>1,676,259,455<br>828,803,139                     | 1,301,379,656<br>3,067,137,569<br>1,042,663,558                     |
|             | Intangible assets (note 11.a.6)<br>Prepaid expenses<br>Security deposits<br>Stationery and stamps  | 219,250,895<br>51,513,950<br>45,597,814                           | 248,949,440<br>100,197,230<br>64,727,469<br>18,187,540              |
|             | Advance against rent and advertisement<br>Branch adjustment account<br>Protested bill  | 15,960,334<br>7,648,618<br>6,064,171<br>5,842,887                 | 521,124,808<br>5,062,136<br>5,842,887                               |
|             | Receivable from CBL Money Transfer   | 882,145<br>12,433,741,210   | 14,176,321,705  |
| 11.a.1      | Investment in subsidiary In Bangladesh   | 0 400 000 000   | 0.400.000.000   |
|             | City Brokerage Limited<br>City Bank Capital Resources Limited<br>Outside Bangladesh  | 3,400,000,000<br>2,550,000,000<br>5,950,000,000                   | 3,400,000,000<br>2,550,000,000<br>5,950,000,000                     |
|             | CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 99,702,332<br>35,879,708<br>135,582,040                           | 99,702,332  |
| 11.a.2      | Interest income receivable   | 6,085,582,040   | 6,049,702,332   |
|             | Interest receivable from placement<br>Interest receivable from government security<br>Interest receivable from loans & advances  | 543,233,594<br>535,588,904<br>512,886,613                         | 536,307,205<br>547,840,517<br>667,199,357                           |
| 11.a.3      | Accounts receivables   | 1,591,709,111   | 1,751,347,078   |
|             | Receivable against card operation<br>Advance against remittance  | 630,965,633<br>590,178,834  | 481,704,186<br>232,686,688  |
|             | Receivable against encashment -SP/BSP/PSC<br>Receivable against sales proceeds of shares<br>Sundry debtors<br>Advance to vendor for expense  | 299,506,877<br>167,416,457<br>82,796,114                          | 454,422,926<br>2,005,644<br>47,759,108<br>17,052,660                |
|             | Advance for right share<br>Advance for right share<br>Receivable against fraud forgeries<br>Unreconciled nostro entry  | 60,194,256<br>29,316,440<br>26,491,503<br>8,691,904               | 29,316,440<br>24,076,333<br>8,691,904                               |
|             | Advance to staff for expense<br>Receivable under vat current account   | 3,068,633<br>-<br>-<br>1,898,626,651                              | 1,855,348<br><u>1,808,418</u><br><b>1,301,379,656</b>               |
| 11.a.4      | Advance payment of tax<br>Opening balance  | 3,067,137,569   | 2,748,213,553   |
|             | Paid during beatance<br>Paid during the year<br>Adjustment for previous years tax liability<br>Closing balance   | 2,684,010,570<br>(4,074,888,684)<br><b>1,676,259,455</b>          | 1,843,901,827<br>(1,524,977,811)<br><b>3,067,137,569</b>            |
| 11 o E      | Deferred tax assets  | <u>2019</u><br>Taka   | 2018  |
| 11.4.5      | Deferred tax asset   |   | <u>Taka</u><br>   |
|             | Detail calculation on deferred tax assets:   | Taxable/<br>(deductible)  | Deferred tax  |
|             | <u>Book value Tax base</u><br><u>Taka Taka</u>   | <u>temporary</u><br>difference<br><u>Taka</u>                     | <u>(assets) /</u><br><u>liability</u><br><u>Taka</u>                |
|             | Fixed assets         2,915,350,527         3,520,829,816           Unrealised gain on share         2,583,756         -           Receivable on Interest income- T bond         534,200,016         -  | (605,479,289)<br>2,583,756<br>534,200,016                         | (227,054,734)<br>258,376<br>200,325,006                             |
|             | Provision against classified loan         (2,049,264,296)         -           Right of use of assets         1,622,779,754         -           Lease obligation         (1,713,066,891)         -           Deferred tax liability/(asset)         -         -   | (2,049,264,296)<br>1,622,779,754<br>(1,713,066,891)               | (768,474,111)<br>608,542,408<br>(642,400,084)                       |
|             | Deferred tax habinty/(asset)<br>Deferred tax asset up to last year<br>Deferred tax (income)/expense  |   | (828,803,139)<br>(1,042,663,558)<br>213,860,419                     |
| 11.a.6      | Intangible assets Royalty Users license  | 199,486,504<br>19,764,391   | 226,972,873<br>21,976,567   |
| 11.a.6.4    | I Movement of intangible assets  | 219,250,895   | 248,949,440   |
|             | Opening balance<br>Addition during the year<br>Amortiseting during the year  | 248,949,440<br>50,571,842   | 278,472,573<br>54,840,699   |
|             | Amortisation during the year<br>Closing balance  | (80,270,387)<br>219,250,895                                       | (84,363,832)<br>248,949,440   |
| 11.b        | Other assets - City Brokerage Limited Advance payment of tax   | 220,158,834   | 158,993,996   |
|             | Advances, deposits and prepayments<br>Receivable from DSE<br>Receivable from CSE   | 21,371,149<br>-<br>   | 33,460,755<br>16,154,918<br><u>41,850,727</u><br><u>250,460,395</u> |
| 11.c        | Other assets - City Bank Capital Resources Limited   | 04 750 005  |   |
|             | Advance income tax<br>Advances, deposits and prepayments<br>Account receivable<br>Deferred tax assets  | 84,758,025<br>12,788,559<br>4,791,351<br>4,578,590                | 89,927,969<br>14,831,657<br>47,551,811<br>33,032                    |
|             | Stamps in hand   | 4,578,590<br><u>3,780</u><br>106,920,305                          | 21,500<br>152,365,970   |
| 11.d        | Other assets - CBL Money Transfer Sdn. Bhd.<br>Advances, deposits and prepayments  | 2,079,713,480   | <u>10,874,079</u>   |
| 11.e        | Other assets - City Hong Kong Limited  | <u>2,079,713,480</u>  | 10,874,079  |
| 12          | Security deposits  | <u>1,594,306</u><br><u>1,594,306</u>                              |   |
| 12          | Non - banking assets Income generating: Share (note 12.a)  | 110,110,000   | 109,505,000   |
|             | Non-income generating:<br>Land (note 12.b)   | 1,042,228,991<br>1,152,338,991                                    | <u>924,196,289</u><br>1,033,701,289                                 |
|             | The City Bank Limited has been awarded absolute ownership on 46 mor<br>honourable Court under section 33 (7) of Artha Rin Adalat Ain. 2003. The B  |   |   |

| 12.a       | Income generating:   |   |   |   |  |
|------------|--|---|---|---|--|
|            | Name of Parties_<br>Abrar Steel Mills Ltd.   | <u>Type of assets</u><br>Prime Bank Ltd.'s share  | Booking Date<br>15/Nov/12                                     | <u>2019</u><br><u>Taka</u><br>  | <u>2018</u><br><u>Taka</u><br><u>109,505,000</u>                                 |
| 12.b       | <i>Non-income generating:</i><br>M/S Overseas Liner Agency   | 953 decimal land  | 29/Dec/11   | 11,436,000  | 11,436,000   |
|            | M/S Habib Bastra Bitan<br>M/S Misti Enterprise<br>M/S Silva Synthetic Fabrics  | 16.50 decimal land<br>16.50 decimal land<br>67.5 decimal land in<br>Narayangonj   | 29/Dec/11<br>29/Dec/11<br>29/Dec/11 &<br>29/Dec/15            | 1,485,000<br>819,523<br>27,000,000                                      | 1,485,000<br>819,523<br>27,000,000   |
|            | L.J.S Enterprise<br>M/S Sikder Construction<br>M/s. Nan Business Associates<br>M/s. Ananna Enterprise<br>Shibpur Rice Mill                                     | 181.96 decimal land<br>14 decimal land<br>5 decimal land & 1,518 sft floor<br>17.32 decimal land<br>150.75 decimal land                             | 29/Dec/11<br>29/Dec/11<br>27/Dec/12<br>27/Dec/12<br>27/Dec/12 | 3,677,959<br>12,131,206<br>8,340,000<br>-<br>2,358,633                  | 3,677,959<br>12,131,206<br>8,340,000<br>10,240,097<br>1,829,498                  |
|            | M/s. Chand & Sons<br>M/s. Ashraf Traders<br>M/s. Rafique Repairing & Motor<br>Machinery Parts  | 6.60 decimal land<br>12 decimal land<br>8 decimal land along with two<br>storied building   | 10/Oct/13<br>20/Oct/13<br>20/Oct/13                           | 1,850,139<br>3,352,735<br>1,371,088                                     | 1,850,139<br>3,352,735<br>1,371,088  |
|            | Friends International<br>Lucky Trade Concern<br>M/s General Services<br>M/s Galeeb International   | 225.35 decimal land<br>7.89 decimal land<br>375.5 decimal land<br>8.25 decimal land<br>7 katha land   | 3/Mar/14<br>29/Jun/15<br>20/Dec/15<br>22/Dec/15<br>22/Dec/15  | 14,888,087<br>130,326,220<br>2,074,764<br>3,507,045<br>6,200,267        | 14,888,087<br>130,326,220<br>1,905,964<br>3,507,045<br>6,390,367                 |
|            | M/s Balaka Industries<br>Alif Builders & Co.<br>M/s Dhaka Eylet & Bartack Center<br>M/s Alamin Engineering<br>M/s S S Poultry Feed                             | 4.51 decimal land   | 22/Dec/15<br>22/Dec/15<br>23/Dec/15<br>23/Dec/15<br>23/Dec/15 | 6,390,367<br>13,647,649<br>4,855,476<br>2,340,929<br>4,152,867          | 6,390,387<br>13,647,649<br>4,710,476<br>2,340,929<br>4,152,867                   |
|            | M/s Sathi Foods & Oil Industries<br>M/s MIM Pictures International<br>M/s Shaans Denim<br>M/s Apparel King Limited   | 15 decimal land<br>51.5 decimal land<br>1670 sft flat<br>16.34 decimal land   | 23/Dec/15<br>24/Dec/15<br>24/Dec/15<br>24/Dec/15              | 10,683,879<br>1,763,421<br>34,880,000<br>7,189,924                      | 10,683,879<br>1,763,421<br>34,880,000<br>7,189,924                               |
|            | M/s Suchi Enterprise<br>M/s A B Traders<br>M/s The Media Advertising<br>M/s Mondira Medico<br>M/s. Nan Business Associates                                     | 50.24 decimal land<br>3.63 acre land<br>17.50 decimal and 5 katha land<br>12.20 decimal and 3 acre land<br>256 decimal land                         | 24/Dec/15<br>24/Dec/15<br>24/Dec/15<br>24/Dec/15<br>28/Dec/15 | 3,602,354<br>899,503<br>1,627,948<br>4,496,291<br>55,181,250            | 3,602,354<br>899,503<br>1,627,948<br>4,496,291<br>55,181,250                     |
|            | M/s Tajco Ltd<br>Atlas food and Beverage Limited<br>Sristy Traders<br>Rafty Sweaters Limited   | 1.60 acre land  | 30/Dec/15<br>29/Jun/16<br>29/Jun/16                           | 15,049,194<br>65,366,934<br>26,322,125                                  | 15,049,194<br>65,366,934<br>26,322,125   |
|            | Saleh Fashion Ltd.<br>M/S Hasnat Enterprise  | building measuring -+42,000 sft<br>14.56 decimal and 30 decimal land<br>4.587 decimal land with<br>building and 4.125 decimal land                  | 29/Dec/16<br>21/Jun/17<br>30/Dec/17                           | 71,140,000<br>17,592,323<br>21,055,559                                  | 71,140,000<br>17,592,323<br>21,055,559   |
|            | M/s. Noor Enterprise<br>M/s. McCoy Knitwear<br>M/s. Rupchanda Food Products<br>M/s. Unique Steel   | 84.87 decimal land<br>22.50 decimal land and 5.00 decimal<br>land. Total 27.5 decimal land<br>21 decimal vacant land<br>75.5 decimal land           | 30/Dec/17<br>30/Dec/17<br>30/Dec/17<br>30/Dec/17              | 79,984,010<br>2,625,000<br>1,680,000<br>35,726,810                      | 79,884,000<br>2,625,000<br>1,680,000<br>35,400,000                               |
|            | Mohd. Elias Bros (Pvt.) Ltd<br>M/s Momin Monu Auto Rice Mill<br>S. M Enterprise  | 18.92 decimal land<br>117.50 decimal land at Jamalpur<br>94.32 decimal land with 3<br>storied commercial building                                   | 28/Jun/18<br>28/Jun/18<br>26/Dec/18                           | 69,300,000<br>9,400,000<br>98,033,679                                   | 69,300,000<br>9,400,000<br>98,033,679  |
|            | S. K. Motors<br>M/s Rabeya Bastraly<br>Emdadul Haque Bhuiyan   | 29.30 decimal and 27.69<br>decimal land<br>7.0 decimal and 5.5 decimal land<br>1,336.29 decimal land  | 27/Dec/18<br>27/Dec/18<br>30/Jun/19 &                         | 23,238,000<br>2,757,626   | 23,118,000<br>2,502,056  |
| 13         | Tier-II subordinated bond  |   | 29/Dec/19   | <u>126,627,474</u><br><u>1,042,228,991</u>                              | 924,196,289  |
|            | through issuance of 7 (Seven) years  | les fund raised from several bank<br>ears Bond during 2017 and 2018,<br>000 million, BDT 3,800 million ar<br>ber 2019 respectively.                 | worth BDT 5000  | ) million and BD  | T 7000 million   |
|            | respectively as on 31 Decembe  | ed Bonds with outstanding amoun<br>r 2019. Institution wise subscriptio   |   | onds are:<br>2019   | 2018   |
|            | City Bank 2nd subordinated b<br>ONE Bank Limited<br>Rupali Bank Limited<br>Janata Bank Limited   | ond   | 8   | <u>Taka</u><br>000,000,000<br>300,000,000<br>750,000,000                | <u>Taka</u><br>1,000,000,000<br>800,000,000<br>750,000,000                       |
|            | Sonali Bank Limited<br>Pubali Bank Limited<br>Mercantile Bank Limited<br>Uttara Bank Limited   |   | 4   | 500,000,000<br>500,000,000<br>400,000,000<br>350,000,000                | 500,000,000<br>500,000,000<br>400,000,000<br>350,000,000                         |
|            | Dhaka Stock Exchange Limited<br>Agrani Bank Limited<br>Dhaka Bank Limited<br>Standard Bank Limited   |   | 2   | 300,000,000<br>200,000,000<br>100,000,000<br>100,000,000                | 300,000,000<br>200,000,000<br>100,000,000<br><u>100,000,000</u><br>5,000,000,000 |
|            | City Bank 3rd subordinated b<br>ONE Bank Limited<br>Sonali Bank Limited  | ond   | 1,3<br>1,0  | 300,000,000   | 1,300,000,000<br>1,000,000,000   |
|            | Agrani Bank Limited<br>Pubali Bank Limited<br>Dhaka Bank Limited   |   |   | 500,000,000<br>100,000,000<br>200,000,000                               | 1,000,000,000<br>500,000,000<br><u>-</u><br>3,800,000,000<br>3,800,000,000       |
| 14         | The City Bank Limited (note 14.  | m other banks, financial institu<br>a)  | tions and agen  | its<br>168,290,655 6  | 0,453,052,237  |
|            | City Brokerage Limited (note 14<br>City Bank Capital Resources Lir<br>CBL Money Transfer Sdn. Bhd.<br>Mutual indebtedness:                                     | mited (note 14.c)   |   | 579,372,565<br>237,610,179  | 1,304,319,876<br>546,498,026<br><u>250,306,724</u><br>2,554,176,862              |
|            | Loan from The City Bank Limite<br>Loan from The City Bank Limite   | d- CBL Money Transfer Sdn. Bhd  | . <u>(2</u><br>45,  | 34,997,079)   | ,011,356,119)<br>( <u>293,084,447)</u><br><b>1,249,736,296</b>                   |
| 14.a       | Borrowings from other banks<br>In Bangladesh (note 14.a.1)<br>Outside Bangladesh (note 14.a.   | , financial institutions and ager 2)  | 27,   | 588,833,977 3<br>579,456,678 <u>2</u><br>168,290,655 6                  | 3,078,707,897<br>7,374,344,339<br><b>),453,052,237</b>                           |
| 14.a.1     | <b>In Bangladesh</b><br>Dhaka Bank Limited   |   | 3,3   | 396,000,000   | 5,034,000,000  |
|            | Uttara Bank Limited<br>Sonali Bank Limited<br>Pubali Bank Limited<br>IFIC Bank Limited<br>Prime Bank Limited   |   | 1,<br>1,(<br>8  | 100,000,000<br>010,000,000<br>349,000,000<br>500,000,000                | 4,000,000,000<br>251,700,000<br>1,400,000,000                                    |
|            | Prime Bank Limited<br>Meghna Bank Limited<br>AB Bank Limited<br>Southeast Bank Limited<br>Jamuna Bank Limited  |   | 5   | 500,000,000<br>500,000,000<br>500,000,000<br>400,000,000<br>280,170,000 | 500,000,000<br>300,000,000<br>850,000,000<br>926,530,000                         |
|            | Bank Al-Falah Limited<br>State Bank of India<br>Janata Bank Limited<br>Habib Bank Limited<br>Rupali Bank Limited   |   |   | 250,000,000<br>200,000,000<br>200,000,000<br>100,000,000                | 733,400,000<br>500,000,000<br>160,000,000<br>2,183,900,000                       |
|            | BASIC Bank Limited<br>One Bank Limited<br>Commercial Bank of Ceylon PLI<br>NRB Commercial Bank Limited   | c   |   | -   | 200,000,000<br>1,258,500,000<br>335,600,000<br>250,000,000                       |
|            | Standard Chartered Bank<br>Refinance against EDF loan froi<br>Refinance against SME & Corpo<br>Bangladesh Bank against Assur<br>Borrowings from Bangladesh Ba  | orate loan from Bangladesh Bank<br>ed Liquidity Support   | 2,2   | - 12<br>563,519,993 12<br>271,495,984<br>500,000,000<br>468,648,000     | 190,000,000<br>2,601,556,317<br>940,393,581<br>-<br>463,128,000                  |
| 14.a.2     | Outside Bangladesh<br>Standard Chartered Bank, Sing  |   | 27,   | <u>588,833,977</u> <u>3</u> :   | 4,302,641,073  |
|            | Bank Muscat S.A.O.G<br>Global Climate Partnership Fun<br>Abu Dhabi Commercial Bank<br>Nederlandse Financierings-Maats  | d S.A.Sicav-Sif (GCPF)<br>chappij Voor Ontwikkelingslanden N  | 2,9<br>2,9<br>2,2<br>N.V (FMO) 1,2                            | 920,560,000<br>546,999,999<br>299,785,596<br>273,500,000                | 1,621,894,247<br>2,582,621,286<br>2,882,062,979<br>1,887,750,000                 |
|            | Oesterreichische Entwicklungst<br>Norwegian The Investment Fun<br>HDFC Bank Limited<br>CaixaBank, S.A<br>DBS Bank  | ank AG (OeEB)<br>d For Developing Countries (NOF  | RFUND) 8  | 349,000,000<br>781,080,000  | 1,258,500,000<br>839,000,000<br>797,050,000<br>1,278,610,960                     |
|            | International Finance Corporatio<br>Emirates NBD Bank PJSC ,Dub<br>Habib Bank AG,Dubai<br>Habib Bank AG Zurich,Switzerla                                       | ai  |   | 70,750,142  | 3,146,250,084<br>419,500,000<br>453,096,550<br>284,176,969                       |
|            | RAK Bank Dubai<br>First Abu Dhabi Bank, Dubai<br>Bank One , Mauritius<br>Asian Development Bank<br>Standard Chartered Bank, Lond                               | on  |   |   | 1,888,629,713<br>1,690,411,239<br>497,559,081<br>119,807,119<br>1,424,783,040    |
| 14.a.3     | Borrowings secured/unsecure  | ed from other banks, financial i  | nstitutions and   |   | 7 <u>,374,344,339</u>  |
| 14.a.4     | Unsecured  | ngs from other banks, financial   | <u>43,6</u><br><u>44,</u>                                     | 68,290,655 60<br>68,290,655 60  | 0,453,052,237<br>0 <b>,453,052,237</b>   |
|            | Payable on demand<br>Up to 1 month<br>Over 1 month but within 3 month<br>Over 3 months but within 1 year   |   | 8,5<br>11,2   | 599,101,042<br>206,679,445  | 1,380,771,937<br>7,438,491,292<br>5,808,703,676<br>3,955,721,581                 |
| 14.b       | Over 1 year but within 5 years<br>Over 5 years<br>City Brokerage Limited is enjoy  | ving two overdraft facilities from  | 44,   | <u>-</u><br>168,290,655 6   |  |
|            | financing to its customers, sup<br>market . Rate of interest of the<br>subject to revisions by the ban   | porting prefunding facilities to its<br>availed facilities are currently 10<br>ks' management from time to tim<br>n years from Lanka Bangla Finance | foreign clients<br>0.50% p.a. and<br>ne. Brokerage is         | and investment<br>7.00p.a. respec<br>also enjoying                      | in secondary<br>tively which is<br>two term loan                                 |
| 14.c       | from Investment Corporation of<br>City Bank Capital Resource Ltd.  | Bangladesh (ICB) @ 4.00% inter<br>has taken term loan facility of Tk<br>jiring and developing own asset.  | est p.a   |   |  |
| 14.d<br>15 | CBL Money Transfer Sdn Bhd.<br>remitting foreign currency from I<br>Consolidated deposits and ot   |   |   | .td. for prefundi<br><u>019</u>   | ng support for <u>2018</u>   |
|            | The City Bank Limited (note 15.<br>City Brokerage Limited  |   | 246,70<br>17  | 4,799,386   | <u>Taka</u><br>5,170,199,563<br>399,732,242<br>100,065,846                       |
|            | City Bank Capital Resources Lin<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited<br>Inter-company indebtedness (no<br>Adjustments for Consolidation - | ote 15.b)<br>City Brokerage Limited   | (650  | 0,377,141<br>132,092<br>1,743,600<br>,012,590)<br>-                     | 100,065,846<br>4,891,574<br>(814,426,709)  |
| 15.a       | Adjustments for Consolidation -<br>Deposits and other accounts   | City Bank Capital Resources Lim   | nted  | <u>0,705,071</u> _204   | <u>-</u><br>4,860,462,516  |
|            | Local bank deposits (note 15.a.<br>Customer and other deposits   | 1)  | 242,07  | 2,197,469 19  | 9,663,842,997<br>5,506,356,566<br>5,170,199,563                                  |
| 15.a.'     | I Local bank deposits Name of Bank   | CD SND<br>Taka Taka   | 2019<br>FDR<br>Taka S   | Manarah<br>ND/TD Taka   | Total<br>Taka  |
|            | Trust Bank Limited<br>Dutch-Bangla Bank Limited<br>IBRAC Bank Limited<br>Jamuna Bank Limited   | -  111,380  1,0<br>-  714,541  8<br>-  -  -  8  | 500,000,000  1<br>000,000,000 <br>800,000,000 <br>509,400,000 | ND/TD Taka<br>006,960,757<br>-<br>-<br>279,081                          | Taka<br>1,506,960,757<br>1,000,111,380<br>800,714,541<br>509,679,081             |
|            | United Commercial Bank Limite<br>Pubali Bank Limited<br>Islami Bank Bangladesh Limite<br>Al Arafah Islami Bank Limited   | ed   -  -  4<br>  -  885,333  3<br>d   -  - <br>  -  -  | 424,500,000<br>339,600,000<br>-<br>-<br>-                     | 23,099,622<br>8,196,116   | 424,500,000<br>340,485,333<br>23,099,622<br>8,196,116                            |
|            | Southeast Bank Limited<br>Export Import Bank of Banglade<br>Modhumoti Bank Limited<br>IPadma Bank Limited<br>Shahjalal Islami Bank Limited                     | 6,428,906  1,409,062 <br>sh Ltd  - <br>-  3,220,989 <br>-  1,455,136 <br>-  -   | - <br>- <br>- <br>-   | 3,273,329<br>-<br>1,203,406   | 7,837,968<br>3,273,329<br>3,220,989<br>1,455,136<br>1,203,406                    |
|            | AB Bank Limited<br>Prime Bank Limited<br>Standard Bank Limited<br>Sonali Bank Limited  | 267,734<br>- 82,163<br>20,669   | -<br>-<br>-   | 347,872<br>- <br>- <br>-  | 347,872<br>267,734<br>82,163<br>20,669   |
|            | Social Islami Bank Limited   | 6,717,309 7,878,604 3,9   | -<br>573,500,000 1  | 11,877<br>043,372,060   | <u>11,877</u><br>4,631,467,973   |

| 15.a.2 | Deposits and other accounts  | <u>2019</u><br><u>Taka</u>   | <u>2018</u><br><u>Taka</u>   |
|--------|--|--|--|
|        | Current deposits and other accounts<br>Current, al-wadeeah and manarah current deposits<br>Sundry deposits (note 15.a.3)<br>Foreign currency deposits<br>Security deposits receipts  | 25,785,610,838<br>11,982,917,434<br>3,018,277,134<br>3,620,881   | 18,400,934,73<br>6,839,930,08<br>2,344,803,55<br>3,634,38  |
|        | Bills payable<br>Pay orders issued<br>Demand draft   | <b>40,790,426,287</b><br>1,876,599,354<br>4,154,822  | 27,589,302,75<br>1,513,748,07<br>4,172,98  |
|        | Pay slips issued Savings bank deposits (note 15.a.4)   | 3,342,303<br>1,884,096,479<br>46,367,253,617   | 3,520,93<br>1,521,442,00<br>44,278,439,53  |
|        | Fixed deposits<br>Fixed deposits, mudaraba and manarah fixed deposits<br>Short notice deposits, mudaraba and manarah short notice deposits   | 124,853,784,836<br>23,929,658,311  | 99,330,844,18<br>24,657,901,82   |
|        | Scheme deposits (note 15.a.5)<br>Non resident deposits<br>Total deposits and other accounts  | 8,385,239,952<br>493,205,960<br>157,661,889,059<br>246,703,665,442   | 7,503,068,19<br>289,201,06<br>131,781,015,27<br>205,170,199,56   |
| 15.a.3 | Sundry deposits<br>Foreign bills purchased awaiting remittance   | 4,697,332,510  | 3,442,521,74   |
|        | Sundry creditors<br>Margin on letters of credit<br>Sundry deposit - ATM<br>Margin on letters of guarantee  | 4,306,263,386<br>1,386,983,035<br>508,302,326<br>408,859,913   | 521,784,96<br>1,188,957,72<br>389,696,29<br>432,855,05   |
|        | Sundry deposits - Amex Card- local<br>Payable against RTGS & EFT<br>Unclaimed foreign DD   | 244,449,880<br>96,709,171<br>58,475,118  | 313,309,82<br>8,413,68   |
|        | Sundry deposits - Master Cards<br>Security money- suppliers<br>Auto debit receipt/payment (Credit Card)<br>Sundry deposits - City Card - local   | 48,011,123<br>45,484,068<br>32,669,028<br>31,932,219   | 41,622,62<br>46,741,85<br>70,128,81<br>38,287,11   |
|        | Security deposits NRB<br>Payable against SP and others<br>Others<br>Sundry deposits - foreign settlement   | 24,196,500<br>24,068,700<br>22,656,674<br>21,731,400   | 22,764,48<br>194,122,55<br>14,742,87   |
|        | CIB sérvice charges<br>Charge back - Amex Card - international<br>Sundry deposits - City Card - international<br>Interest payable on three stage deposits  | 6,549,308<br>3,354,543<br>2,844,112<br>2,731,458   | 5,514,21<br>3,216,50<br>85,362,59<br>2,852,18  |
|        | Charges against credit rating<br>Sanchaypatra<br>Security money- staff   | 1,880,865<br>1,300,000<br>1,013,810  | 2,160,35<br>1,013,81   |
|        | Key deposits<br>Payable against cash advance<br>Foreign currency<br>Charge back - Master Cards   | 966,750<br>808,838<br>799,525<br>484,143   | 988,75<br>808,83<br>799,52<br>1,293,36   |
|        | Payable against legal expenses<br>Unclaimed balances<br>Lease deposits<br>Agent commission on consumer credit schemes  | 453,688<br>393,652<br>346,592<br>232,757   | 1,443,17<br>297,96<br>346,59<br>232,75   |
|        | Hajj deposits<br>Margin on inland bills purchased<br>Imprest fund - cash incentive   | 194,597<br>185,000<br>172,317  | 194,59<br>185,00<br>7,189,81   |
| 15.a.4 | Risk fund (Consumer Credit Schemes and lease finance) Savings bank deposits  | 80,428<br>11,982,917,434   | <u>80,42</u><br>6,839,930,08   |
|        | Savings bank deposits<br>Mudaraba/manarah savings deposits   | 45,284,993,538<br>1,082,260,079<br><b>46,367,253,617</b>   | 43,523,889,75<br>754,549,77<br><b>44,278,439,53</b>  |
| 15.a.5 | Scheme deposits<br>City Shomriddhi   | 7,998,292,273  | 7,055,408,80   |
|        | City Projonmo<br>Deposit pension scheme (note 15.a.5.1)<br>Mudaraba monthly deposit scheme<br>Three stage scheme deposit   | 205,040,864<br>102,701,675<br>63,644,540<br>4,876,853  | 204,506,47<br>19,267,50<br>202,430,96<br>7,883,06  |
|        | Manarah hajj deposit scheme<br>Monthly benefit scheme<br>Junior savers scheme<br>City bank sanchaya scheme   | 3,089,012<br>2,650,000<br>2,368,908<br>989,311   | 4,148,32<br>3,650,00<br>3,084,21<br>1,087,31   |
|        | Marriage savings scheme<br>Lakpati savings scheme<br>Education savings scheme  | 785,184<br>557,655<br>243,677<br>8,385,239,952   | 785,18<br>572,68<br>243,67<br><b>7,503,068,19</b>  |
|        | Deposit pension scheme was closed from the year 1995 and its interest<br>Sector-wise deposits  |  |  |
|        | Private<br>Other public<br>Deposit money banks   | 227,888,347,866<br>7,510,136,249<br>4,631,467,973  | 181,705,237,36<br>8,460,055,23<br>9,663,842,99   |
|        | Government<br>Foreign currency   | 3,655,436,220<br>3,018,277,134<br><b>246,703,665,442</b>   | 2,996,260,40<br>2,344,803,55<br><b>205,170,199,56</b>  |
| 15.a.7 | Maturity analysis of inter-bank deposits<br>Payable on demand<br>Up to 1 month   | 285,208<br>3,272,422,144   | 433,433,33<br>8,202,944,44   |
|        | Over 1 month but within 3 months<br>Over 3 months but within 1 year  | 1,326,618,227<br>32,142,394<br><b>4,631,467,973</b>  | 1,013,088,89<br>14,376,32<br>9,663,842,99  |
| 15.a.8 | Maturity analysis of deposits<br>Bills payable:<br>Payable on demand   | 15,323,985   | 16,337,21  |
|        | Up to 1 month<br>Over 1 month but within 6 months<br>Over 6 months but within 1 year   | 444,395,556<br>1,424,376,938   | 358,861,86<br>1,146,242,92   |
|        | Over 1 year but within 5 years<br>Over 5 years but within 10 years<br>Over 10 years  | -<br>-<br>1,884,096,479  | 1,521,442,00   |
|        | Other deposits:<br>Payable on demand<br>Up to 1 month<br>Over 1 month but within 6 months  | 7,256,633,700<br>26,266,989,673<br>95,927,045,834  | 6,698,349,58<br>24,305,269,24<br>40,085,449,10   |
|        | Over 6 months but within 1 year<br>Over 1 year but within 5 years<br>Over 5 years but within 10 years<br>Over 10 years   | 52,262,570,173<br>47,524,108,618<br>13,712,173,802<br>1,870,047,163  | 62,174,494,23<br>65,954,019,82<br>3,287,844,75<br>1,143,330,80   |
| 15.b   | City Brokerage Limited and City Bank Capital Resource Limited mainta   | <u>1,870,047,163</u><br><u>244,819,568,963</u><br><u>246,703,665,442</u><br>ined current deposit   | 1,143,330,80<br>203,648,757,56<br>205,170,199,56   |
|        | receipt accounts with its parent company, The City Bank Limited. Accountw<br>Inter-company indebtedness among Holding company & Subsidiar  | iseoutstandingbalar<br>ries:   | ncesareasfollow  |
|        | City Brokerage Limited - current accounts<br>City Brokerage Limited - fixed deposits receipt accounts  | 137,466,855<br>2,997,535<br><b>140,464,390</b>   | 688,873,97   |
|        | City Bank Capital Resources Limited - current accounts<br>City Bank Capital Resources Limited -fixed deposits receipt accounts<br>Inter-company indebtedness among Subsidiaries:   | 2,853,235<br>339,233,608<br><b>342,086,843</b>   | 1,628,63<br><u>101,969,92</u><br><b>103,598,55</b>   |
|        | Payable to City Bank - City Bank Capital Resources Limited<br>Payable to City Bank Capital Resources Limited - City Brokerage Limited  | 167,461,357  | <u>21,954,17</u><br>21,954,17  |
| 16     | Total inter-company indebtedness<br>Consolidated other liabilities   | 650,012,590  | 814,426,70   |
|        | The City Bank Limited (note 16.a)<br>City Brokerage Limited (note 16.b)<br>City Bank Capital Resources Limited (note 16.c)<br>CBL Money Transfer Sdn. Bhd. (note 16.d)   | 29,201,394,866<br>427,990,339<br>158,150,781<br>1,840,393,418  | 25,927,109,06<br>575,041,69<br>144,839,78<br>502,166,66  |
|        | City Hong Kong Limited (note 16.e)<br>Mutual indebtedness:<br>Payable to City Bank Limited - City Brokerage Limited  | <u>15,920,009</u><br><u>31,643,849,413</u><br>(6.017)  | 27,149,157,21  |
|        | Payable to City Bank Limited - City Bank Capital Resources Limited<br>Payable to City Bank Limited - CBL Money Transfer Sdn. Bhd.<br>Payable to City Bank Capital Resources Limited - City Bank Limited  | (3,299,295)<br>(882,145)<br>-  | (9,694,92)<br>(5,704,15)<br>(20,803,06)  |
|        | Payable to City Brokerage Limited - City Bank Capital Resources Limited<br>Adjustments for Consolidation - City Bank Capital Resources Limited<br>Adjustments for Consolidation - CBL Money Transfer Sdn, Bid  | (13,809,887)<br>(17,997,344)   | (20,803,069<br>(36,202,15  |
| 16.a   | Adjustments for Consolidation - CBL Money Transfer Sdn. Bhd.<br>Total consolidated other liabilities<br>Other liabilities - The City Bank Limited  |  | 27,112,955,06  |
| .u.d   | Other Ilabilities - The City Bank Limited<br>Provision for loans and advances/investments (note 16.a.1)<br>Interest and other expenses payable<br>Provision for income tax (note 16.a.6)   | 10,069,263,969<br>8,212,549,355<br>3,942,378,436   | 7,973,811,68<br>8,948,543,71   |
|        | Provision for income tax (note 16.a.6)<br>Interest suspense account (note 16.a.3)<br>Lease liabilities<br>Provision for outstanding off-balance sheet exposures (note 16.a.2)  | 8,212,549,355<br>3,942,378,436<br>2,034,100,642<br>1,713,066,892<br>1,031,885,771  | 4,971,406,54<br>1,391,564,56<br>990,541,45   |
|        | Others<br>Other provision (note 16.a.5)<br>Provision for non banking assets<br>Branch adjustment account   | 995,447,093<br>670,926,471<br>523,083,602  | 530,957,61<br>512,170,50<br>593,716,18   |
|        | Provision for nostro account<br>Payable to CBL Money Transfer Sdn. Bhd.  | 8,692,635<br>  | 8,692,63<br>5,704,15<br><b>25,927,109,06</b>   |
| 44     | and the second state of th | 4,487,939,739  | 3,737,096,84   |
| 16.a.1 | Provision for loans and advances/investments<br>Movement in specific provision on classified loans/investments:<br>Provision held at the beginning of the year   |  | (235,559,138   |
| 16.a.1 | Movement in specific provision on classified loans/investments:<br>Provision held at the beginning of the year<br>Fully provided debts written off during the year<br>Fully waived during the year<br>Recoveries of amounts previously written off<br>Specific provision made during the year  | (710,829,678)<br>(7,465,775)<br>228,668,430<br>401,644,128   | 321,814,04   |
| 16.a.1 | Movement in specific provision on classified loans/investments:<br>Provision held at the beginning of the year<br>Fully provided debts written off during the year<br>Fully waived during the year<br>Recoveries of amounts previously written off<br>Specific provision made during the year<br>Provision made for partially write off<br>Provision held at the end of the year<br>Movement in general provision on unclassified loans/investments:   | (7,465,775)<br>228,668,430<br>401,644,128<br>1,429,727,780<br><b>5,829,684,624</b>   | 321,814,04<br>343,700,00   |
| 16.a.1 | Movement in specific provision on classified loans/investments:<br>Provision held at the beginning of the year<br>Fully provided debts written off during the year<br>Pully waived during the year<br>Recoveries of amounts previously written off<br>Specific provision made during the year<br>Provision held at the end of the year<br>Provision held at the end of the year<br>Movement in general provision on unclassified loans/investments:<br>Provision held at the beginning of the year<br>Transfer to provision for classified accounts<br>Transfer to mother provision  | (7,465,775)<br>228,668,430<br>401,644,128<br><u>1,429,727,780</u><br>5,829,684,624<br>3,485,871,951  | 321,814,04<br>343,700,00<br><b>4,487,939,73</b><br>2,310,060,19  |
| 16.a.1 | Movement in specific provision on classified loans/investments:<br>Provision held at the beginning of the year<br>Fully provided debts written off during the year<br>Fully waived during the year<br>Recoveries of amounts previously written off<br>Specific provision made during the year<br>Provision held at the end of the year<br>Movement in general provision on unclassified loans/investments:<br>Provision held at the beginning of the year<br>Transfer to provision for classified accounts   | (7,465,775)<br>228,668,430<br>401,644,128<br>1,429,727,780<br>5,829,684,624<br>3,485,871,951<br>753,707,394<br>4,239,579,345<br>10,069,263,969 | (4,157,352<br>325,045,33<br>321,814,04<br><u>343,700,00</u><br><u>4,487,939,73</u><br>2,310,060,19<br><u>1,175,811,75</u><br><u>3,485,871,95</u><br><b>7,973,811,68</b><br>[aka 93,37 millio |

The City Bank Limited has been awarded absolute ownership on 46 mortgage properties through verdict of honourable Court under section 33 (7) of Artha Rin Adalat Ain, 2003. The Bank also acquired some lien shares as settlement of Ioan. Theses have been recorded at Taka 1,152,338,991 as non-banking assets.

As per BRPD circular h0. 14 dated 23 september 2012 banks are advised to maintain 1% general provision against outstanding off balance sheet exposures. Bangladesh Bank through BRPD circular letter no.1 dated 3 January 2018 and BRPD letter reference no. BRPD[(P-1)661/13/2019-354 dated 13 January 2019 allows waiver of maintaining 1% general provision against off balance sheet exposures to fast track power plant project and exposures to all power plant projects for import of fuel with effect from 31 December 2018. In year for fast track power plant project is applicable for the exposures to be taken till 30 September 2018. In year 2018, Bangladesh Bank also issued a circular through BRPD letter no.7 dated 21 June 2018 allows waiver of maintaining 1% general provision against Bills for Collection. In addition to the all said circular, Bangladesh Bank issued a letter reference no. BRPD[P-1)/661/13/2020/1403 dated 05 February 2020 based on our prayer to allows waiver of maintaining 1% general provision against Export Credit Agency (ECA) guarantee back long term credit facility by allowing 0.5% general provision waiver. As on 31 December 2019 bank's outstanding off balance sheet exposures against fast track power projects, for import of fuel for power plant project, Bills for Collection and Export Credit Agency (ECA) guarantee back long term credit facility wer Taka 196,887,240, Taka 8,220,440,363. Taka.7,846,04,339 and Taka. 12,15,291,351 respectively. With compliance of the mentioned circular and circular letter reference, the Bank maintained provision faka 1,031,885,771 (2018: Taka 990,541,458) against requirement of Taka 977,850,968 (2018: Taka 990,541,458) as at 31 December 2019.

| Opening balance          | 990,541,458          | 824,563,933        |
|--------------------------|----------------------|--------------------|
| Addition during the year | <u>41,344,313</u>    | 165,977,525        |
| Closing balance          | <b>1,031,885,771</b> | <b>990,541,458</b> |

# 16.a.3 Interest suspense account

Interest suspense account on classified loans and advances Interest suspense on standard loans Interest suspense on special mention account

| 1,240,859,927 | 1,048,563,241 |
|---------------|---------------|
| 731,422,098   | 169,494,395   |
| 61,818,617    | 173,506,932   |
| 2,034,100,642 | 1,391,564,567 |



# The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

|          |  |   |  | <u>2019</u><br><u>Taka</u>                      | <u>2018</u><br>Taka                             |
|----------|--|---|--|---|---|
| 16.a.4   | Movement of interest susp  | ense account                                    |  | 4 004 504 507                                   | 4 007 000 540                                   |
|          | Opening balance<br>Amount transferred to "intere<br>Amount recovered from "inter                 | st suspense" account d                          | uring the year                           | 1,391,564,567<br>1,558,634,487<br>(789,015,879) | 1,087,929,519<br>1,339,689,160<br>(547,010,085) |
|          | Amount waived during the ye<br>Amount written off during the                                     | ar  | during the year                          | (52,095,805)<br>(74,986,728)                    | (547,010,085)<br>(272,975,847)<br>(216,068,179) |
|          | Closing balance  | Jour  |  | 2,034,100,642                                   | 1,391,564,567                                   |
| 16.a.5   | Other provision  |   |  | 0.40.070.400                                    | 075 040 404                                     |
|          | Provision against employee to<br>Provision against good borror<br>Provision against other assort | wer (note 16.a.5.2)                             |  | 346,879,428<br>155,469,389<br>132,452,001       | 275,242,464<br>95,469,389                       |
|          | Provision against other asset<br>Provision against investment<br>Provision against interest rec  |   |  | 132,452,901<br>24,150,000<br>6,131,866          | 103,790,774<br>24,150,000<br>7,674,994          |
|          | Provision against protested b  |   |  | 5,842,887<br>670,926,471                        | 5,842,887<br>512,170,507                        |
| 16.a.5.1 | Movement of other provision  | on  |  |   |   |
|          | Opening balance<br>Addition during the year  |   |  | 512,170,507<br>328,811,426                      | 429,784,624<br>301,000,000                      |
|          | Adjustment during the year<br>Closing balance  |   |  | (170,055,462)<br>670,926,471                    | (218,614,117)<br>512,170,507                    |
| 16.a.5.2 | Movement of Provision aga  | inst good borrower                              | 1  |   |   |
|          | Opening balance  |   |  | 95,469,389                                      | 51,469,389                                      |
|          | Addition during the year<br>Rebate allowed to good borro<br>Closing balance                      | ower  |  | 60,000,000<br><u>-</u><br><u>-</u><br><u>-</u>  | 44,000,000<br>-<br>95,469,389                   |
| 16.a.6   | Provision for income tax   |   | :  |   | <u> </u>  |
|          | Opening balance  |   |  | 4,971,406,540                                   | 4,224,885,976                                   |
|          | Adjustment for settlement of<br>Provision during the year (no                                    | te 16.a.6.1)                                    |  | (4,074,888,684)<br>3,045,860,580                | (1,524,977,811)<br>2,271,498,375                |
|          | Adjustment of deferred tax lia<br>Closing balance  | ability/(asset) (note 16.a                      | .6.2)                                    | 3,942,378,436                                   | 4,971,406,540                                   |
| 16.a.6.1 | Provision for current tax of Ta<br>been made, as prescribed by                                   |   |  |   |   |
|          | add backs to income and dis  | allowances of expenditu                         | ure as per Income Tax                    |   |   |
| 16 - 6 - | Corporate tax position of the  | bank has been shown i                           | n Annexure-E                             |   |   |
| 10.8.6.2 | Deferred tax liability<br>Opening balance  |   |  | _   |   |
|          | Addition (adjustment) during<br>Closing balance  | the year  |  |   |   |
| 16.b     | Other liabilities - City Broke   | erage Limited                                   |  |   |   |
|          | Provision for taxation and VA  | т   |  | 230,014,460                                     | 176,514,673                                     |
|          | Interest suspense<br>Provision for loans and advar   | nces  |  | 92,222,991<br>48,047,979<br>20,560,462          | 166,005,080<br>231,099,212                      |
|          | Lease obligation<br>Provision for diminution in va<br>Accounts payable                           | lue of investments                              |  | 29,569,463<br>25,630,424<br>2,413,022           | 1,352,733                                       |
|          | Accrued expenses   |   |  | <u>92,000</u><br>427,990,339                    | 70,000<br>575,041,698                           |
| 16.c     | Other liabilities - City Bank  | Capital Resources Li                            | mited                                    |   |   |
|          | Provision for taxation<br>Provision for diminution in va   | lue of investment                               |  | 119,562,662<br>19,745,048                       | 118,327,121<br>14,254,723                       |
|          | VAT and TDS payable<br>Other payables  | ide of investment                               |  | 3,259,803<br>2,720,444                          | 7,842,909 3,237,264                             |
|          | Accrued expenses<br>Lease obligation   |   |  | 1,013,585<br>11,849,239                         | 1,177,768                                       |
|          |  |   |  | 158,150,781                                     | 144,839,786                                     |
| 16.d     | Other liabilities - CBL Mone   | ey Transfer Sdn. Bhd.                           |  | 1 915 041 410                                   | 400 657 086                                     |
|          | Settlement obligation<br>Lease obligation<br>Accrued expenses                                    |   |  | 1,815,041,412<br>20,526,904<br>4,773,503        | 499,657,086<br>-<br>2,473,217                   |
|          | Provision for taxation   |   |  | 51,599<br>1,840,393,418                         | 36,360<br>502,166,663                           |
| 16.e     | Other liabilities - CBL Hong   | Kong Limited                                    |  |   |   |
|          | Payable against others   |   |  | 10,196,940                                      | -   |
|          | Lease obligation<br>Deferred tax liabilities<br>Provision for auditor fee                        |   |  | 5,165,962<br>288,759<br>181,054                 | -   |
|          | Provision against staff  |   |  | 87,294<br>15,920,009                            |   |
| 17       | Share capital  |   |  |   |   |
| 17.1     | Authorised:  |   |  |   |   |
|          | 1,500,000,000 ordinary share   | es of Taka 10.00 each                           | :  | 15,000,000,000                                  | 15,000,000,000                                  |
|          | Authorised Share Capital of t<br>by a special resolution dated                                   |   | ease to Taka 15,000,0                    | 00,000 from Taka 1                              | 0,000,000,000                                   |
| 17.2     | Issued, subscribed and full  |   | No. of shares                            |   |   |
|          | Ordinary shares of Taka 10.0   | 0 each issued for cash                          |  | 0.404.00  | 0 404 00  |
|          | 31 December'16<br>Ordinary shares of Taka 10.0   | 0 each issued for cash                          |  |   | 2,404,634,700                                   |
|          | IFC during October'17<br>Ordinary shares of Taka 10.0  |   |  |   | 460,946,330                                     |
|          | shares up to 31 December'19  | )   | 729,828,558<br>1,016,386,661             |   | 6.814.291.940<br>9,679,872,970                  |
|          | The City Bank Ltd. issued 46<br>18.30 per share) to Internati                                    |   |  |   |   |
|          | regulatory requirements.   |   |  |   |   |
|          | The Bank offered 1:1 right sha<br>was 19,639,125 as the bonus                                    |   |  |   |   |
|          | of right exercise the honorab<br>the Court was to restrain exe                                   |   |  |   |   |
|          | provision for future dividend,<br>maintained a reserve of Taka                                   | which may be declare                            | ed on the aforemention                   | oned shares. Accor                              | dingly, the Bank                                |
|          | prejudice shares, which is she   |   |  |   |   |
| 17.3     | History of issued, subscrib  |   | -  |   |   |
|          | Accounting year<br>1983 Openi  | Declaration<br>ng capital                       | 3,400,000                                | Value of capital<br>34,000,000                  | Cumulative<br>34,000,000                        |
|          | 1987 Initial   | r subscription<br>public offer                  | 1,000,000<br>3,600,000                   | 10,000,000<br>36,000,000                        | 44,000,000<br>80,000,000                        |
|          | 2002 1:2 Ri  | ght issue<br>ght issue                          | 8,000,000<br>8,000,000                   | 80,000,000<br>80,000,000                        | 160,000,000<br>240,000,000<br>480,000,000       |
|          | 2005 50% s   | ght issue<br>tock dividend                      | 24,000,000<br>24,000,000                 | 240,000,000<br>240,000,000                      | 480,000,000<br>720,000,000                      |
|          | 2007 10% s   | tock dividend<br>tock dividend                  | 36,000,000<br>10,800,000                 | 360,000,000<br>108,000,000                      | 1,080,000,000<br>1,188,000,000                  |
|          | 2009 15% s   | tock dividend<br>tock dividend<br>tock dividend | 17,820,000<br>20,493,000<br>39,278,250   | 178,200,000<br>204,930,000<br>392,782,500       | 1,366,200,000<br>1,571,130,000<br>1,963,912,500 |
|          | 2010 1:1 Ri  | tock dividend<br>ght issue<br>tock dividend     | 39,278,250<br>192,463,470<br>116,656,410 | 392,782,500<br>1,924,634,700<br>1,166,564,100   | 1,963,912,500<br>3,888,547,200<br>5,055,111,300 |
|          | 2012 25% s   | tock dividend<br>tock dividend<br>tock dividend | 126,377,782<br>63,188,891                | 1,263,777,820<br>631,888,910                    | 6,318,889,120<br>6,950,778,030                  |
|          | 2014 20% s   | tock dividend                                   | 139,015,560<br>41,704,668                | 1,390,155,600<br>417,046,680                    | 8,340,933,630<br>8,757,980,310                  |

|          |  | <u>2019</u><br>Taka in crore  | <u>2018</u><br>Taka in crore  |
|----------|--|---|---|
| 17.5.2   | General provision maintained against unclassified loan /<br>investments & outstanding off-balance sheet exposures  |   |   |
| 175a     | General provision maintained against unclassified loan/investments (note 16.a.1)<br>General provision maintained against outstanding off balance sheet exposures (note 16.a.2)<br>Capital Adequacy Ratio - The City Bank Limited   | 423.96<br>103.19<br><b>527.15</b>   | 348.59<br>99.05<br><b>447.64</b>  |
| 17.0.0   | Common Equity Tier 1 Capital (CET1)  | 4 040 00  | 007.00  |
|          | Paid up capital<br>Non-repayable share premium account<br>Statutory reserve  | 1,016.39<br>150.44<br>865.95  | 967.99<br>150.44<br>800.16  |
|          | General reserve<br>Retained earnings (note 22.a)<br>Dividend equalisation reserve  | 1.14<br>362.62<br>53.08   | 1.14<br>288.29<br>53.08   |
|          | Regulatory Adjustments / Deductions from CET1<br>Deferred tax assets   | 2,449.61<br>(82.88)   | 2,261.09<br>(104.27)  |
|          | 100% of Excess Investment in other banks, FI and Ins. Co.  | (0.30)<br><b>2,366.43</b>   | (6.11)<br><b>2,150.71</b>   |
|          | Tier 2 Capital<br>Tier-II subordinated bond<br>General provision (note 17.5.a.2)   | 820.00<br>527.15  | 880.00<br>447.64  |
|          | Revaluation reserve for equity instruments (up to 10%)<br>Revaluation reserve for HTM securities (up to 50%)<br>Revaluation reserve for HFT (up to 50%)  | 27.93<br>1.10<br>20.33  | 27.93<br>1.10<br>20.33  |
|          | Regulatory Adjustments / Deductions from Tier 2 capital  | 1,396.51  | 1,377.01  |
|          | 100% of Excess Investment in other banks, FI and Ins. Co.<br>100% of revaluation reserve for fixed assets and securities   | (49.37)<br>1,347.15   | (7.11)<br>( <u>39.49)</u><br><u>1,330.40</u>  |
|          | Total assets   | 3,713.58<br>35,468.90   | <u>3,481.11</u><br><u>32,478.03</u>   |
|          | Total risk weighted assets (note 17.5.a.1)<br>Required capital with capital conservation buffer<br>(12.50% and 11.875% of risk weighted assets for 2019 and 2018 respectively)   | 24,492.47   | 25,941.28<br>3,080.53   |
|          | Surplus<br>Capital to risk weighted assets ratio   | <u> </u>  | <u>400.59</u><br>13.42%   |
|          | Tier-1 Capital Ratio<br>Leverage Ratio   | <u>9.66%</u><br>5.48%   | <u>8.29%</u><br>5.24%   |
| 17.5.a.1 | Risk weighted assets<br>A. Credit Risk<br>On- Balance sheet  | 16,773.79   | 17,015.96   |
|          | Off-Balance sheet B. Market Risk   | <u>4,584.58</u><br>21,358.37<br>533.17  | 5,709.06<br>22,725.01<br>886.76   |
|          | C. Operational Risk<br>Total Risk weighted assets (A+B+C)  | 2,600.93<br>24,492.47   | 2,329.50<br>25,941.28   |
| 17.5.a.2 | General provision maintained against unclassified loan /<br>investments & outstanding off balance sheet exposures  |   |   |
|          | General provision maintained against unclassified loan/investments (note 16.a.1)<br>General provision maintained against outstanding off balance sheet exposures (note 16.a.2)   | 423.96<br>103.19  | 348.59<br><u>99.05</u><br><b>447.64</b>   |
|          |  | <u> </u>  | 2018  |
| 18       | Statutory reserve  | <u>Taka</u>   | <u>Taka</u>   |
|          | Opening balance<br>Addition during the year (20% of pre-tax profit)<br>Closing balance   | 8,001,559,112<br>657,918,701<br>8,659,477,813   | 7,130,574,430<br>870,984,682<br>8,001,559,112   |
|          | Every scheduled bank is required to build up statutory reserve and befor<br>profit equivalent to 20.0% of PBT to the said reserve until the sum of the<br>account becomes equal to the paid up capital.  |   |   |
|          | During the year 2019, transferred amount to Statutory Reserve was Tk.<br>20% of Profit Before Tax. The less transfer was made because after transformation of bank's statutory reserve and share premium was equal to bank's paid up to bank the statutory reserve and share premium was equal to bank the statutory | ferring the said an   |   |
| 19       | Share premium Opening balance  | 1,504,388,797   | 1,504,388,797   |
|          | Adjustment for issuance of stock dividend<br>Closing balance   | -<br>1,504,388,797  | -<br>1,504,388,797  |
|          | During the period 46,094,633 fresh ordinary shares issued to Internationa 28.30 each which includes Face value of Tk. 10 and as premium of Tk. 18 said share bank received Tk. 843,531,784 as Premium.   |   |   |
| 20       | Dividend equalisation reserve<br>BRPD circular letter no. 18 dated 20 October 2002, states that banks requ   | ire to create Divid   | end Equalisation  |
|          | Fund if declared cash dividend is more than 20%. As per said circular, creatis to be equal of excess amount of cash dividend over 20%. For the year 20 dividend rates were 22% and 24% respectively.   | ation of Dividend E   | qualisation Fund  |
|          | Opening balance<br>Addition during the year  | 530,786,631<br>   | 530,786,631<br>   |
| 21       | Closing balance Consolidated other reserve   | 330,786,631   | <u> </u>  |
|          | The City Bank Limited (note 21.a)<br>City Brokerage Limited  | 930,897,743<br>(333,195,506)  | 1,830,462,576<br>343,202,191  |
|          | City Bank Capital Resources Limited  | 104,091,548<br>701,793,785  | 957,998,981<br>3,131,663,748  |
| 21.a     | Other reserve - The City Bank Limited<br>Revaluation reserve for equity Shares (note 21.1)   | 838,440,952   | 1,724,017,367   |
|          | Revaluation reserve for HFT securities<br>Revaluation reserve for HTM securities<br>General reserve  | 43,059,320<br>38,002,543<br><u>11,394,928</u><br><b>930,897,743</b>                   | 94,705,516<br>344,764<br><u>11,394,928</u><br><b>1,830,462,576</b>                    |
| 22       | Consolidated surplus in profit and loss account  |   |   |
|          | The City Bank Limited (note 22.a)<br>Post acquisition retained surplus from City Brokerage Limited   | 3,626,218,781   | 2,882,856,744 (427,007,241)   |
|          | Non-controlling interest   | 7,391<br>(418,809,936)  | 7,535<br>(426,999,706)  |
|          | Post acquisition retained surplus from City Bank Capital Resources Limited<br>Non-controlling interest   | 265,038,608<br>(5,197)<br>265,033,411   | 99,521,773<br>(1,951)<br>99,519,821   |
|          | Post acquisition retained deficit from CBL Money Transfer Sdn. Bhd. Non-controlling interest   | 32,406,651<br>-<br>32,406,651   | 21,328,018  |
|          | Post acquisition retained deficit from City Hong Kong Limited<br>Non-controlling interest  | (20,546,659)<br>-<br>(20,546,659)   |   |
|          | Inter-company transactions<br>City Bank Capital Resources Limited with The City Bank Limited<br>City Brokerage Limited with The City Bank Limited<br>Add: Changes in revaluation reserve for alignment with parent company's policy<br>Add: Foreign exchange revaluation effect  | (276,812,532)<br>(193,139,428)<br>(29,000,000)<br>(6,431,657)<br><b>2,978,918,631</b> | (276,812,532)<br>(193,139,428)<br>(29,000,000)<br>(8,843,683)<br><b>2,068,909,234</b> |
| 22 a     | Movement of surplus in profit and loss account-The City Bank I imite   |   |   |

|  | Fees commission and brokerade   | <u>2019</u><br>Taka  | <u>2018</u><br>Taka   |
|--|---|--|---|
|  | Fees, commission and brokerage<br>Commission (note 29.a)<br>Brokerage   | 2,109,789,225<br>  | 2,098,207,890<br>   |
|  | Administrative expenses<br>Salary and allowances<br>Rent, taxes, insurance, electricity, etc. (note 32.a)   | 5,247,455,559<br>517,834,384   | 4,835,648,658<br>995,738,472  |
|  | Legal expenses (note 33.a)<br>Postage, stamp, telecommunication, etc. (note 34.a)<br>Stationery, printing, advertisement, etc. (note 35.a)<br>Chief executive's salary and fees (note 36)   | 46,008,027<br>85,291,432<br>235,989,626<br>18,960,006  | 59,573,011<br>103,412,042<br>244,899,590<br>18,624,195  |
|  | Directors' fees (note 37.a)<br>Auditors' fees<br>Repair of bank's assets (note 38.a)  | 1,640,000<br>1,770,000<br><u>543,057,036</u><br><u>6,698,006,070</u>   | 1,746,000<br>1,770,000<br><u>543,897,066</u><br><u>6,805,309,033</u>  |
|  | Consolidated interest income/profit on investment<br>The City Bank Limited (note 26.a)  | 26,819,239,518<br>91,249,366   | 22,916,894,717  |
|  | City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 106,680,561<br>  | 92,921,889<br>77,761,773<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-   |
|  | Inter-company transactions<br>The City Bank Limited with City Brokerage Limited<br>The City Bank Limited with CBL Money Transfer Sdn. Bhd.  | (75,025,395)<br>(8,727,610)  | (106,111,801)<br>(3.976,180)  |
| 26 0   | City Bank Capital Resources Limited   | (8,621,244)<br>(92,374,249)<br>26,924,949,586  | (6,705,810)<br>(116,793,791)<br>22,970,784,588  |
|  | Interest income/profit on investment - The City Bank Limited<br>Interest on industrial credits<br>Interest on short term loan   | 7,266,422,330<br>5,115,283,293<br>2,319,718,309  | 5,838,811,599<br>5,105,270,504<br>1,765,258,356   |
|  | Interest on city solution<br>Interest on cash credits/bai-muajjal<br>Interest on small and medium enterprise loans<br>Interest on credit cards<br>Interest on fully and partly secured overdrafts   | 2,319,710,309<br>2,145,083,824<br>1,745,930,714<br>1,642,520,637<br>941,658,635  | 2,204,316,007<br>1,261,758,687<br>1,384,021,957   |
|  | Interest on house building loans<br>Interest on demand loans<br>Interest on documentary bills purchased<br>Interest on city express   | 806,069,475<br>738,188,639<br>728,278,922<br>425,273,753   | 461,861,780<br>621,385,903<br>856,480,993<br>227,304,500<br>338,222,844   |
|  | Interest on Interest on EDF<br>Interest on city drive<br>Interest on staff loans<br>Interest on packing credits   | 237,205,210<br>215,236,843<br>159,673,531<br>107,853,593   | 199,798,154<br>147,687,143<br>152,319,355<br>87,466,603   |
|  | Interest on loans against trust receipts<br>Interest on transport loans<br>Interest on hire purchase shirkatul melk<br>Interest on payment against documents  | 105,499,837<br>63,928,323<br>12,550,618<br>5,538,093   | 35,864,090<br>81,681,102<br>13,638,607<br>5,316,251   |
|  | Interest on lease finance/izara<br>Interest on double loans<br>Interest on consumer credit schemes<br>Total interest/profit on loans and advances/investments   | 1,656,600<br>270,937<br>24,783,842,116   | 2,504,913<br>44,764<br>423<br><b>20,791,014,535</b>   |
|  | Less: Allowable rebate for good borrower (note 26.a.1)<br>Total interest/profit on loans and advances/investments<br>after rebate for good borrower   | 60,000,000<br>24,723,842,116   | 44,000,000<br>20,747,014,535  |
|  | Interest on balance with other banks and financial institutions<br>Interest on foreign bank accounts<br>Interest on call loans<br>Total interest/profit on placement of funds   | 2,061,116,231<br>32,488,046<br><u>1,793,125</u><br><b>2,095,397,402</b>  | 2,153,076,315<br>13,864,409<br><u>2,939,458</u><br><b>2,169,880,182</b>   |
|  | Provision for rebate to good borrower   |  | 22,916,894,717  |
|  | Provision for rebate to the eligible good borrowers has been maintained as p<br>no. 6 dated 19 March 2015, BRPD circular letter no. 16 dated 30 Decembe<br>3 dated 16 February 2016.  |  |   |
|  | Consolidated interest/profit paid on deposits, borrowings etc.<br>The City Bank Limited (note 27.a)<br>City Brokerage Limited   | 15,987,236,351<br>105,806,624<br>2,005,275   | 13,716,355,902<br>136,251,713   |
|  | City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited<br>Inter-company transactions   | 2,995,275<br>9,641,257<br><u>419,385</u><br><b>16,106,098,892</b>  | 4,806,374   |
|  | City Brokerage Limited<br>City Brokerage Limited<br>City Bank Limited with City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.  | (75,025,395)<br>(8,621,244)<br>(8,727,610)<br>(92,374,249)   | (106,111,801)<br>(6,705,810)<br>(3,976,180)<br>(116,793,791)  |
| 27.a   | Interest/profit paid on deposits, borrowings etc The City Bank Limite   | 16,013,724,643   | 13,740,620,198  |
|  | a) Interest/profit paid on deposits:<br>Fixed deposits<br>Savings bank deposits<br>Short notice deposits  | 7,608,887,401<br>1,419,821,259<br>1,346,846,278  | 6,688,374,266<br>1,372,905,704<br>1,819,103,581   |
|  | Deposits under scheme<br>Current bank deposits<br>Mudaraba/manarah savings deposits<br>Mudaraba/manarah savings deposits  | 835,741,091<br>560,314,594<br>468,348,132<br>17,045,098  | 748,702,420<br>75,824,927<br>120,473,357<br>12,990,552  |
|  | Mudaraba monthly benefit scheme<br>Mudaraba short notice deposits<br>b) Interest paid on borrowings from outside Bangladesh for off-shore<br>banking  | 10,656,164<br>10,535,052<br>1,532,535,571  | 8,194,984<br>2,615,970<br>1,225,545,756   |
|  | <ul> <li>c) Interest/profit paid on local bank accounts</li> <li>d) Interest paid on subordinate bond</li> <li>e) Interest/profit paid on borrowing from Bangladesh Bank</li> <li>f) Interest/profit paid on Repurchase agreement (REPO)</li> </ul>   | 1,046,561,596<br>826,596,360<br>128,863,425<br>63,890,267  | 895,980,597<br>729,154,124<br>5,453,794<br>11,035,870   |
|  | g) Interest paid for lease obligation Consolidated investment income  | <u>110,594,063</u><br><u>15,987,236,351</u>  | 13,716,355,902  |
|  | The City Bank Limited (note 28.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited  | 2,086,159,974<br>136,582,168<br><u>134,774,555</u><br>2,357,516,697  | 1,842,359,857<br>240,608,043<br><u>157,841,533</u><br>2,240,809,432   |
|  | Inter-company transactions<br>City Bank Limited with City Brokerage Limited<br>City Bank Limited with City Bank Capital Resources Limited   | 4,040,851<br>2,361,557,548   | 292,289<br>(90,053,231)<br><b>2,151,048,490</b>   |
|  | Investment income - The City Bank Limited<br>Interest on treasury bills/reverse repo/bonds  | 1,566,309,970<br>237,416,603   | 1,380,868,653   |
|  | Gain on government securities<br>Dividend on shares<br>Interest income on subordinated bond<br>Gain on sale of shares and debentures  | 158,414,665<br>121,474,167<br>2,544,569<br>2,086,159,974   | 233,457,603<br>223,277,767<br>4,755,833<br>   |
| 29   | Consolidated commission, exchange and brokerage<br>The City Bank Limited (note 29.a)  | 3.380.963.967  | 3,254,028,220   |
|  | City Brokerage Limited<br>City Bank Capital Resources Ltd<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 137,273,278<br>73,553,304<br>153,919,958<br>661,068  | 173,558,947<br>75,815,253<br>163,123,587  |
|  | Inter-company transactions<br>City Bank Capital Resources Limited with The City Bank Limited<br>City Brokerage Limited with The City Bank Limited   | 3,746,371,575<br>(23,840,851)  | 3,666,526,007<br>(51,944,926)<br>(292,289)  |
| 29.a   | Commission, exchange and brokerage - The City Bank Limited  | <u>3,722,530,724</u>   | <u>3,614,288,792</u>  |
|  |   | 1 160 034 458  | 1 006 302 220   |
|  | Other fees and charges (note 29.a.1)<br>Accepted bills<br>Letters of credit<br>Letters of guarantee<br>Evront related services  | 1,169,034,458<br>418,346,533<br>365,264,941<br>94,392,341<br>38,795,462  | 1,096,392,220<br>469,868,162<br>344,320,754<br>101,794,273<br>37,232,736  |
|  | Accepted bills<br>Letters of credit<br>Letters of guarantee<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions  | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377  |
|  | Accepted bills<br>Letters of guarantee<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.  | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>   |
| 29.a.1   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>288,151<br>2,000<br><b>2,109,789,225</b><br>1,271,174,742<br><b>3,380,963,967</b><br>1,086,358,352   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,3321,377<br>267,988<br><b>2098,207,890</b><br><b>11,55,820,331</b><br><b>3,254,028,220</b><br>944,212,309  |
| 29.a.1   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee  | 418,346,533<br>365,2264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,096,603<br>2,096,789,225<br>1,271,174,742<br>3,380,963,967  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br><b>2,098,207,890</b><br><u>1,155,820,331</u><br><b>3,254,028,220</b>   |
| 29.a.1<br>29.a.2   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of guarantee<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,846,603<br>2,2000<br><b>2,109,769,225</b><br>1,271,174,742<br><b>3,380,963,967</b><br>1,086,358,352<br><b>7,55,84,856</b><br>6,832,250<br><b>1,169,034,458</b><br>1,294,789,130<br>(23,614,388)  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>1,155,820,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)   |
| 29.a.1<br>29.a.2<br>30   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income<br>The City Bank Limited (note 30.a)   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,288,559<br>2,946,603<br>2,246,603<br>2,246,603<br>2,246,603<br>2,240,789,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,543,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>2,096,207,890<br>1,155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,655,683,530  |
| 29.a.1<br>29.a.2<br>30   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Service and other charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>288,151<br>2,2000<br><b>2,109,789,225</b><br><b>1,271,174,742</b><br><b>3,380,963,967</b><br><b>1,086,358,352</b><br>75,843,856<br><b>6,832,250</b><br><b>1,169,034,458</b><br>1,294,789,130<br>(23,614,388)<br><b>1,271,174,742</b>   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br><b>2.098,207</b> ,890<br><u>1,155,820,331</u><br><b>3,254,028,220</b><br>944,212,309<br>133,167,718<br><u>19,012,193</u><br><b>10,965,392,220</b><br>1,190,549,693<br>(34,729,362)<br><b>1,155,820,331</b>   |
| 29.a.1<br>29.a.2<br>30   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income<br>The City Bank Limited (note 30.a)<br>City Bark Agrital Resources Ltd<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited<br>Inter-company transactions<br>City Brokerage Limited with The City Bank Limited   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,288,559<br>2,946,603<br>2,246,603<br>2,246,603<br>2,240,789,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,291,870<br>1,526,276  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,880<br>1,155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827  |
| 29.a.1<br>29.a.2<br>30   | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Export related services<br>NRB operation<br>PO, DD, TT, TC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income<br>The City Bank Limited (note 30.a)<br>City Bink Capital Resources Ltd<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited<br>Inter-company transactions<br>City Brokerage Limited with The City Bank Limited<br>Other operating income - The City Bank Limited<br>Credit card income (note 30.a.1)<br>Rebate received from foreign banks  | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,288,559<br>2,946,603<br>2,248,603<br>2,248,603<br>2,249,789,225<br>1,271,174,742<br>3,380,963,963,967<br>1,086,358,352<br>75,543,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,274,174,742<br>1,985,585,042<br>1,526,276<br>2,000,022,188<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867<br>69,910,124  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,880<br>1,155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,660,872,312<br>1,502,118,603<br>62,517,394   |
| 29.a.1<br>29.a.2<br>30<br>30.a                                       | Accepted bills<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>PO, DD, TT, CC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income<br>The City Bank Limited (note 30.a)<br>City Brokerage Limited<br>City Bank Capital Resources Ltd<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Krang Limited<br>Inter-company transactions<br>City Brokerage Limited with The City Bank Limited<br>Other operating income - The City Bank Limited<br>Credit card income (note 30.a.1)  | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,109,799,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,2910,870<br>1,526,276<br>2,000,022,188<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br><b>2,998,207,890</b><br><b>1,155,820,331</b><br><b>3,254,028,220</b><br>944,212,309<br>133,167,718<br>19,012,193<br><b>1,096,392,220</b><br><b>1,155,820,331</b><br><b>1,656,683,530</b><br>1,656,683,530<br>1,656,0872,312<br><b>1,660,872,312</b><br><b>1,560,872,312</b><br><b>1,502,118,603</b>  |
| 29.a.1<br>29.a.2<br>30<br>30.a                                       | Accepted bills Control Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Letters of credit<br>Export related services<br>NRB operation<br>PO, DD, TT, CC, etc.<br>Other commissions<br>OBC, IBC etc.<br>Bills purchased<br>Exchange gain including gain from foreign currency dealings (note 29.a.2)<br>Other fees and charges<br>Service and other charges<br>Structured finance fee<br>Commitment fee<br>Net exchange gain<br>Exchange gain<br>Exchange loss<br>Consolidated other operating income<br>The City Bank Limited (note 30.a)<br>City Book ransfer Sdn. Bhd.<br>City Hong Kong Limited<br>Inter-company transactions<br>City Brokerage Limited with The City Bank Limited<br>Other operating income - The City Bank Limited<br>Credit card income (note 30.a.1)<br>Rebate received from foreign banks<br>Swift recoveries<br>Rental income<br>Others<br>Profit from sale of fixed assets<br>Credit card income<br>Merchant commission  | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,88,151<br>2,009,799,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,910,870<br>1,526,276<br>2,000,022,18<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,985,585,042<br>1,019,923,053   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,890<br>1,155,820,331<br>3,254,028,200<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,656,683,530<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>53,187,972<br>12,865,313<br>7,374,850<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1                             | Accepted bills Control of the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,258,559<br>2,946,603<br>2,246,603<br>2,246,603<br>2,246,603<br>2,246,789,225<br>1,271,174,742<br>3,380,963,967<br>1,271,174,742<br>3,380,963,967<br>1,271,174,742<br>1,086,358,352<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,200<br>1,985,585,042<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,385,585,042<br>1,019,923,053<br>319,037,437<br>10,923,053<br>319,037,437<br>10,923,053<br>319,037,437<br>10,923,053<br>319,037,437<br>10,923,053<br>319,037,437<br>11,934,364<br>64,283,761   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,890<br>1,155,820,331<br>3,254,028,207,890<br>1,155,820,331<br>3,254,028,200<br>944,212,309<br>944,212,309<br>944,212,309<br>1,33,167,718<br>19,012,193<br>10,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>53,187,972<br>1,2,865,353<br>1,655,683,530<br>1,655,926,333<br>273,196,614<br>89,469,451  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1                             | Accepted bills Control of the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,288,559<br>2,946,603<br>2,246,603<br>2,246,603<br>2,246,603<br>2,246,603<br>2,246,603<br>2,240,789,225<br>1,271,174,742<br>3,380,963,963,967<br>1,271,174,742<br>3,380,963,963,967<br>1,291,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,200<br>1,526,276<br>2,000,022,188<br>(12,379,200)<br>1,985,585,042<br>1,830,347,867<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>3,19,903,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,437<br>4,104,4374,104,437<br>4,104,4374,   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,880<br>1,155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,603<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,502,118,603<br>82,517,394<br>53,187,972<br>12,865,313<br>7,374,850<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>1,659,455,313<br>1,377,3125<br>2,559,266,333<br>2,73,166,614<br>2,555,080<br>1,502,118,603  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1                             | Accepted bills Control of the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,288,559<br>2,946,603<br>2,109,789,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,69,034,458<br>1,294,789,130<br>(23,614,388)<br>1,274,174,742<br>1,985,585,042<br>1,294,789,130<br>(23,614,388)<br>1,274,174,742<br>1,985,585,042<br>1,526,276<br>2,000,022,188<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867<br>69,910,124<br>62,371,710<br>9,930,491<br>1,985,585,042<br>1,019,923,053<br>319,037,437<br>308,169,252<br>18,833,364<br>64,283,761<br>1,830,347,867<br>5,247,455,559<br>88,304,994<br>52,303,767   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,890<br>1,155,820,331<br>3,254,028,207,890<br>1,155,820,331<br>3,254,028,200<br>944,212,309<br>944,212,309<br>944,212,309<br>1,33,167,718<br>19,012,193<br>10,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>53,187,972<br>1,2,865,353<br>1,655,683,530<br>1,655,926,333<br>273,196,614<br>89,469,451  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31                       | Accepted bills Control of the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,109,793,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,2910,870<br>1,526,276<br>6,910,124<br>1,2910,870<br>1,526,276<br>6,910,124<br>1,2910,870<br>1,302,458<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,019,923,053<br>3,19,037,437<br>3,08,169,252<br>1,830,347,867<br>69,930,491<br>1,935,585,042<br>1,019,923,053<br>3,19,037,437<br>3,08,169,252<br>1,830,347,867<br>63,237,617<br>48,466,695<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br><b>2,998,207,890</b><br><b>9,44,212,309</b><br><b>1,155,820,331</b><br><b>3,254,028,220</b><br><b>9,44,212,309</b><br><b>133,167,718</b><br><b>19,012,193</b><br><b>1,096,392,220</b><br><b>1,190,549,693</b><br><b>(34,729,362)</b><br><b>1,155,820,331</b><br><b>1,656,683,530</b><br><b>1,659,955</b><br><b>2,528,827</b><br><b>1,660,872,312</b><br><b>1,502,118,603</b><br><b>62,517,394</b><br><b>53,187,972</b><br><b>1,666,683,530</b><br><b>1,655,653,080</b><br><b>1,655,653,080</b><br><b>1,502,118,603</b><br><b>62,517,394</b><br><b>53,167,718</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,502,118,603</b><br><b>2,577,3146,614</b><br><b>82,7673,125</b><br><b>2,555,926,333</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,502,118,603</b><br><b>1,504,515</b><br><b>1,505,505</b><br><b>1,505,505</b><br><b>1,505,505</b><br><b>1,505,505</b><br><b>1,505,505</b>  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31                       | Accepted bills <b>C C C C C C C C C C</b>   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,109,793,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,2910,870<br>1,526,276<br>(12,379,200)<br>1,987,642,988<br>(12,379,200)<br>1,987,642,988<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,019,923,053<br>3,19,037,437<br>3,08,169,252<br>1,18,934,364<br>64,283,761<br>1,830,347,867<br>69,940,124<br>1,019,923,053<br>3,19,037,437<br>3,08,169,252<br>1,18,934,364<br>64,283,761<br>1,830,347,867<br>63,237,61<br>1,830,347,867<br>64,283,761<br>1,830,347,867<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br><b>2,998,207,890</b><br><b>9,44,212,309</b><br><b>9,44,212,309</b><br><b>1,155,820,331</b><br><b>3,254,028,220</b><br><b>9,44,212,309</b><br><b>133,167,718</b><br><b>19,012,193</b><br><b>1,096,392,220</b><br><b>1,155,820,331</b><br><b>1,656,683,530</b><br><b>1,659,955</b><br><b>2,528,827</b><br><b>1,660,872,312</b><br><b>1,566,0872,312</b><br><b>1,566,0872,312</b><br><b>1,566,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,656,683,530</b><br><b>1,502,118,603</b><br><b>2,57,73,4850</b><br><b>1,8,619,398</b><br><b>1,656,683,530</b><br><b>1,502,118,603</b><br><b>4,835,648,658</b><br><b>89,150,463</b><br><b>32,105,958</b><br><b>34,365,013</b>   |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31<br>32                 | Accepted bills Control of the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>3,268,559<br>2,946,603<br>2,88,151<br>2,009,792,225<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,169,034,458<br>1,294,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>2,000,022,18<br>1,526,276<br>2,000,022,18<br>2,000,022,18<br>1,526,276<br>2,000,022,18<br>1,526,276<br>2,000,022,18<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,985,585,042<br>1,019,923,053<br>319,037,437<br>308,169,252<br>118,934,364<br>464,283,761<br>1,830,347,867<br>5,247,455,559<br>88,304,994<br>5,2303,767<br>48,466,695<br>11,044,830<br>5,447,575,345<br>5,824,162<br>5,17,834,384<br>19,714,315<br>5,824,162<br>5,17,834,384  | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,890<br>1,155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>53,187,972<br>12,865,313<br>7,374,850<br>18,619,398<br>1,656,683,530<br>18,619,398<br>1,656,683,530<br>1,502,118,603<br>273,196,614<br>89,469,451<br>1,555,926,333<br>7,374,850<br>18,619,398<br>1,656,683,530<br>1,502,118,603<br>273,196,614<br>89,469,451<br>1,555,504,613<br>89,469,451<br>1,555,504,613<br>89,469,451<br>1,555,504,613<br>89,469,451<br>1,556,503<br>34,365,013<br>5,011,270,092  |
| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31<br>32<br>32.a         | Accepted bills devices in the second | 1.8346.533<br>365.264.941<br>94.392.341<br>38.795.462<br>17.450.177<br>3.268.559<br>2.946.603<br>2.88.151<br>2.009.792.225<br>1.271.174.742<br>3.380.963.967<br>1.086.358.352<br>75.843.856<br>6.832.250<br>1.294.789.130<br>(23.614.388)<br>1.271.174.742<br>1.985.585.042<br>2.000.022.18<br>1.526.276<br>2.000.022.18<br>1.830.347.867<br>6.9910.124<br>62.371.710<br>13.024.850<br>9.930.491<br>1.985.585.042<br>1.019.923.053<br>319.037.437<br>308.169.252<br>118.933.459<br>1.933.459<br>5.247.455.559<br>88.8304.994<br>5.247.455.559<br>88.8304.994<br>5.247.455.559<br>88.8304.994<br>5.247.455.559<br>1.134.026<br>5.247.65.549<br>5.247.455.559<br>1.044.830<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>5.247.65.559<br>3.134.026<br>3.144.830<br>5.247.65.559<br>3.134.026<br>3.144.830<br>5.247.65.559<br>3.134.026<br>3.144.830<br>5.247.65.559<br>3.134.026<br>3.144.830<br>5.247.65.559<br>3.134.026<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3.144.830<br>3. | 469,868,162<br>344,320,754<br>101,794,273<br>37,222,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,098,207,890<br>1,155,820,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,502,118,603<br>62,517,334<br>53,187,972<br>12,865,313<br>7,374,850<br>18,619,398<br>1,656,683,530<br>1,555,926,333<br>7,374,850<br>18,619,398<br>1,656,683,530<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,503,125<br>2,503,203<br>1,503,125<br>2,503,127<br>1,603,127<br>1,603,125<br>2,503,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,603,127<br>1,60 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| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31<br>32<br>32.a         | Accepted bills <b>C C C C C C C C C C</b>   | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>2,2946,603<br>2,946,603<br>2,946,605<br>1,271,174,742<br>3,380,963,967<br>1,086,358,352<br>75,843,856<br>6,832,250<br>1,09,789,223<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(23,614,388)<br>1,294,789,130<br>(12,379,200)<br>5,247,455,559<br>88,304,994<br>5,2303,767<br>11,044,830<br>5,247,455,559<br>88,304,994<br>5,2303,767<br>11,044,830<br>5,247,455,559<br>88,304,994<br>5,2303,767<br>11,044,830<br>5,247,575,845<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025<br>5,134,025    | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,989<br>2,098,207,890<br>1,1155,620,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,096,392,220<br>1,190,549,693<br>(34,729,362)<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,660,872,312<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>55,853,080<br>1,556,683,530<br>1,659,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,660,872,312<br>1,565,683,530<br>1,556,683,530<br>1,557,394<br>62,517,394<br>63,17972<br>57,374,850<br>1,556,683,530<br>1,556,683,530<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,503<br>1,502,118,503<br>1,503,113,113,1 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| 29.a.1<br>29.a.2<br>30<br>30.a<br>30.a.1<br>31<br>32<br>32.a<br>32.a | Accepted bills devices in the second | 418,346,533<br>365,264,941<br>94,392,341<br>38,795,462<br>17,450,177<br>37,268,559<br>2,946,603<br>2,88,151<br>2,009,789,225<br>1,271,174,742<br>3,380,963,967<br>1,211,174,742<br>3,380,963,967<br>1,211,174,742<br>1,985,585,042<br>1,291,789,130<br>(23,614,388)<br>1,291,789,130<br>(23,614,388)<br>1,271,174,742<br>1,985,585,042<br>1,2910,870<br>1,526,276<br>2,000,022,188<br>(12,379,200)<br>1,987,542,988<br>1,830,347,867<br>69,910,124<br>62,371,710<br>13,024,850<br>9,930,491<br>1,985,585,042<br>1,019,923,053<br>319,037,437<br>308,169,252<br>118,334,364<br>64,283,761<br>1,830,347,867<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>88,304,994<br>5,247,455,559<br>8,34,498<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,843,384<br>5,17,844<br>5,17,843,384<br>5,17,843,384<br>5,17,844<br>5,17,844   | 469,868,162<br>344,320,754<br>101,794,273<br>37,232,736<br>17,655,886<br>3,354,493<br>27,321,377<br>267,988<br>2,998,207,890<br>944,212,309<br>11,155,820,331<br>3,254,028,220<br>944,212,309<br>133,167,718<br>19,012,193<br>1,996,392,220<br>1,155,820,331<br>1,656,683,530<br>1,659,955<br>2,528,827<br>1,660,872,312<br>1,660,872,312<br>1,502,118,603<br>62,517,394<br>53,187,972<br>12,865,313<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,656,683,530<br>1,502,118,603<br>2,577,314,603<br>1,556,563,080<br>1,502,118,603<br>2,517,394<br>1,502,59,663,43<br>2,517,394<br>1,502,59,663,43<br>2,517,394<br>1,502,118,603<br>2,517,394<br>1,502,118,603<br>2,517,394<br>1,502,118,603<br>2,517,394<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,502,118,603<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,103<br>1,503,   |

Movement of surplus in profit and loss account-The City Bank Limited

22.a

| 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  |
| 2017 | Fresh share issued to IFC | 46,094,633    | 460,946,330    | 9,218,926,640  |
| 2018 | 5% stock dividend         | 46,094,633    | 460,946,330    | 9,679,872,970  |
| 2019 | 5% stock dividend         | 48,399,364    | 483,993,640    | 10,163,866,610 |
|      |                           | 1,016,386,661 | 10,163,866,610 |                |
|      |                           |               |                |                |

Although face value of paid up capital was split into Taka 10 from Taka 100 during the year 2011, we considered face value of share @ Taka 10 from the inception of the bank for this statement.

# 17.3.a Percentage of shareholdings at the closing date

| Particulars                 | 20             | 19            | 2018          |               |  |
|-----------------------------|----------------|---------------|---------------|---------------|--|
|                             | Taka           | Percentage(%) | <u>Taka</u>   | Percentage(%) |  |
| Sponsors and general public | 7,930,915,400  | 78.03%        | 7,540,702,380 | 77.90%        |  |
| Financial institutions      | 2,232,951,210  |               | 2,139,170,590 | 22.10%        |  |
|                             | 10,163,866,610 | 100.00%       | 9,679,872,970 | 100.00%       |  |

# 17.4 Classification of shareholders by holding

|   |   | 2019   |  | 201   | 8  |
|---|---|--|--|---|--|
|   | Number of<br>share<br>holders   | No. of<br><u>Shares</u>  | <u>% of total</u><br>holding   | Number of share holders   | % of total<br>holding  |
| 01 - 500 shares<br>501 - 5,000 shares<br>5,001 - 10,000 shares<br>10,001 - 20,000 shares<br>30,001 - 40,000 shares<br>40,001 - 50,000 shares<br>50,001 - 100,000 shares<br>100,001 - 1,000,000 shares | 17,740<br>11,683<br>2,109<br>1,340<br>470<br>224<br>153<br>292<br>395 | 2,495,420<br>21,340,364<br>14,902,182<br>18,675,790<br>11,534,997<br>7,783,577<br>6,963,870<br>20,744,237<br>116,486,228 | 0.25%<br>2.10%<br>1.47%<br>1.84%<br>1.13%<br>0.77%<br>0.69%<br>2.04%<br>11.46% | 18,686<br>11,406<br>1,788<br>1,108<br>372<br>159<br>122<br>261<br>308 | 0.27%<br>2.12%<br>1.32%<br>0.94%<br>0.57%<br>0.57%<br>1.94%<br>9.37% |
| Over 1,000,000 shares   | <u>134</u><br>34.540  | 795.459.996<br>1.016.386.661   | 78.26%<br>100.00%  | <u> </u>  | 81.29%<br>100.00%  |

# 17.5 Consolidated Capital Adequacy Ratio

17.5.1

As per Guidelines on Risk Based Capital Adequacy (Revised Regulatory Capital Framework for banks in line with Basel III), all scheduled banks are required to calculate Capital Adequacy Ratio based on 'Solo' basis as well as on 'Consolidated' basis. Capital Adequacy Ratio is calculated in accordance with the phase-in arrangements for Basel III implementation in 2015 and in accordance with Basel II in 2014. All amounts are stated in Taka crores except for those, if any, stated otherwise.

| Common Equity Tier 1 Capital (CET1)   | 2019<br>Taka in crore                                   | 2018<br>Taka in crore                                     |
|---|---|---|
| Paid up capital<br>Non-repayable share premium account<br>Statutory reserve   | 1,016.39<br>150.44<br>865.95                            | 967.99<br>150.44<br>800.16                                |
| General reserve<br>Retained earnings (note 22)<br>Dividend equalisation reserve<br>Minority interest in subsidiaries  | 1.14<br>297.89<br>53.08<br>0.01                         | 1.14<br>206.89<br>53.08<br>0.01                           |
| Regulatory Adjustments / Deductions from CET1   | 2,384.89  | 2,179.70  |
| Deferred tax assets<br>100% of Excess Investment in other banks, FI and Ins. Co.<br>Book value of goodwill and value of any contingent assets which are shown as assets | (83.31)<br>(204.94)<br><u>(3.54)</u><br><b>2,093.11</b> | (104.26)<br>(197.00)<br>( <u>3.45)</u><br><b>1,874.99</b> |
| Tier 2 Capital  |   |   |
| Tier-II subordinated bond<br>General provision (note 17.5.2)  | 820.00<br>527.15  | 880.00<br>447.64  |
| Revaluation reserve for equity instruments (up to 10%)<br>Revaluation reserve for HTM securities (up to 50%)<br>Revaluation reserve for HFT (up to 50%)                 | 28.27<br>1.10<br>20.33                                  | 28.27<br>1.10<br>20.33                                    |
| Regulatory Adjustments / Deductions from Tier 2 capital   | 1,396.85  | 1,377.34  |
| 100% of Excess Investment in other banks, FI and Ins. Co.<br>100% of revaluation reserve for fixed assets and securities  | (32.95)<br>(49.70)                                      | (25.23)<br>(39.76)  |
| Total capital   | <u>1,314.20</u><br><u>3,407.31</u>                      | <u>1,312.35</u><br>3,187.34                               |
| Total assets<br>Total risk weighted assets (note 17.5.1)<br>Required capital with capital conservation buffer   | <u>35,695.34</u><br>24,508.21                           | <u>32,694.04</u><br>26,154.38                             |
| (12.50% and 11.875% of risk weighted assets for 2019 and 2018 respectively)<br>Surplus  | <u>3,063.53</u><br>343.78                               | <u>3,105.83</u><br>81.51                                  |
| Capital to risk weighted assets ratio<br>Tier-1 Capital Ratio<br>Leverage Ratio   | <u>13.90%</u><br><u>8.54%</u><br><u>4.83%</u>           | <u>12.19%</u><br><u>7.17%</u><br>4.56%                    |
| Risk weighted assets  |   |   |
| A. Credit Risk<br>On-Balance sheet<br>Off-Balance sheet   | 16,454.63<br>4,584.58<br><b>21,039,21</b>               | 16,512.57<br>5,709.06<br><b>22,221.62</b>                 |
| B. Market Risk<br>C. Operational Risk<br>Total Risk weighted assets (A+B+C)   | 21,039.21<br>833.17<br><u>2,635.84</u><br>24,508.21     | 22,221.02<br>1,494.19<br><u>2,438.57</u><br>26,154.38     |
| Iotai Niak weiginteu asaeta (A. D.O)  | 24,300.21   | 20,104.30   |

| 22.0   | movement of surplus in pront and loss account-the ony bank Linn   | leu   |   |
|--------|---|---|---|
|        | Opening balance<br>Transfer from asset revaluation reserve (note 22.a.1)  | 2,882,856,744                                       | 3,965,261,269                                       |
|        | Profit for the year<br>Transfer to statutory reserve  | 2,471,639,958                                       | 2,017,930,620                                       |
|        | Cash dividend paid  | (657,918,701)<br>(586,365,580)<br>(482,003,640)     | (870,984,682)<br>(1,768,404,133)<br>(460,046,230)   |
|        | Stock dividend paid<br>Transfer to dividend equalization reserve<br>Closing balance                             | (483,993,640)<br>                                   | (460,946,330)                                       |
|        | As per BRPD circular no. 11 dated 12 December 2011, Profit arise from distributable profit for dividend.        |   |   |
| 23     | Non controlling interest  |   |   |
|        | Share capital<br>Surplus in profit and loss account/retained earnings   | 110,000<br>(2,194)                                  | 110,000<br>(5,584)                                  |
| 24     | Contingent liabilities  | 107,806   | 104,416   |
| 24.1   | Letters of guarantee  |   |   |
|        | Local   | 10,399,883,659                                      | 11,622,210,193                                      |
|        | Foreign<br>Shipping guarantee   | 1,089,182,402 683,542,694                           | 1,135,663,107<br>400,172,608                        |
|        | Margin on guarantee   | 12,172,608,755 (408,859,913)                        | 13,158,045,907<br>(432,855,055)                     |
|        |   | 11,763,748,842                                      | 12,725,190,853                                      |
|        | Money for which the Bank is contingently liable in respect of guarantees  |   |   |
|        | Government<br>Banks and other financial institutions  | 7,567,948,363<br>2,228,769,167                      | 8,025,857,547<br>3,044,954,572                      |
|        | Others  | 2,375,891,225<br>12,172,608,755                     | 2.087,233,788<br>13,158,045,907                     |
|        | Margin on guarantee   | (408,859,913)<br>11,763,748,842                     | (432,855,055)<br>12,725,190,853                     |
| 24.2   | Irrevocable Letters of Credit   |   |   |
|        | General   | 24,099,597,237                                      | 18,002,175,907                                      |
|        | Back to Back LC<br>In land  | 6,329,886,503<br>502,947,021                        | 5,885,549,089<br>574,356,899                        |
|        | Margin on LC  | 30,932,430,761<br>(1.386,983,035)<br>29,545,447,726 | 24,462,081,895<br>(1.188,957,722)<br>23,273,124,173 |
| 24.3   | Consolidated bills for collection   |   |   |
|        | The City Bank Limited (note 24.3.a)   | 7,846,319,339                                       | 7,575,806,178                                       |
|        | City Hong Kong Limited  | 68.844.185<br>7,915,163,524                         | 7,575,806,178                                       |
| 24.3.a | Bills for collection -The City Bank Limited   |   |   |
|        | Outward foreign bills for collection  | 5,126,579,499                                       | 5,336,043,006                                       |
|        | Inward local bills for collection<br>Inward foreign bills for collection  | 2,719,924,840                                       | 2,239,562,099<br>                                   |
|        | Margin on bill collection   | 7,846,504,339<br>(185,000)                          | 7,575,991,178<br>(185,000)                          |
|        |   | 7,846,319,339                                       | 7,575,806,178                                       |
| 24.4   | Forward assets purchased and forward deposits placed  |   |   |
|        | Forward sales/contracts   | <u>5,224,685,808</u><br>5,224,685,808               | <u>13,829,048,186</u><br>13,829,048,186             |
| 24.5   | Suit filed by the bank  |   |   |
|        | No law suit has been filed by the bank against contingent liabilities.  |   |   |
| 25     | Income statement - The City Bank Limited  |   |   |
|        | Income:<br>Interest, discount and similar income (note 25.1)  | 28,507,023,655                                      | 24,302,519,204                                      |
|        | Fees, commission and brokerage (note 25.2)  | 2,109,789,225                                       | 2,098,207,890<br>1,155,820,331                      |
|        | Gains less losses arising from dealing in foreign currencies (note 29.a)<br>Other operating income (note 30.a)  | 1,271,174,742 1,985,585,042                         | 1,656,683,530                                       |
|        | Gains less losses arising from dealing in securities (note 28.a)<br>Dividend income                             | 237,416,603<br>158,414,665                          | 233,457,603<br>223,277,767                          |
|        | Gains less losses arising from investment securities (note 28.a)<br>Profit less losses on interest rate changes | 2,544,569   | <u> </u>  |
|        | Expenses:   |   | 29,669,966,324                                      |
|        | Interest/profit paid on deposits, borrowings etc.<br>Administrative expenses (note 25.3)                        | 15,987,236,351<br>6,698,006,070                     | 13,716,355,902<br>6,805,309,033                     |
|        | Other operating expenses (note 39.a)<br>Depreciation on bank's assets (note 38.a)                               | 2,242,861,796<br>1,056,692,296                      | 1,900,121,612<br>568,986,856                        |
|        | Income over expenditure   | 25,984,796,513<br>8,287,151,988                     | 22,990,773,403<br>6,679,192,921                     |
| 25.1   | Interest, discount and similar income   |   |   |
|        | Interest income (note 26.a)   | 26,819,239,518                                      | 22,916,894,717                                      |
|        | Interest income on treasury bills/reverse repo/bonds (note 28.a)<br>Interest income on subordinated bond        | 1,566,309,970<br>121,474,167                        | 1,380,868,653<br>                                   |
|        |   | 28,507,023,655                                      | 24,302,519,204                                      |
|        |   |   |   |



Financial Statements as at and for the year ended 31 December 2019

| 33           | Consolidated legal expenses  | <u>2019</u><br><u>Taka</u>   | <u>2018</u><br>Taka   | 41.a | Pro                             |
|--------------|--|--|---|------|---------------------------------|
|              | The City Bank Limited (note 33.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 46,008,027<br>893,024<br>1,735,531<br>82,471<br>32,212                               | 59,573,011<br>1,321,250<br>365,174<br>-   |      | Cu<br>Pro<br>of 1<br>De         |
| 33.a         | Legal expenses - The City Bank Limited<br>Legal expenses<br>Others   | 48,751,265<br>45,029,887<br>978,140  | <u>61,259,435</u><br>58,954,341<br><u>618,670</u>                                   |      | De<br>ass<br>(IA<br>wh          |
| 34           | Consolidated postage, stamps, telecommunication etc.<br>The City Bank Limited (note 34.a)  | <u>46,008,027</u><br>85,291,432  | <u>59,573,011</u><br>103,412,042  |      | The<br>Cu<br>Adj                |
|              | City Brokerage Limited (note 34 b)<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited  | 3,062,552<br>1,002,794<br>2,326,224<br><u>293,011</u><br><b>91,976,013</b>           | 3,039,135<br>884,619<br>2,515,592<br>   | 41.b | Nei<br>Inc<br>Re                |
| 34.a         | Postage, stamps, telecommunication etc The City Bank Limited<br>Telephone - office<br>Postage/courier service  | 37,214,323<br>28,400,461   | 60,437,062<br>30,084,940  |      | Pro<br>Inc<br>Fac               |
| 34.b         | Telephone - residence<br>Telegram, telex, fax & swift charge<br>Postage, stamps, telecommunication etc City Brokerage Limited  | 14,904,287<br>4,772,361<br><b>85,291,432</b>   | 10,653,552<br>2,236,487<br><b>103,412,042</b>                                       |      | No<br>Ina<br>Adi<br>Tax<br>Tax  |
|              | Telegram, telex, fax and e-mail<br>Telephone bill<br>Postage   | 2,369,272<br>659,115<br><u>34,165</u><br><b>3,062,552</b>                            | 2,416,593<br>606,677<br><u>15,865</u><br><u>3,039,135</u>                           | 42   | Tax<br>Inc<br>La<br>Tot<br>Co   |
| 35           | Consolidated stationery, printing and advertisements etc.<br>The City Bank Limited (note 35.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited  | 235,989,626<br>1,108,283<br>1,461,402  | 244,899,590<br>1,419,484<br>3,011,230   |      | Th<br>Cit<br>Cit<br>CB<br>Cit   |
| 35.a         | CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited<br>Stationery, printing and advertisements etc The City Bank Limited  | 19,773,141<br><u>141,150</u><br><b>258,473,602</b>                                   | 21,451,330<br>  | 42.a | Adj<br>Re                       |
|              | Office and security stationery (note 35.a.1)<br>Publicity and advertisement (note 35.a.2)<br>Computer consumable stationery  | 147,210,627<br>87,327,845<br>1,451,154<br><b>235,989,626</b>                         | 133,402,375<br>95,366,822<br>16,130,393<br><b>244,899,590</b>                       |      | Inte<br>Cre<br>Re<br>Po<br>Re   |
| 35.a.1       | Office and security stationery<br>Office stationery<br>Security stationery   | 97,923,860<br><u>49,286,767</u><br><b>147,210,627</b>                                | 81,764,098<br><u>51,638,277</u><br><b>133,402,375</b>                               | 43   | Mis<br>Inc                      |
| 35.a.2       | Publicity and advertisement  Advertisement sponsorship-magazine Advertisement sponsorship-others Advertisement telavision and radio  | 42,797,988<br>32,688,856   | 45,618,774<br>26,583,424<br>18,420,000  |      | Th<br>Cit<br>CB<br>Cit          |
| 36           | Advertisement-television and radio<br>Advertisement-miscellaneous<br>Chief Executive's salary and fees   | 11,694,200<br>146,801<br><b>87,327,845</b>   | 18,420,000<br>4,744,624<br><b>95,366,822</b>  | 43.a | Adj<br>Pa                       |
| 37           | Basic salary<br>Festival bonus and other allowances<br>Consolidated Directors' fees  | 7,494,553<br><u>11,465,453</u><br><b>18,960,006</b>                                  | 9,727,179<br><u>8,897,016</u><br><u>18,624,195</u>                                  |      | Oth<br>Re<br>Re<br>Po<br>Ad     |
|              | Che City Bank Limited (note 37.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited.<br>CBL Money Transfer Sdn. Bhd.  | 1,640,000<br>90,000<br>87,500<br>3,016,273   | 1,746,000<br>75,000<br>156,250<br>2 152 387   |      | Leg<br>Au<br>Dir                |
| 37.a         | Directors' fees  | 3.016,273<br>4,833,773<br>1.640.000  | <u>2,152,387</u><br><u>4,129,637</u><br><u>1,746,000</u>                            | 44   | Co<br>Th<br>Cit<br>Cit<br>CB    |
|              | As per BRPD Circular No. 3, dated 18 January 2010, each director w<br>honorarium for attending each meeting till 3 October 2015. After issuing<br>Circular No. 11, dated 4 October 2015, directors' entitlement as honorariu     | Bangladesh Bank'   | e Taka 5,000 as<br>s Circular, BRPD   |      | Cit<br>Ad                       |
| 38           | revised to Taka 8,000. Consolidated depreciation and repair The City Bank Limited (note 38.a)  | 1,599,749,332  | 1,112,883,922   | 44.a | (In<br>Ad<br>Pre<br>Inta<br>Se  |
|              | City Brokerage Limited (note 38.b)<br>City Bank Capital Resources Limited (note 38.c)<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited  | 36,897,207<br>10,176,397<br>19,276,435<br><u>4,961,122</u><br><u>1,671,060,493</u>   | 19,203,878<br>8,084,605<br>4,446,120<br>  |      | Sta<br>Re<br>Re<br>Bra          |
| 38.a         | Depreciation and repair of bank's assets - The City Bank Limited<br>Depreciation<br>Depreciation on leased assets  | 550,509,095  |   | 45   | Aci<br>Co                       |
|              | Depreciation on fixed assets Depreciation on fixed assets Repairs and maintenance: Fixed assets  | 506,183,201<br>1,056,692,296<br>535,574,541  | 568,986,856<br>568,986,856<br>537,553,058   |      | Th<br>Cit<br>Cit<br>CB<br>Cit   |
|              | Others<br>See Annexure D for details of depreciation.  | 7,482,495<br>543,057,036<br>1,599,749,332  | 6,344,008<br>543,897,066<br>1,112,883,922   | 45.a | Adj<br>Inc                      |
| 38.b         | Depreciation and repair - City Brokerage Limited<br>Depreciation:<br>Leased assets<br>Building   | 13,233,739<br>7,321,236  | 7,321,237   |      | Inte<br>Oth<br>Bra<br>Pa<br>Loa |
|              | Office equipment<br>Furniture and fixtures<br>Vehicle<br>Software  | 5,547,236<br>2,784,404<br>1,244,160<br><u>1,655,908</u><br><b>31,786,683</b>         | 3,060,006<br>2,590,348<br>899,470<br><u>836,701</u><br>14,707,762                   |      | (i                              |
| 38.c         | Repairs and maintenance:<br>Fixed assets<br>Depreciation and repair - City Bank Capital Resources Limited  | 5,110,524<br>5,110,524<br>36,897,207   | 4,496,116<br>4,496,116<br>19,203,878  | 46.a | Co<br>Bo<br>Ea                  |
| 50.0         | Depreciation:<br>Leased assets<br>Vehicle<br>Furniture and fixtures  | 4,052,773<br>2,240,202<br>1,334,216  | 2,240,220<br>1,438,960  | 47   | (i<br>Ea<br>Co                  |
|              | Office equipment<br>Building<br>Software<br>Repairs and maintenance:   | 1,127,672<br>328,509<br><b>9,083,372</b>   | 1,146,738<br><u>328,464</u><br><b>5,154,382</b>                                     | 47.a | (i<br>(i<br>Ne<br><b>Ne</b>     |
| 39           | Fixed assets Consolidated other expenses   | <u>1,093,025</u><br><u>1,093,025</u><br><u>10,176,397</u>                            | 2,930,223<br>2,930,223<br>8,084,605   |      | (i<br>(i<br>Ne                  |
|              | The City Bank Limited (note 39.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 2,242,861,796<br>19,865,232<br>10,466,278<br>5,027,009<br>2,885,968                  | 1,900,121,612<br>33,332,575<br>9,241,578<br>4,282,293                               | 48   | Co<br>(i<br>(i<br>Ne            |
|              | City Hong Kong Limited<br>Inter-company transactions<br>City Bank Capital Resources Limited with The City Bank Limited   | 2,885,968<br>2,281,106,283<br>(19,800,000)<br>2,261,306,283                          |   | 48.a | Ne<br>(i<br>(i<br>Ne            |
| 39.a         | Other expenses - The City Bank Limited<br>Credit card (note 39.a.1)<br>Others (note 39.a.2)<br>Business expression cost  | 615,251,421<br>430,482,979<br>400,021 228  | 596,533,086<br>150,201,212<br>207,062,255   | 49   | Re<br>Pro<br>Ad                 |
|              | Business expansion cost<br>Donations<br>Professional fees<br>Guard salary<br>Royalty adjustment<br>Travelling expenditure and conveyance - Staff   | 400,921,328<br>151,936,200<br>126,643,245<br>125,669,926<br>84,867,827<br>72,253,241 | 397,963,355<br>76,201,210<br>138,308,878<br>137,779,535<br>84,363,832<br>58,719,991 |      | De<br>Ad<br>Ga<br>Pro           |
|              | If support & software maintenance<br>Business process outsourcing - online<br>Security expenses<br>Fuel<br>Cash carrying charges   | 42,465,414<br>40,940,873<br>31,417,482<br>27,193,839                                 | 14,005,841<br>52,015,226<br>34,904,150<br>28,853,747<br>25,772,987                  |      | <b>Ch</b><br>Ch<br>Ch           |
|              | Cash can ying unarges<br>Entertainment<br>Washing and cleaning<br>Subscription to institutions<br>Staff activities and welfare<br>CIB Charges  | 22,264,268<br>22,247,588<br>16,161,392<br>13,854,928<br>9,602,317<br>2,377,288       | 24,605,603<br>35,519,088<br>12,437,612<br>13,601,819<br>2,078,028                   |      | Ch<br>Ch<br>Ch<br>Ch            |
|              | Vehicle rental expenditure<br>Annual general meeting<br>Books, magazines and newspapers etc.<br>Medical<br>Remittance charges  | 2,259,115<br>2,117,776<br>1,525,276<br>325,894<br>82,179                             | 9,992,000<br>2,416,632<br>1,736,793<br>2,024,317<br>82,417                          | 50   | Paj<br>Ne<br>Se                 |
| 39.a.1       | Loss from sale of fixed assets   |  | <u>4,251</u><br><u>1,900,121,612</u>  |      | Tot<br>un<br>Alle<br>Pro        |
|              | Inter charges fee<br>VISA international fees<br>ATM service charges<br>Processing and personalisation fees<br>Complementary campaign expenses  | 357,411,245<br>126,335,354<br>50,105,713<br>49,636,617<br>31,762,492                 | 362,512,188<br>116,997,160<br>58,245,718<br>43,125,255<br>15,652,766                |      | Pro<br>Oti<br>Pro<br><b>Ne</b>  |
| 39.a.2<br>40 | 2 Others include capital raising expenses, staff recruitment expenses, NRB I<br>Consolidated provision for loans and advances/investments  | <u>615,251,421</u><br>bank charges etc.  | <u> </u>  | 51   | Se<br>Se<br>Re                  |
|              | The City Bank Limited (note 40.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited   | 2,585,079,302<br>14,861,325<br><b>2,599,940,627</b>                                  | 1,841,325,799<br>(29,669,955)<br><u>3,193,025</u><br><b>1,814,848,869</b>           |      | i)<br>SI<br>nc                  |
| 40.a         | Provision for loans and advances/investments - The City Bank Limite<br>Provision for unclassified loans and advances/investments<br>Provision for classified loans and advances/investments<br>Provision for partially write off | 753,707,394<br>401,644,128<br>1,429,727,780  | 1,175,811,752<br>321,814,047<br>343,700,000   |      |                                 |
| 40.b         | Provision for diminution in value of investments - The City Bank Limi Provision for investment   | 2,585,079,302  | <u>1,841,325,799</u><br><u>3.000,000</u>  |      | 3                               |
| 40.c         | Other provision - The City Bank Limited<br>Provision for non-banking assets  | (70.632.584)   | <u>3,000,000</u><br>313,966,186   |      | 4                               |
| 41           | Consolidated provision for taxation<br>Current tax:<br>The City Bank Limited (note 41 a)   | <u>(70,632,584)</u><br>3.045.860.580   | <u>313,966,186</u><br>2 271 498 375   |      | e                               |
|              | The City Bank Limited (note 41.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.   | 3,045,860,580<br>53,499,787<br>62,199,822<br><u>68,189</u><br><b>3,161,628,378</b>   | 2,271,498,375<br>67,050,307<br>54,389,428<br><u>37,460</u><br>2,392,975,570         |      | 8                               |
|              | Deferred tax:<br>The City Bank Limited (note 41.a)<br>City Bank Capital Resources Limited<br>City Hong Kong Limited  | 213,860,419<br>(4,545,558)<br>288,759<br><b>209,603,620</b>                          | 65,494,416<br>(22,372)<br><b>65,472,044</b>   |      | 1                               |
|              | Income tax on profit   | 3,371,231,998  |   |      | 1<br>Fc                         |

| 41.a | Provision for Taxation - The City Bank Limited   | <u>2019</u><br>Taka   | <u>2018</u><br>Taka  |
|------|--|---|--|
| 41.a | Current tax:<br>Provision for income tax has been made according to Income Tax Ordinar   |   |  |
|      | of Taka 3,048,860,580 for prior year (2018: Taka 2,271,498,375) has bee<br>Deferred tax:   |   |  |
|      | Deferred tax:<br>Deferred tax is provided using the Balance sheet method for timing differ<br>assets and liabilities and their carrying values for reporting purposes as p   |   |  |
|      | (IAS) - 12. During the year, net amount of Taka 213,860,419 has been which was Taka 65,494,416 as deferred tax expense in prior year.  | recognised as defer   | red tax expense,   |
|      | The charge for taxation is based upon profit for the year comprises:<br>Current tax on taxable income @ 37.5%  | 3,045,860,580   | 2,570,329,253  |
|      | Adjustment for prior year<br>Net deferred tax liability/(asset) originated for temporary differences   | 3,045,860,580<br>213,860,419  | (298,830,878)<br>2,271,498,375<br>65,494,416   |
| 41.b | Income tax on profit<br>Reconciliation of effective tax rate - The City Bank Limited   | 3,259,720,999   | 2,336,992,791  |
|      |  | Taka %  | 2018<br><u>Taka</u>  |
|      | Profit before income tax as per profit and loss account 5,73<br>Income tax as per applicable tax rate 37.50% 2,14<br>Factors affecting the tax charge for current year   | 31,360,957<br>49,260,359 37.50%                                       | 4,354,923,411  |
|      | Inadmissible expenses/provisions 16.72% 95<br>Admissible expenses (11.08%) (633  | 01,601,942 8.58%<br>58,421,636 20.01%<br>5,001,035) (5.60%            | 871,526,033<br>(243,999,363)   |
|      | Tax loss/(savings) from reduced tax rates for capital gain (0.01%)   | - (0.81%<br>7,722,566) (0.52%<br>(699,756) 0.00%                      | ) (22,623,932)   |
|      | Income from gain on sale of fixed assets 0.00%<br>Last year adjustment for 2016 & 2017 0.00%<br>Total income tax expenses 53.14% 3.04  | - (0.14%<br>- (6.86%)<br><b>15,860,580 52.16%</b>                     | (298,830,878)  |
| 42   | Consolidated receipts from other operating activities  |   |  |
|      | The City Bank Limited (note 42.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.   | 3,925,581,963<br>59,702,382<br>(1,516,640)                            | 3,179,809,830<br>160,990,446<br>29,000,000   |
|      | City Hong Kong Limited   | 1,545,686<br>3,985,313,391<br>(8,238,340)                             | 2,454,606<br>3,372,254,881   |
| 42.a | Adjustment for consolidation-The City Bank Ltd.<br>Receipts from other operating activities - The City Bank Limited  | 3,976,975,042   | (23,237,215)<br>3,349,017,666  |
| 72.a | Interest on bonds, debentures and treasury bills<br>Credit card income   | 1,939,996,921<br>1,830,347,867  | 1,523,126,300  |
|      | Rebate received from foreign banks<br>Postage/telex/fax/swift charge recoveries<br>Rent recovered  | 69,910,124<br>62,371,710<br>13,024,850                                | 1,502,118,603<br>62,517,394<br>53,187,972<br>12,865,313  |
|      | Miscellaneous earnings<br>Income from sale of bank's property  | 9,930,491<br>3,925,581,963  | 7,374,850<br>18,619,398<br><b>3,179,809,830</b>  |
| 43   | Consolidated payments for other operating activities   |   |  |
|      | The City Bank Limited (note 43.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited   | 3,897,769,299<br>64,267,565<br>25,279,903                             | 3,471,855,900<br>76,491,746<br>30,147,760  |
|      | CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited   | 64,815,343<br>7,776,743<br>4,059,908,853                              | 99,169,869<br>3,677,665,275  |
|      | Adjustment for consolidation-The City Bank Ltd.  | (32,179,200)<br>4,027,729,653   | 3,677,665,275  |
| 43.a | Payments for other operating activities - The City Bank Limited Other expenses   | 2,599,208,356<br>545,552,529  | 1,773,908,296  |
|      | Rent, taxes, insurance and electricity<br>Repair to bank's assets<br>Postage, stamp and telecommunication  | 540,670,924<br>103,450,536  | 1,773,908,296<br>917,289,054<br>58,128,574<br>84,730,477   |
|      | Adverfisement expenses<br>Legal expenses<br>Auditors' fees   | 60,466,583<br>44,539,371<br>2,185,000                                 | 88,523,259<br>2,192,000<br>2,601,500<br>544,482,740  |
|      | Directors' fees  | <u>1,696,000</u><br><u>3,897,769,299</u>                              | <u>544,482,740</u><br>3,471,855,900  |
| 44   | Consolidated (increase) / decrease of other assets<br>The City Bank Limited (note 44.a)  | (417,401,938)   | (388,664,446)  |
|      | City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.<br>City Hong Kong Limited  | 61,634,912<br>44,717,779<br>(2,068,541,249)<br>(1,594,306)            | (10,157,108)<br>13,420,654<br>(2,215,215)  |
|      | City Hong Kong Limited<br>Adjustment for consolidation-The City Bank Ltd.  | (2,381,184,802)<br>151,242,796  | (387,616,115)<br>49,514,503  |
| 44.a | (Increase) / decrease of other assets - The City Bank Limited  | (2,229,942,006)   | (338,101,611)  |
|      | Advance against rent and advertisement<br>Prepaid expenses   | 513,476,190<br>48,683,280   | (59,248,114)<br>(706,382)  |
|      | Intangible assets<br>Security deposits<br>Stationery and stamps  | 29,698,545<br>19,129,655<br>2,227,206                                 | 29,523,133<br>(29,055,793)<br>(581,286)  |
|      | Receivable from City Brokerage Ltd.<br>Receivable from City Bank Capital Resources Ltd.<br>Branch adjustment account   | (882,145)<br>(1,002,035)  | 1,536,264<br>12,641,629  |
|      | Advance rent adjusted for right of use of assets<br>Account receivables  | (431,485,640)<br>(597,246,995)<br>(417,401,938)                       | (342,928,690)<br>(388,664,446)   |
| 45   | Consolidated increase/ (decrease) of other liabilities   | 541,781,906   | (196,569,031)  |
|      | The City Bank Limited (note 45.a)<br>City Brokerage Limited<br>City Bank Capital Resources Limited<br>CBL Money Transfer Sdn. Bhd.   | (270,612,359)<br>(5,264,109)<br>1,303,862,116<br>10,465,288           | (190,309,031)<br>(101,361,271)<br>(15,539,934)<br>328,067,345                                    |
|      | City Hong Kong Limited<br>Adjustment for consolidation-The City Bank Ltd.  | 1,580,232,842   | 14.597.110   |
| 45.a | Increase/ (decrease) of other liabilities - The City Bank Limited  | 18,204,810<br>1,598,437,652   | (106,798,519)<br>(92,201,409)  |
|      | Interest suspense account<br>Others  | 642,536,075<br>464,489,478  | 303,635,048<br>(343,548,714)   |
|      | Other provision<br>Branch adjustment account<br>Payable to CBL_Money Transfer SDN BHD  | 158,755,964   | 3,675,241  |
|      | Loans written off and waived   | (5,704,158)<br>(718,295,453)<br><b>541,781,906</b>                    | (239,716,489)<br>(196,569,031)   |
|      | (i) Net profit after tax - Taka<br>Weighted average number of shares   | <u>2,635,158,749</u><br><u>1,016,386,661</u>                          | 2,224,721,063<br>1,016,386,661   |
|      | Consolidated earnings per share - Taka (i/ii)<br>Bonus factor has been considered for previous year's EPS computation.   | <u> </u>  | 2.19   |
| 46.a | Earnings per share (EPS) - The City Bank Limited<br>(i) Net profit after tax - Taka  | 2,471,639,958   | 2,017,930,620  |
|      | (i) Nei prolit aiter tax - taka<br>(ii) Weighted average number of shares<br>Earnings per share - Taka (i/ii)  | <u>2,471,639,958</u><br><u>1,016,386,661</u><br><u>2.43</u>           | <u>2,017,930,620</u><br>1,016,386,661<br><b>1,99</b>   |
| 47   | Consolidated Net operating cash flow per share (NOCFPS)<br>(i) Net operating cash flow - Taka  | 13.687.378 516  | 13,832,995,024   |
|      | (ii) Number of shares<br>Net operating cash flow per share - Taka (i/ii)   | <u>13,687,378,516</u><br><u>1,016,386,661</u><br><u>13.47</u>         | 1,016,386,661<br><b>13.61</b>  |
| 47.a | Net operating cash flow per share (NOCFPS) - The City Bank Limite<br>(i) Net operating cash flow - Taka  | 14,400,058,280  | 13,270,577,571   |
|      | (ii) Number of shares<br>Net operating cash flow per share - Taka (i/ii)   | 1.016.386.661<br>14.17  | 1.016,386,661<br><b>13.06</b>  |
| 48   | Consolidated Net Assets Value per Share (NAV)<br>(i) Shareholders' equity  | 24,539,340,073  | 24,917,284,908<br>1,016,386,661  |
| 40   | (iii) Number of shares '<br>Net Assets Value per Share - Taka (i/ii)   | 1,016,386,661<br><b>24.14</b>   | 1,016,386,661<br><b>24.52</b>  |
| 48.a | Net Assets Value per Share (NAV) - The City Bank Limited<br>(i) Shareholders' equity   | <u>25,415,636,375</u><br>1,016,386,661                                | 24,429,926,829<br>1,016,386,661  |
| 40   | (iii) Number of shares <sup>5</sup><br>Net Assets Value per Share - Taka (i/ii)  | <u>1,016,386,661</u><br><u><b>25.01</b></u>                           | 1,016,386,661<br>24.04   |
| 49   | Reconciliation statement of cash flows from operating activities<br>Profit before provision<br>Adjustment for non-each items   | 8,287,151,988   | 6,679,192,921  |
|      | Adjustment for non cash items<br>Depreciation and amortisation<br>Adjustment with non-operating activities   | 506,183,201   | 568,986,856  |
|      | Agis on sale of shares and debentures<br>Profit from sale of fixed assets<br>Loss from sale of fixed assets  | (2,544,569)<br>(62,371,710)   | -<br>(18,619,398)<br>4,251   |
|      | Changes in operating activities  | (64,916,279)  | (18,615,147)   |
|      | Changes in operating activities<br>Changes in loans & advances<br>Changes in deposit and other accounts<br>Changes in investment   | (15,552,181,272)<br>41,533,465,879<br>(5,457,509,960)                 | (34,795,609,666)<br>21,677,435,096<br>(1,446,144,187)  |
|      | Changes in borrowings<br>Changes in other assets<br>Changes in other liabilities   | (5,457,509,960)<br>(16,284,761,582)<br>(355,030,228)<br>4,471,667,102 | (1,446,144,187)<br>22,546,754,828<br>(370,045,048)<br><u>272,523,746</u><br><b>7,884,914,769</b> |
|      | Payment of income tax  | 8,355,649,940   |  |
| 50   | Net cash flows from operating activities Segment reporting   | (2,684,010,570)<br>14,400,058,280<br>2019                             | (1,843,901,827)<br>13,270,577,571  |
|      | Total operating income (profit before  | Offshore<br>Taka  | <u>Total</u><br>Taka   |
|      | Inclusion operating income (promoteriore)         17,791,222,339         240,061,972           Allocated expenses         (9,923,803,674)         (62,222,332)           Provision against loans and advances         (2,658,409,057)         (33,082,106) | (11,533,156)  | 18,284,712,150<br>(9,997,560,162)<br>(2.585.079,302)   |
|      | Provision against off-balance iso advances (2,000-405,007)<br>Provision against off-balance iso advances (2,000-405,007)<br>Other provision<br>Profit before tax 5,283,092,518 144,756,534   | (44,794,639)  | (2,585,079,302)<br>(41,344,313)<br>70,632,584<br>5,731,360,957                                   |
|      | Provision for taxation<br>Net profit   |   | (3,259,720,999)<br>2,471,639,958   |
| F4   | Segment assets         317.731.842.171         8.376.670.726           Segment liabilities         317.731.842.171         8.376.670.726           Balated nature         displayung         8.376.670.726   | <u>28,580,474,441</u><br><u>28,580,474,441</u>                        | <u>354,688,987,338</u><br>354,688,987,338  |
| 51   | Related party disclosures i) Particulars of Directors of the Bank as on 31 December 2019   |   |  |

# ii) Related party transactions

During the period 1 January 2019 to 31 December 2019, the Bank concluded business deals with the following organizations in which the directors had interest:

|                                   | Name of<br>organization   | 1  | Relationshi  |   | ure of<br>saction  | ıs  | 31 Dec 2019  |   |  | 31 Dec 2  |  | 31 Dec 2018  |
|-----------------------------------|---|--|--|---|--|---|--|---|--|---|--|--|
| 0                                 | City Brokerag   | ht lar   | Subsidiary   | Ch.   | are Capi   | tal   | Taka   | Taka  |  | Taka<br>3,400,000   |  | Taka<br>3,400,000,00   |
| C                                 |   |  | Company<br>Subsidiary  |   |  | uai   | 710 007 05   | 0 996 136   |  | 577,23  |  |  |
| ŀ                                 | City Brokerag   |  | Company<br>Subsidiary  | Loa   |  |   | 710,007,95   | -   |  | 577,23  |  | 1,011,356,11   |
| 10                                | City Brokerag   |  | Company<br>Subsidiary  |   | erest on<br>e of Fixe  |   | 75,025,39  | 5 106,111   | ,801   |   | N/A  | N/   |
| Ľ                                 | City Brokerag   | ge Ltd.  | Company  | Ass   | ets  |   |  | -   | -  |   | N/A  | N/.  |
| L                                 | City Brokerag   | -  | Subsidiary<br>Company  |   | er Comp<br>Denses  | any   | 3,180,89   | 5 4,885   | ,866   |   | -  |  |
| E                                 | City Bank Ca<br>Resources Lt  | d  | Subsidiary<br>company  |   | are Capi   |   |  | -   | - 2  | 2,550,000   | 0,000  | 2,550,000,00   |
|                                   | City Bank Ca<br>Resources Lt  |  | Subsidiary<br>Company  | Sal   | e of Fixe<br>ets   | ed  |  | -   | -  |   | N/A  | N/   |
|                                   | <u>Resources Lt</u><br>City Bank Ca<br>Resources Lt   |  | Subsidiary<br>Company  |   | sh Divide  | end   |  | - 93,998  | ,157   |   | -  |  |
| Γ                                 | City Bank Ca  | pital  | Subsidiary   |   | rest on  |   | 8,621,24   | 4 6,705   | ,810   |   | N/A  | N/   |
| Е                                 | Resources Lt<br>City Bank Ca  |  | company<br>Subsidiary  |   | oosits<br>er Comp  | any   | 040.04   | 4 4 400   | 004  |   |  |  |
|                                   | Resources Lt  |  | company  |   | enses  | ,   | 812,01   | 4 1,496   | ,984   |   | -  |  |
|                                   | CBL Money 1<br>Sdn. Bhd.  | Transfer   | Subsidiary<br>company  | Sha   | are Capi   | tal   |  | - 10,651  | ,613   | 99,702  | 2,332  | 99,702,33  |
| k                                 | CBL Money 1   | Fransfer   | Subsidiary   | Loa   | in   |   | 5,599,817,11   | 0 4 876 886   | 502  | 234,997   | 7 079  | 293,084,44   |
|                                   | <u>Sdn. Bhd.</u><br>CBL Money 1   | Fransfer   | company<br>Subsidiary  |   | rest on  | Loon  | 8,727,61   | -   | -  | 204,001   | N/A  | N/   |
|                                   | Sdn. Bhd.<br>CBL Money T  | Fransfer   | Company<br>Subsidiary  |   | r Comp   |   |  |   | -  |   |  |  |
| 5                                 | Sdn. Bhd.   |  | company<br>Subsidiary  | Exp   | enses<br>are Mon   | ,   | 1,899,372,74   | +   | ,152   |   | 2,145  | (5,704,158   |
| L                                 | CBL Hong Ko   | -  | company  |   | osit   | .,  | 35,879,70  | 8   | -  | 35,879  | 9,708  |  |
| 6                                 | nternational<br>Corporation (   | IFC)   | Director<br>Interest   | Equ   | iity   |   |  | -   | -  | 460,946   | 5,330  | 460,946,33   |
|                                   | nternational<br>Corporation (   |  | Director<br>Interest   | Bor   | rowings  |   | 3,075,499,94   | 2 92,833  | ,277   | 70,750  | ),142  | 3,146,250,08   |
|                                   | nternational<br>Corporation (   |  | Director<br>Interest   |   | rest on<br>rowings   |   | 80,194,84  | 7 154,045   | ,370   |   | -  |  |
| μ                                 | nternational  | Finance  | Director   |   | ed Asset   |   | 5,088,10   | 5 2,544   | ,053   | 40,280  | ),831  | 48,336,99  |
| Γ                                 | Corporation (<br>nternational   | Finance  | Interest<br>Director   |   | fessiona   | al  | 55,439,70  | 0 68,663  | ,700   |   | _  |  |
| Е                                 | <u>Corporation (</u><br>nternational  |  | Interest<br>Director   | Pre   |  | pense for   |  |   |  |   |  |  |
|                                   | Corporation (   |  | Interest   |   | fessiona<br>vice   | al  | 28,991,70  | 0 28,991  | ,700   |   | -  | 28,991,70  |
|                                   | nternational  |  | Director   | Pay   | able ag  |   | 26,448,00  | 0 39,672  | 000  | 72,732  | 333  | 69,590,33  |
| L                                 | Corporation (   |  | Interest   | Ser   | vice   | 1   | 20,440,00  | 0 33,072  | .,000  | 12,152  | 2,000  | 03,330,33  |
| k                                 | Janata Insura<br>Company Ltd  |  | Director<br>Interest   |   | rance<br>erage   |   | 9,264,58   | 4 10,905  | ,227   |   | N/A  | N/.  |
|                                   | City General<br>nsurance  |  | Director<br>Interest   |   | rance  |   | 9,422,27   | 3 7,491   | ,237   |   | N/A  | N/   |
|                                   | Company Ltd<br>Phoenix Insu   |  | Director   |   | erage<br>rance   |   | 14,457,43  | 0 17,300  |  |   | N/A  | N/   |
|                                   | Mr. Aziz Al Ka  |  | Chairman   |   | Self   | Credit Card   |  | Unclassified  | & Tk.  | 3.00 lac in   | FDR  | 0 lac in RFCD A/0  |
|                                   | Mr. Hossain K<br>Mrs. Syeda S   | haireen Azi  | Vice Chairma<br>z Director   | 1 5   | Self<br>Self   | Credit Card   | 4.30   | -Do-<br>-Do-  | Marke  | ed as lien o<br>ed as lien o  | of \$ 0.0<br>of Tk. 7.   | 5 lac in ERQ A/C<br>.22 lac in FDR A/0<br>.90 lac in FDR A/0   |
|                                   | Mrs. Savera H   | /lehmood   | Director   | 1 5   | Self<br>Self   | Credit Card   | 0.17   | -Do-<br>-Do-  | Marke  | ed as lien o<br>ed as lien o  | of Ik. 8.<br>of\$_0.0  | .90 Iac in FDR A/0<br>5 Iac in ERQ A/C<br>.00 Iac in FDR   |
|                                   | Mr. Rajibul Hu<br>Mrs. Tabassu  | m Kaiser   | ury Director<br>Director   |   | Self<br>Self   | Credit Card   |  | -Do-<br>-Do-  | Marke  | ed as lien o  |  |  |
| ita                               | tement of oth   | er funded  | debts due by t   | ne Direct   | ors of th  | e hank com  |  |   |  | 2 00 loo in   | of\$0.0  | 5 lac in RFCD A/0  |
|                                   |   |  | Present  | 1   |  | c built com   | ipany as at 31 I   | December 201  |  | 3.00 lac in   | of \$ 0.0<br>I FDR   | 5 lac in RFCD A/0  |
|                                   | Names of  | Directors  | status wit   |   |  |   | Outstanding  |   | 19   | 3.00 lac in   | of \$ 0.0<br>I FDR   | 5 lac in RFCD A/0  |
|                                   | N   | /A   |  |   | e of the<br>itution  | Types of  | Outstanding<br>as at 31  | December 201<br>Classification<br>status  | 19   |   | of \$ 0.09<br><u>  FDR</u><br>(Fig   | 5 lac in RFCD A/0  |
|                                   | atement of nor  |  | the bank   | <sup>1</sup> insti  | tution   | Types of<br>facility  | Outstanding  | Classificatior<br>status  | 19   |   | of \$ 0.09<br><u>  FDR</u><br>(Fig   | 5 lac in RFCD A/0<br>gures in Lac Taka   |
|                                   | cicolo do di J  | n-funded d   | the bank<br>Nil<br>ebts due by th  | n insti   | i <b>tution</b><br>Nil   | Types of<br>facility<br>Nil   | Outstanding<br>as at 31<br>December  | Classification<br>status<br>N/A   | 19<br>n  | Value of  | of \$ 0.09<br><u>  FDR</u><br>(Fig   | 5 lac in RFCD A/0<br>gures in Lac Taka   |
|                                   | 1   |  | the bank<br>Nil<br>ebts due by th<br>r 2019  | n insti   | i <b>tution</b><br>Nil   | Types of<br>facility<br>Nil   | Outstanding<br>as at 31<br>December<br>2019  | Classification<br>status<br>N/A   | 19<br>n  | Value of  | of \$ 0.09   | 5 lac in RFCD A/C  |
| nt                                | Name of   | n-funded d   | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit   | insti   | i <b>tution</b><br>Nil   | Types of<br>facility<br>Nil   | Outstanding<br>as at 31<br>December<br>2019<br>th the Directors<br>Outstanding<br>as at 31<br>December   | Classification<br>status<br>N/A   | l9<br>1<br>compar  | Value of  | of \$ 0.0:<br><u>FDR</u><br>(Fig<br>f eligibl  | 5 lac in RFCD A/C  |
| nt                                | Name of<br>Mr. Hossain K<br>Hossain Mehr  | n-funded d<br>1 Decembe<br>f Director<br>(haled & Mr   | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit<br>the Bank   | n insti   | itution<br>Nil<br>nies or fi<br>e of the<br>itution  | Types of<br>facility<br>Nil<br>rms in whic  | Outstanding<br>as at 31<br>December<br>2019<br>  | Classification<br>status<br>N/A<br>s of the bank of<br>Classification   | 19<br>1<br>compar  | Value of  | of \$ 0.0:<br><u>FDR</u><br>(Fig<br>f eligibl  | 5 lac in RFCD A/C  |
|                                   | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K  | n-funded d<br>1 Decembe<br>f Director<br>(haled & Mr<br>mood<br>(haled & Mr  | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit<br>the Bank<br>Director   | Name<br>Name<br>Monow<br>Industri<br>Ltd.   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic  | Types of<br>facility<br>Nil<br>rms in whic<br>Types of<br>Facility<br>BG                    | Outstanding<br>as at 31<br>December<br>2019<br>  | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status   | 19<br>compar   | Value of<br>ny have<br>Value of   | of \$ 0.0:<br><u>FDR</u><br>(Fig<br>f eligibl  | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka  |
|                                   | Mr. Hossain K<br>Hossain Mehr   | n-funded d<br>1 Decembe<br>f Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood  | the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Director   | Name<br>Name<br>Name<br>Insti<br>Monow<br>Industri<br>Ltd.<br>Eulon F<br>Private<br>Shahid  | Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>Plastic<br>Ltd.<br>a Trading   | Types of<br>facility<br>Nil<br>rms in whic<br>Types of<br>Facility<br>BG                    | Outstanding<br>as at 31<br>December<br>2019<br><br>th the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13   | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified   | 19<br>Compai   | Value of<br>ny have<br>Value of<br>Margin<br>Margin   | of \$ 0.0:<br><u>FDR</u><br>(Fig<br>f eligibl  | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka  |
| nt                                | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain Mehr<br>Mr. Rajibul Hu<br>tement of func  | n-funded d<br>1 Decembe<br>7 Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>uq Chowdhu<br>ded debts d   | the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Juny Director  | Institute     Compare     Name     Name     Institute     Monow     Industri     Ltd,     Eulon F     Private     Shahid     Corpore  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd.<br>a Trading<br>ation  | Types of<br>facility<br>Nil<br>rms in whic<br>Types of<br>Facility<br>BG<br>BG<br>BG        | Outstanding<br>as at 31<br>December<br>2019<br>  | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-   | 19<br>compared<br>100%<br>100%   | Value of<br>ny have<br>Value of<br>Margin<br>Margin<br>margin   | (Fight)  | 5 lac in RFCD A/C  |
| nt                                | Mr. Hossain k<br>Hossain Mehr<br>Mr. Hossain k<br><u>Hossain Mehr</u><br>Mr. Rajibul Hu   | n-funded d<br>1 Decembe<br>7 Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>uq Chowdhu<br>ded debts d   | the bank Nil ebts due by th r 2019 Present Status wit the Bank Director Juny Director  | Institute     Compare     Name     Name     Institute     Monow     Industri     Ltd,     Eulon F     Private     Shahid     Corpore  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>Ltd<br>a Trading<br>ation<br>firms in                            | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>BG<br>which the Es | Outstanding<br>as at 31<br>December<br>2019<br>th the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the  | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com  | 19<br>Compai   | Value of<br>ny have<br>Value of<br>Margin<br>Margin<br>margin<br>wave intere  | (Figure 1)<br>(FDR<br>(Figure 1)<br>(Figure 1)<br>(Figur   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka  |
| ta                                | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain Mehr<br>Mr. Rajibul Hu<br>Itement of func<br>at 31 December<br>lames of Ex-   | n-funded d<br>1 Decembe<br>f Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>up Chowdhu<br>ded debts d<br>er 2019<br>Present<br>status   | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit<br>the Bank<br>: Director<br><br>Director<br><br>Director<br><br>Director<br><br>Names of the   | Name<br>Institute<br>Name<br>Institute<br>Monow<br>Industri<br>Ltd.<br>Private<br>Shahid<br>Corpor<br>Danies or   | itution<br>Nil<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 31                         | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the Ei       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>of Status o  | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com  | 19<br>compare<br>100%<br>100%<br>100%<br>100%<br>Nat   | Value of<br>ny have<br>Value of<br>Margin<br>Margin<br>margin   | (Figure 1)<br>(FDR<br>(Figure 1)<br>(Figure 1)<br>(Figur   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka  |
| ta                                | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain Mehr<br>Mr. Rajibul Hu<br>tement of fund<br>at 31 Decembe<br>lames of Ex-<br>birectors  | n-funded d<br>1 Decembe<br>5 Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>up Chowdhu<br>ded debts d<br>er 2019<br>Present   | the bank Nil bits the bank Nil bits bits due by thr r 2019 Present Status wit the Bank Director Director Uny Director Di | Name<br>Institution<br>Name<br>Institution<br>Monow<br>Industri<br>Ltd.<br>Eulon F<br>Private<br>Shahid<br>Corpor-<br>banies or   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>eis (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in                                   | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the Ei       | Outstanding<br>as at 31       December<br>2019       h the Directors       Outstanding<br>as at 31       December<br>2019       0.13       5.63       4.11       xx-Director of the<br>older first so  | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com  | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>ny have<br>Value of<br>Margin<br>margin<br>margin<br>ave intere<br>ure of<br>tity with<br>alue  | of \$ 0.0:<br>FDR<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig))<br>(Fig)<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(  | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security   |
| ta                                | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain Mehr<br>Mr. Rajibul Hu<br>Itement of func<br>at 31 December<br>lames of Ex-   | n-funded d<br>1 Decembe<br>f Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>up Chowdhu<br>ded debts d<br>ar 2019<br>Present<br>status<br>with the<br>bank   | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit<br>the Bank<br>: Director<br><br>Director<br><br>Director<br><br>Director<br><br>Names of the   | A compain of the second  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding as at 31       December       2019       h the Directors       Outstanding as at 31       December       2019       0.13       5.63       4.11       x-Director of the classificat   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>ny have<br>Value of<br>Margin<br>margin<br>margin<br>ave intere<br>ure of<br>try with<br>alue   | of \$ 0.0:<br>(FDR<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)<br>(Fig)( | Is lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security  |
| ta<br>s                           | Mr. Hossain Mehr<br>Hossain Mehr<br>Mr. Rajsul Ht<br>Hossain Mehr<br>Mr. Rajsul Ht<br>ternent of func<br>at 31 December<br>lames of Ex-<br>lirectors<br>Mr. Zakaria<br>Hossain<br>thoudhury and                     | n-funded d<br>1 Decembe<br>5 Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>mood<br>4 Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the  | the bank<br>Nil<br>ebts due by th<br>r 2019<br>Present<br>Status wit<br>the Bank<br>: Director<br><br>Director<br><br>Director<br><br>Director<br><br>Names of the   | a compain institution of the second s  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31       December<br>2019       h the Directors       Outstanding<br>as at 31       December<br>2019       0.13       5.63       4.11       xx-Director of the<br>older first so  | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>ny have<br>Value of<br>Margin<br>Margin<br>margin<br>margin<br>margin<br>ure of<br>trity with<br>alue   | of \$ 0.0:<br>I FDR<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(F  | 5 lac in RFCD A/C gures in Lac Taka le security igures in lac Taka le security lounts in Lac Taka Remarks Suit No. 60/2006. as per Order of orable High Court  |
| nt<br>ta<br>s<br>C                | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain Kehr<br>Mr. Rajibul Hu<br>tement of func<br>at 31 Decembe<br>lames of Ex-<br>lirectors<br>Mr. Zakaria<br>Hossain   | n-funded d<br>1 Decembe<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>ar Q Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.  | the bank Nil bits the bank Nil bits the bank Present Status wit the Bank Director Director U Director U Director Names of the institutions   | A compain of the second  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>classificat<br>T.k. 120.28   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>value of<br>Value of<br>Margin<br>Margin<br>margin<br>margin<br>margin<br>ure of<br>tity with<br>alue   | of \$ 0.0:<br>FDR<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig)))<br>(Fig<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fi  | s lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>lounts in Lac Taka<br>Remarks<br>Suit No. 60/2006.<br>Suit No. 60/2006 filed by<br>k.  |
| nt<br>ta<br>s<br>C                | Mr. Hossain Mehr<br>Hossain Mehr<br>Mr. Hossain Mehr<br>Mr. Rajbul H<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>choudhury and irs. Hosne Ara                      | n-funded d<br>1 Decembe<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>ar Q Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.  | the bank Nil bits the bank Nil bits the bank Present Status wit the Bank Director Director U Director U Director Names of the institutions   | a compain institution of the second s  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>classificat<br>T.k. 120.28   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>Value of<br>Margin<br>Margin<br>margin<br>ave Intere<br>ure of<br>ty with<br>alue   | (Figure 1)  | sounts in Lac Taka igures in lac   |
| ta<br>s                           | Mr. Hossain Mehr<br>Hossain Mehr<br>Mr. Hossain Mehr<br>Mr. Rajbul H<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>choudhury and irs. Hosne Ara                      | n-funded d<br>1 Decembe<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>ar Q Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.  | the bank Nil the bank r 2019 Present Status wit the Bank Director Uny Director Uny Director Uny Ammes of the institutions A M Traders Ahsan  | Naminsti<br>a compa<br>Naminsti<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Indu | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>classificat<br>T.k. 120.28   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>ny have<br>Value of<br>Margin<br>Margin<br>margin<br>margin<br>ave intere<br>ure of<br>trity with<br>alue   | (Figure 1)  | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>le security<br>sounts in Lac Taka<br>Remarks<br>Suit No. 60/2006.<br>as per Order of<br>orable High Court<br>vo. 568/06 filed by<br>k<br>recution Case No<br>is continuing. Next   |
| nt<br>ta<br>s<br>C                | Mr. Hossain Mehr<br>Hossain Mehr<br>Mr. Hossain Mehr<br>Mr. Rajbul H<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>choudhury and irs. Hosne Ara                      | n-funded d<br>1 Decembe<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>ar Q Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.  | the bank NI bits due by th r 2019 Present Status wit the Bank Director IDirector IDirector Uue by the com Names of the institutions A M Traders  | Institution of the second of t  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>classificat<br>Tk. 120.28<br>BLW   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>value of<br>Value of<br>Margin<br>margin<br>margin<br>ave interes<br>ure of<br>rity with<br>alue<br>-<br>-  | of \$ 0.0;<br>FDR<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))<br>(Fig))  | S lac in RFCD A/C gures in Lac Taka     le security     igures in lac Taka     le security     iounts in Lac Taka     iounts in La  |
| nt<br>ta<br>s<br>C                | Mr. Hossain Mehr<br>Hossain Mehr<br>Mr. Hossain Mehr<br>Mr. Rajbul H<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>choudhury and irs. Hosne Ara                      | n-funded d<br>1 Decembe<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>ar Q Chowdhu<br>ded debts d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.  | the bank Nil the bank r 2019 Present Status wit the Bank Director Uny Director Uny Director Uny Ammes of the institutions A M Traders Ahsan  | Naminsti<br>a compa<br>Naminsti<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Industri<br>Indu | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>h the Directors<br>Outstanding<br>as at 31<br>December<br>2019<br>0.13<br>5.63<br>4.11<br>x-Director of the<br>classificat<br>Tk. 120.28<br>BLW   | Classification<br>status<br>N/A<br>s of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking corr<br>of share<br>holding                          | 19<br>compari<br>100%<br>100%<br>100%<br>100%<br>National Security<br>National Security<br>Security Security<br>Security Security   | Value of<br>Value of<br>Margin<br>margin<br>ave intere<br>ure of<br>rity with<br>alue   | (Figure 1)  | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>le security<br>le security<br>le security<br>sounts in Lac Taka<br>Remarks<br>Suit No. 60/2006.<br>as per Order of<br>vo. 568/06 field by<br>k.<br>koton Case No. 568/06 field by<br>k.<br>security Court<br>vo. 568/06 field by<br>k.<br>security Court<br>so the Security<br>security Court<br>of a first.   |
|                                   | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain K<br>Mr. Rajibul Ht<br>tement of fundat<br>at 31 Decembe<br>irrectors<br>Mr. Zakaria<br>Hossain<br>choudhury and<br>fts. Hosne Ara<br>Begum               | In-funded d<br>December<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>Graddets d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.<br>Director  | the bank       Nil       ebts due by th<br>r 2019       Present       Status with<br>the Bank       Director       institutions       Names of the<br>institutions       A M Traders       Ahsan<br>Traders  | A institution of the second se  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>  | Classification<br>status<br>N/A<br>content of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>f<br>holding<br>lac,<br>a.              | 9<br>compare<br>100%<br>100%<br>100%<br>100%<br>Nat<br>secur<br>vi   | Value of<br>Margin<br>Margin<br>margin<br>ave intere<br>ure of<br>ity with<br>aue   | (Figure 1)  | s lac in RFCD A/G gures in Lac Taka igures in lac T   |
| tta<br>S<br>N<br>D<br>N<br>N<br>N | Mr. Hossain k<br>Hossain Mehr<br>Mr. Hossain k<br>Hossain k<br>Mr. Rajibul Hu<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>Jhoudhury and<br>trs. Hosne Ara<br>Begum | -funded d<br>1 Decembe<br>F Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>present<br>status<br>(haled & Mr<br>Director<br>(haled & Mr<br>Mr<br>(haled & Mr<br>(haled & Mr)<br>(haled & | the bank     Nil     the bank     Nil     the bank     r 2019     Present     Status with     the Bank     Director     Director     Director     Director     Director     A M Traders     Ansan     Traders     R.P.Electrical   | Institution     Instituti   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019       bt the Directors       Outstanding<br>as at 31<br>December<br>2019       Outstanding<br>as at 31<br>December<br>2019       0.13       5.63       4.11       xxDirector of the<br>classificat       Tk. 120.28<br>BLW       BLW       Tk. 41.95 I | Classification<br>status<br>N/A<br>content of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>f<br>holding<br>lac,<br>a.              | 9  compared  | Value of<br>Na have<br>Value of<br>Margin<br>margin<br>margin<br>ave interes<br>ure of<br>rity with<br>alue<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-                      | f\$ 0.02     FOR     (Fig     feligibl   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>le security<br>lounts in Lac Taka<br>le security<br>lounts in Lac Taka<br>Remarks<br>Suit No. 60/2006.<br>as per Order of<br>orable High Court<br>vo. 568/06 filed by<br>k.<br>secution Case No<br>is continuing. Next<br>Artha Execution<br>200 for return of<br>of arrest.<br>x. 93/05. The<br>as passed an order<br>ag detention of the   |
|                                   | Mr. Hossain K<br>Hossain Mehr<br>Mr. Hossain K<br>Hossain K<br>Mr. Rajibul Ht<br>tement of fundat<br>at 31 Decembe<br>irrectors<br>Mr. Zakaria<br>Hossain<br>choudhury and<br>fts. Hosne Ara<br>Begum               | In-funded d<br>December<br>F Director<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>Chaled & Mr<br>mood<br>Graddets d<br>or 2019<br>Present<br>status<br>with the<br>bank<br>Ex.<br>Director  | the bank NI the bank NI the pank r 2019 Present Status wit the Bank Director Director Director Director Names of the institutions A M Traders Ahsan Traders M/s  | A institution of the second se  | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019<br>  | Classification<br>status<br>N/A<br>content of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>f<br>holding<br>lac,<br>a.              | 9<br>compare<br>100%<br>100%<br>100%<br>100%<br>Nat<br>secur<br>vi   | Value of<br>Margin<br>Margin<br>margin<br>ave intere<br>ure of<br>rity with<br>aue<br>-   | f\$ 0.0; FDR     (Fig     feligibl     (   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>le security<br>le security<br>le security<br>le security<br>sounts in Lac Tak<br>Remarks<br>Suit No. 60/2006.<br>as per Order of<br>corable High Court<br>vo. 568/06 filed by<br>k.<br>scution Case No<br>is fortha Execution<br>orable High Court<br>vo. 568/06 filed by<br>k.<br>scution Case No<br>is fortha Execution<br>of arrest.<br>x. 93/05. The<br>as passed an orde<br>ng detention of the<br>borrower in civil ja   |
| tta<br>S<br>N<br>D<br>N<br>N<br>N | Mr. Hossain k<br>Hossain Mehr<br>Mr. Hossain k<br>Hossain k<br>Mr. Rajibul Hu<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>Jhoudhury and<br>trs. Hosne Ara<br>Begum | -funded d<br>1 Decembe<br>F Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>present<br>status<br>(haled & Mr<br>Director<br>(haled & Mr<br>Mr<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr)                           | the bank     Nil     the bank     Nil     the bank     r 2019     Present     Status with     the Bank     Director     Director     Director     Director     Director     A M Traders     Ansan     Traders     R.P.Electrical   | Institution     Instituti   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019       bt the Directors       Outstanding<br>as at 31<br>December<br>2019       Outstanding<br>as at 31<br>December<br>2019       0.13       5.63       4.11       xxDirector of the<br>classificat       Tk. 120.28<br>BLW       BLW       Tk. 41.95 I | Classification<br>status<br>N/A<br>content of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>f<br>holding<br>lac,<br>a.              | 20 posts<br>20 posts<br>1. Hypo  | Value of<br>Margin<br>margin<br>ave intere<br>ure of  | f\$ 0.0; FDR     (Fig     feligibl     (   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>igures in lac Taka<br>le security<br>counts in Lac Taka<br>le security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>security<br>securi |
| tta<br>S<br>N<br>D<br>N<br>N<br>N | Mr. Hossain k<br>Hossain Mehr<br>Mr. Hossain k<br>Hossain k<br>Mr. Rajibul Hu<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>Jhoudhury and<br>trs. Hosne Ara<br>Begum | -funded d<br>1 Decembe<br>F Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>present<br>status<br>(haled & Mr<br>Director<br>(haled & Mr<br>Mr<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr)                           | the bank     Nil     the bank     Nil     the bank     r 2019     Present     Status with     the Bank     Director     Director     Director     Director     Director     A M Traders     Ansan     Traders     R.P.Electrical   | Institution     Instituti   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019       bt the Directors       Outstanding<br>as at 31<br>December<br>2019       Outstanding<br>as at 31<br>December<br>2019       0.13       5.63       4.11       xxDirector of the<br>classificat       Tk. 120.28<br>BLW       BLW       Tk. 41.95 I | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>of Amount<br>of share<br>holding<br>lac,<br>ac, | 9<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparent<br>Comparen | Value of<br>Value of<br>Value of<br>Margin<br>margin<br>margin<br>ave interes<br>ure of<br>rity with<br>alue<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>-<br>- | f\$ 0.0; FDR.     (Fig     Feligibil     (Fig     f eligibil   | s lac in RFCD A/G gures in Lac Taka gures in Lac Taka ie security igures in lac Taka ie security iounts in Lac Taka ie security iounts in Lac Taka ie security iounts in Lac Taka is continuing lac taka security iounts in Lac Taka is continuing lac taka  |
|                                   | Mr. Hossain k<br>Hossain Mehr<br>Mr. Hossain k<br>Hossain k<br>Mr. Rajibul Hu<br>tement of func<br>at 31 December<br>lames of Ex-<br>irectors<br>Mr. Zakaria<br>Hossain<br>Jhoudhury and<br>trs. Hosne Ara<br>Begum | -funded d<br>1 Decembe<br>F Director<br>(haled & Mr<br>mood<br>(haled & Mr<br>present<br>status<br>(haled & Mr<br>Director<br>(haled & Mr<br>Mr<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr<br>(haled & Mr)<br>(haled & Mr)                           | the bank     Nil     the bank     Nil     the bank     r 2019     Present     Status with     the Bank     Director     Director     Director     Director     Director     A M Traders     Ansan     Traders     R.P.Electrical   | Institution     Instituti   | itution<br>Nil<br>nies or fi<br>e of the<br>itution<br>ar<br>ies (Pvt)<br>Plastic<br>Ltd<br>a Trading<br>ation<br>firms in<br>Outstand<br>as at 3'<br>Decemb | Types of<br>facility<br>Nil<br>Types of<br>Facility<br>BG<br>BG<br>BG<br>which the E:       | Outstanding<br>as at 31<br>December<br>2019       bt the Directors       Outstanding<br>as at 31<br>December<br>2019       Outstanding<br>as at 31<br>December<br>2019       0.13       5.63       4.11       xxDirector of the<br>classificat       Tk. 120.28<br>BLW       BLW       Tk. 41.95 I | Classification<br>status<br>N/A<br>of the bank of<br>Classification<br>status<br>Unclassified<br>-Do-<br>-Do-<br>e banking com<br>of Amount<br>of share<br>holding<br>lac,<br>ac, | 9 Comparent of the second of t   | Value of<br>Margin<br>Margin<br>margin<br>ave intere<br>ure of<br>ity with<br>alue  | f\$ 0.0; FDR     (Fig     feligibl     f   | 5 lac in RFCD A/C<br>gures in Lac Taka<br>le security<br>igures in lac Taka<br>le security<br>igures in lac Taka<br>le security<br>sounts in Lac Taka<br>Remarks<br>Suit No. 60/2006.<br>Suit No. 60/2006<br>Suit  |

## Particulars of Directors of the Bank as on 31 December 2019

| SI.<br>no. | Name of the persons   | Designation             | Present Address   | Percentage (%)<br>of shares as at<br>31 December<br>2019 |
|------------|---|-------------------------|---|--|
| 1          | Mr. Aziz Al Kaiser  | Chairman                | Blumingdale<br>24 Dutabas Road<br>Baridhara, Dhaka-1212                               | 2.77%  |
| 2          | Mr. Hossain Khaled  | Vice-Chairman           | Anwar Group of Industries<br>Baitul Hossain Building<br>27, Dilkusha C/A, Dhaka-1000. | 2.20%  |
| 3          | Ms. Tabassum Kaiser   | Director                | Blumingdale<br>24 Dutabas Road<br>Baridhara, Dhaka - 1212                             | 2.10%  |
| 4          | Mr. Hossain Mehmood<br>(Representative of A-One<br>Polymer Limited)       | Nominated<br>Director   | House No-20, Road No-6<br>Dhanmondi R/A, Dhaka-1205                                   | 2.00%  |
| 5          | Mr. Rajibul Huq Chowdhury   | Director                | 688/3, Boro Mogbazar<br>Dhaka-1217  | 2.11%  |
| 6          | Mr. Rafiqul Islam Khan  | Director                | House no.67, Road no.8/A<br>Dhanmondi, Dhaka -1205                                    | 2.05%  |
| 7          | Mrs. Syeda Shaireen Aziz  | Director                | "Stone House" House no.8,<br>Road no.62, Gulshan-2,<br>Dhaka-1212                     | 2.00%  |
| 8          | Mrs. Savera H. Mahmood<br>(Representative of Partex<br>Corporate Limited) | Nominated<br>Director   | House no.12, Road no.01,<br>Baridhara, Dhaka.   | 2.00%  |
| 9          | Mr. Tanjib-Ul Alam  | Independent<br>Director | House No. 83, Road No.12A<br>Dhanmondi R/A, Dhaka-1209                                | Nil  |
| 10         | Mr. Farooq Sobhan   | Independent<br>Director | Royal Concord, House # 54,<br>Apt. # 402, Road # 84,<br>Gulshan - 2, Dhaka            | Nil  |
| 11         | Mr. Mashrur Arefin  | MD & CEO                | The City Bank Ltd.<br>136 Gulshan Avenue, Gulshan-2<br>Dhaka-1212                     | Nil  |

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

| 3 | Mr.Saleh<br>Ahmed<br>Chowdhury                   | Ex.<br>Director | Saleh<br>Fashions Ltd.                            | СС(<br>Нуро) | NIL      | - | _                      |   | land & factory                         | properties under section<br>33(7) of Artha Rin Adalat<br>Ain.2003 as Non Banking<br>Asset of the Bank.   |
|---|--|-----------------|---|--------------|----------|---|------------------------|---|--|--|
|   |  |                 | M/s Hasan<br>Enterprise                           | LIM          | -        | - | Tk. 530.23 lac,<br>BLW | - | -                                      | In Artha Exe. Case No.<br>196/04, the Learned<br>Court issued Warrant of<br>Arrest. Proceedings of<br>the said Artha Execution<br>Suit file will not be put up<br>until execution of warrant<br>of arrest. |
| 4 | Mr. Azizul<br>Haque<br>Chowdhury                 | Ex.<br>Director | M/s Shahida<br>Trading<br>Corporation             | BG           | Tk. 4.11 | - | UC                     | - | CASH & FDR                             | -  |
| 5 | Mr. Anwar<br>Hossain &<br>Mr. Monowar<br>Hossain | Ex.<br>Director | Monowar<br>Industries<br>(Pvt) Ltd<br>and related | BG           | Tk. 0.13 | - | UC                     | - | 100% (Cash<br>Tk.1,250 &<br>Tk.11,250) | -  |

# E) Compensation of key management personnel

Refer to note: 37.a

# 52 Events after reporting period

On 11 March 2020, COVID-19 has been declared a pandemic by the World Health Organization, and most governments are taking restrictive measures to contain its further spread affecting free movement of people and goods. These events, which occurred subsequent to the balance sheet date, together are material without requiring any adjustments in these financial statements.

While no material effects on the Bank's financial position, results of operations and cash flows have yet been during the 2020 financial year.

Board of Directors in its 569th meeting held on 22 June 2020 decided to recommend 15% cash dividend subject to approval of shareholders and regulatory authorities.

# 53 General

# 53.1 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.

# 53.1.1 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 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 level and 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.



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Right of use assets Sub-total

Financial Statements as at and for the year ended 31 December 2019

# 53.1.2 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 2019 were as follows:

| ~ |                              |  |
|---|------------------------------|--|
|   | Mr. Mashrur Arefin           | Managing Director & Chief Executive Officer                          |
|   | Mr. Sheikh Mohammad Maroof   | AMD, Head of Wholesale Banking & Head of SME - Small & Micro Finance |
|   | Mr. Md. Abdul Wadud          | DMD, Head of Commercial, Trade and Medium Business                   |
|   | Ms. Mahia Juned              | DMD & COO  |
|   | Mr. Mohammad Mahbubur Rahman | DMD & CFO  |
|   | Mr. Md. Zabid Iqbal          | Chief Risk Officer   |
|   | Mr. Md Arup Haider           | Head of Retail Banking   |
|   | Mr. Muhammed Shah Alam       | Head of Treasury   |
|   |                              |  |

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 Banks' 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 Idquidity 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.

# 53.1.3 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 2019, 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).

# 53.1.4 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.

# 53.1.5 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 Head of Internal Control & Compliance 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.

# 53.1.6 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 continuous] 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

# 53.2 Audit con

According to BRPD circular no.12 (23 December 2002), all banks are advised to constitute an audit committee comprising to bit outcain to 12 (2) Berland (2) (2) and any are advised to contain an environment of the Board 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.

# 53.2.1 Particulars of audit committe

Pursuant to the BRPD Circular no. 12 dated 23 December 2002, the Audit Committee of the Board of Directors

| 45 41 01 December 2010 001  | bibled of the following of the   | chibelo of the board.                            |   |
|---|--|--|---|
| Name  | Status with bank   | Status with committee                            | Educational qualification                   |
| Mr. Tanjib-Ul Alam<br>Mrs. Syeda Shaireen Aziz<br>Mr. Rafiqul Islam Khan<br>Mrs. Savera H. Mahmood<br>Mr. Farooq Sobhan | Independent Director<br>Director<br>Director<br>Director<br>Independent Director | Convener<br>Member<br>Member<br>Member<br>Member | LL.B<br>BBA<br>HSC<br>MSS<br>B.A (Hon') M.A |

53.2.2 Meetings held by the Audit Committee with senior management to consider and review the Bank's

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

| 70th Audit Committee Meeting held on 13 January 2019   |
|--|
| 71st Audit Committee Meeting held on 12 February 2019  |
| 72nd Audit Committee Meeting held on 06 March 2019     |
| 73rd Audit Committee Meeting held on 17 April 2019     |
| 74th Audit Committee Meeting held on 02 July 2019      |
| 75th Audit Committee Meeting held on 24 July 2019      |
| 76th Audit Committee Meeting held on 04 September 2019 |
| 77th Audit Committee Meeting held on 02 October 2019   |
| 78th Audit Committee Meeting held on 15 October 2019   |
| 79th Audit Committee Meeting held on 16 October 2019   |
| 80th Audit Committee Meeting held on 08 December 2019  |

Meetings held by the committee during the year by date:

# 70th Audit Co mittoo Moot

| dit Committee Meeting held on 12 February 2019  |
|---|
| dit Committee Meeting held on 06 March 2019     |
| dit Committee Meeting held on 17 April 2019     |
| dit Committee Meeting held on 02 July 2019      |
| dit Committee Meeting held on 24 July 2019      |
| dit Committee Meeting held on 04 September 2019 |
| dit Committee Meeting held on 02 October 2019   |
| dit Committee Meeting held on 15 October 2019   |
| dit Committee Meeting held on 16 October 2019   |
| dit Committee Meeting held on 08 December 2019  |
|   |

# 53.9 Fraud and administrative error

In the year 2019, total number & amount of fraud forgeries detected in the Bank were 2 nos. & BDT 84,75,000.00 respectively. One of the incidences occurred by internal and other occurred by external fraudsters. Out of total fraud amount of BDT 84,75,000.00, BDT 57,75,000.00 was recovered from the fraudsters and the remaining amount of BDT 27,00,000,00 was booked into the loss of the bank which is under process for recovery through appropriate administrative action (for internal fraudster) as well as legal actions (for both). To prevent fraud and administrative errors, the bank has taken appropriate corrective measures so that the same incidences can be prevented in future.

# 53.10 Number of employees

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 4,493 at the end of December 2019 as against 3,858 at the end of December 2018.

53.11 Previous year's figures have been rearranged, wherever necessary, to conform with the current year's presentation. The annexed notes 1 to 53 form an integral part of these financial statements.



Name of the Banks

| Consolidated Liquidity Sta   |  |  |  | f assets ai  | nd liabiliti  | es)   |
|--|--|--|--|--|---|---|
|  | as at 31 L   | December   | 2019   |  |   |   |
| rticulars  | Up to 1 month  | 1-3 months   | 3-12 months  | 1-5 years  | More than 5<br>years  | Total   |
|  | Taka   | Taka   | Taka   | Taka   | Taka  | Taka  |
| sets<br>sh in hand   | 11.395.368.441   | _  |  |  | 14,517,286,080  | 25,912,654,521  |
| lance with other banks and financial institutions  | 9,157,644,647  | 9,134,309,268  | 5,072,286,509  | 54,159,227   | 27,079,614  |   |
| ney at call and short notice   | -  | -  | -  | 89,379,167   | -   | 89,379,167  |
| restments<br>ans and advances / investments  | 3,390,961,454  | 3,102,503,666<br>64,814,938,701  | 13,151,527,772<br>58,557,097,388   | 20,100,366,467   |   | 43,648,648,472<br>247,777,734,252   |
| ed assets including premises, furniture and fixtures   | - 14,071,033,337   |  |  |  | 6,299,251,389   |   |
| her assets   | 3,427,435,528  | 1,994,805,645  | 2,190,400,750  | 1,014,866,057  | 400,000   | 8,627,907,980   |
| n banking assets   | -  | -  | 56,549,688   | 1,095,789,303  | -   | 1,152,338,991   |
| tal assets (A)   | 41,442,465,407   | 79,046,557,280   | 79,027,862,107   | 106,370,091,205  | 51,066,418,038  | 300,953,394,037   |
| abilities  | 1  | i  | i  |  |   |   |
| er-II subordinated bond  | -  | -  | -  | 8,280,000,000  |   |   |
| rrowings from other banks, financial institutions and agents<br>posits   | 13,722,421,380 28,937,825,743  |  | 12,322,556,210<br>98,952,834,670   | 7,679,247,569  | 439,946,282   | 45,147,496,824<br>234,454,166,756   |
| her accounts   | 3,199,937,075  |  | 2,382,067,677  |  | -   | 11,986,538,315  |
| ovision and other liabilities  | 4,910,505,044  | 3,552,041,376  | 3,695,207,244  | 6,269,976,700  |   | 31,625,852,069  |
| tal liabilities (B)<br>t liquidity gap (A - B)   | 50,770,689,242<br>(9,328,223,835)  |  | 117,352,665,801<br>(38,324,803,694)  |  | 30,180,205,602<br>20,886,212,436  | 332,414,053,964<br>24,539,340,073   |
| t liquidity gap (A - B)  | [13,320,223,033]   | 14,723,313,430   | [30,324,003,034]]  | 30,370,041,000   | 20,000,212,430  | 24,335,340,073  |
| at 31 December 2018  |  |  |  |  |   |   |
| rticulars  | Up to 1 month  | 1-3 months   | 3-12 months  | 1-5 years  | More than 5<br>years  | Total   |
|  | Taka   | Taka   | Taka   | Taka   | Taka  | Taka  |
| sets   | 0.000000   | İ  | ļ  |  |   |   |
| sh in hand<br>lance with other banks and financial institutions  | 8,197,268,733  | -<br>15,878,104,885  | 4,418,896,391  | -  | 11,243,154,950  | 19,440,423,683<br>28,498,384,942  |
| nance with other banks and infancial institutions<br>oney at call and short notice   | 0,201,303,000  | 10,010,104,000   | 4,410,090,391  | -<br>89,379,167  |   | 28,498,384,942<br>89,379,167  |
| restments  | 3,546,400  | 6,858,259,828  | 499,820,190  | 4,136,539,052  | 21,990,054,767  | 33,488,220,237  |
| ans and advances/investments   | 26,774,935,964   | 40,097,502,272   | 69,628,612,328   | 71,245,926,220   |   | 231,874,954,522   |
| ed assets including premises, furniture and fixtures<br>her assets   | 1.237.065.547  | -<br>1.924.596.739   | 3,172,178,048  | 2.110.159.249  | 3,989,868,437<br>81,506,923   |   |
| n banking assets   | 1,201,000,041  | 1,024,000,100  | 56,549,688   | 977,151,601  |   | 1,033,701,289   |
| tal assets (A)   | 44,414,200,310   | 64,758,463,725   | 77,776,056,644   | 78,559,155,289   | 61,432,562,814  | 326,940,438,782   |
| abilities  |  |  |  |  |   |   |
| er-II subordinated bond  |  | -  | -  | 3,000,000,000  | 5,800,000,000   | 8,800,000,000   |
| rrowings from other banks, financial institutions and agents   | 18,819,263,229   | 5,767,098,924  | 28,977,957,522   | 7,170,849,921  | 514,566,699   |   |
| posits   | 29,659,820,532   | 37,826,505,085   | 60,145,377,042   | 65,954,019,825   | 4,431,175,566   | 198,016,898,050   |
|  |  |  |  |  |   |   |
| her accounts   | 1,642,455,472  | 3,284,910,944  | 1,916,198,050  | - 10 158 128 5/2   | 1 820 878 322   | 6,843,564,466   |
| her accounts<br>ovision and other liabilities<br>tal liabilities (B)   | 581,681,941<br>50,703,221,175  | 2,579,267,290<br>49,457,782,244  | 2,963,998,966<br>94,003,531,581  | -<br>19,158,128,542<br><b>95,282,998,287</b>   |   | 27,112,955,062<br>302,023,153,874   |
| ther accounts<br>ovision and other liabilities<br>Al liabilities (B)<br>et liquidity gap (A - B)   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)  | 95,282,998,287<br>(16,723,842,999)   | 12,575,620,587<br>48,856,942,228  | 27,112,955,062<br>302,023,153,874   |
| her accounts<br>ovision and other liabilities<br>tal liabilities (B)<br>tt liquidity gap (A - B)<br>Liquidity Statement  | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937))<br>y of assets<br>2019<br>3-12 months   | 95,282,998,287<br>(16,723,842,999)<br>5 and liabi<br>1-5 years   | 12,575,620,587<br>48,856,942,228<br>lities)<br>Above 5 years  | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Total  |
| her accounts<br>ovision and other liabilities<br>tal liabilities (B)<br>tt liquidity gap (A - B)<br>Liquidity Statement<br>uticulars   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 [  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937))<br>y of assets<br>2019  | 95,282,998,287<br>(16,723,842,999)<br>6 and liabi  | 12,575,620,587<br>48,856,942,228<br>lities)   | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1   |
| her accounts<br>ovision and other liabilities<br>tal liabilities (B)<br>tt liquidity gap (A - B)<br>Liquidity Statement<br>articulars<br>ssets<br>ssets<br>sh in hand  | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka<br>11,389,544,933   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka  | 95,282,998,287<br>(16,723,842,999)<br>6 and liabi<br>1-5 years<br>Taka   | 12,575,620,587<br>48,856,942,228<br>lities)<br>Above 5 years  | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Total<br>Taka<br>25,906,831,013  |
| her accounts ovision and other liabilities tal liabilities [B] t liquidity gap (A - B)  Liquidity Statement sets sets sh in hand liance with other banks and financial institutions  | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka  | 95,282,998,287<br>(16,723,842,999)<br>5 and liabi<br>1-5 years<br>Taka   | 12,575,620,587<br>48,856,942,228<br>Ifties)<br>Above 5 years<br>Taka<br>14,517,286,080  | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Total<br>Taka<br>25,906,831,013<br>23,036,295,521  |
| her accounts ovision and other liabilities liabilities (B) t liquidity gap (A - B)  Liquidity Statement rticulars sets sh in hand lance with other banks and financial institutions ney at call and short notice   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 C<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,683   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>3<br>9,142,446,075  | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5,155,518,761   | 95,282,998,287<br>(16,723,842,999)<br>s and liabi<br>1-5 years<br>Taka<br>89,379,167   | 12,575,620,587<br>48,856,942,228<br>Iffices)<br>Above 5 years<br>Taka<br>14,517,286,080   | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Taka<br>25,906,831,013<br>25,906,831,013<br>25,906,831,013<br>25,906,831,013<br>25,906,831,013   |
| her accounts prision and other liabilities ti liabilities (B) ti liquidity gap (A - B)  Liquidity Statement  rticulars sets sh in hand lance with other banks and financial institutions mey at call and short notice estments   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka<br>11,389,544,933   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>3<br>5<br>9,9142,446,075<br>2,944,104,501   | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,409   | 95,282,998,287<br>(16,723,842,999)<br>Sand Jiabi<br>Taka<br>89,379,167<br>19,465,047,343   | 12,575,620,587<br>48,856,942,228<br>Iiiies)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695   | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Total<br>Taka<br>25,906,831,013<br>25,906,831,013<br>25,906,831,015<br>23,036,295,521<br>89,379,161<br>39,451,504,622  |
| her accounts prision and other liabilities til jabilities (B) til guidity gap (A - B)  Liquidity Statement  rticulars sets sh in hand lance with other banks and financial institutions ney at call and short notice restments ans and advances/investments de assets incluing premises, tumiture and fixtures   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 C<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,68<br>1,629,271,68<br>13,928,818,844  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>9,142,446,075<br>9,9142,446,075<br>9,9142,446,075<br>0,9142,446,075   | 2,963,998,966<br>94,003,531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,400<br>57,793,955,719   | 95,282,998,287<br>(16,723,842,999)<br>and liabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,343<br>83,886,014,673   | 12,575,620,587<br>48,856,942,228<br>Ilities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>12,321,061,695<br>126,195,108,864<br>5,675,246,085   | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Taka<br>25,906,831,013<br>23,036,295,521<br>89,379,167<br>39,451,504,628<br>246,943,650,723<br>246,944,650,723   |
| her accounts prision and other liabilities tai liabilities (B) t liquidity gap (A - B)   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,68<br>1,629,271,68  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>9,142,446,075<br>9,9142,446,075<br>9,9142,446,075<br>0,9142,446,075   | 2.963.998.966<br>94.003.531.581<br>(16.227.474.937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5.155.518.761<br>13.092.019.400<br>57.793.955.715<br>2.157.296.276  | 95,282,998,287<br>(16,723,842,999)<br>and liabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,343<br>83,886,014,673<br>1,048,725,275  | 12,575,620,587<br>48,856,942,228<br>Iffies)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695<br>26,155,108,868<br>5,675,246,088<br>6,145,774,7132  | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/  |
| her accounts vision and other liabilities liabilities (B) Liquidity gap (A - B)  Liquidity Statement sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments red assets including premises, furniture and fixtures her assets h banking assets h banking assets her asse   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 C<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,68<br>1,629,271,68<br>13,928,818,844  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>3<br>9,142,446,075<br>9,244,104,501<br>0,5139,752,627<br>1,946,464,706  | 2.963.998.966<br>94.003.531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5.155,518,761<br>5.755,518,761<br>5.7,793,955,712<br>5.7,793,955,712<br>2.177,296,276<br>55,549,688   | 95,282,998,287<br>(16,723,842,999)<br>and liabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,343<br>83,886,014,673<br>1,048,725,275<br>1,095,788,303   | 12,575,620,587<br>48,856,942,228<br>Iiiies)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,6952,405<br>2,321,061,695<br>2,321,061,0952,405<br>2,321,061,0952,405<br>2,321,061,0952,405<br>2,321,005<br>2,321,0052,405<br>2,321,005<br>2,321,005<br>2,321,0052,405<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,                | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/<br>124,917,284,908<br>Annexure-A/<br>25,906,831,011<br>23,036,295,52<br>83,379,161<br>33,451,504,620<br>246,943,560,722<br>5,675,246,088<br>12,433,741,211<br>1,152,338,99   |
| her accounts ovision and other liabilities tal liabilities (B) tt liquidity gap (A - B)  | 581.681.941<br>50,703.221.175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka<br>11.389,544.93:<br>8,738,330,68:<br>1,629,271,68:<br>13,928,818,844<br>1,135,507,82   | 2.579.267.290<br>49.457.782.244<br>15.300.681.481<br>0 cf maturit<br>0 ccember<br>1-3 months<br>Taka<br>9.9142.446.075<br>9.9142.446.075<br>0.5,139.752.627<br>1.946.464.706   | 2.963.998.966<br>94.003.531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5.155,518,761<br>5.755,518,761<br>5.7,793,955,712<br>5.7,793,955,712<br>2.177,296,276<br>55,549,688   | 95,282,998,287<br>(16,723,842,999)<br>and liabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,343<br>83,886,014,673<br>1,048,725,275<br>1,095,788,303   | 12,575,620,587<br>48,856,942,228<br>Iiiies)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,695<br>2,321,061,6952,321,061,095<br>2,321,061,0952,321,061,095<br>2,321,0052,321,005<br>2,321,005<br>2,321,0052,321,005<br>2,321,005<br>2,321,005<br>2,321,0052,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005<br>2,321,005                         | 27,112,955,062<br>302,023,153,874<br>24,917,284,908<br>Annexure-A/1<br>Taka<br>25,906,831,011<br>23,036,295,521<br>83,379,167<br>33,451,504,625,722<br>5,675,246,088<br>12,433,741,210<br>1,152,338,991   |
| her accounts<br>ovision and other liabilities<br>at liabilities (B)<br>the liabilities (B)<br>the liabilities (B)<br>the liability of the li  | 581.681.941<br>50,703.221.175<br>(6,289,020,865)<br>(Analysis<br>as at 31 E<br>Up to 1 month<br>Taka<br>11.389,544.93:<br>8,738,330,68:<br>1,629,271,68<br>13,928,818,844<br>1,135,507,82  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>December<br>1-3 months<br>Taka<br>3<br>9,142,446,075<br>9,244,104,501<br>0,5139,752,627<br>1,946,464,706  | 2.963.998.966<br>94.003.531,581<br>(16,227,474,937)<br>y of assets<br>2019<br>3-12 months<br>Taka<br>5.155,518,761<br>5.755,518,761<br>5.7,793,955,712<br>5.7,793,955,712<br>2.177,296,276<br>55,549,688   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>19,465,047,343</b><br>83,886,014,677<br>1,048,725,275<br>1,045,725,275<br>105,584,955,761  | 12,575,620,687<br>48,856,942,228<br>Iities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>26,155,108,864<br>5,675,246,085<br>6,145,747,133<br>54,854,449,856  | 27,112,985,062<br>24,817,284,908<br>Annexure-Ari<br>Total<br>Taka<br>25,906,831,011<br>23,036,295,522<br>5,675,246,088<br>11,243,741,201<br>1,152,333,997,332   |
| her accounts ovision and other liabilities tal liabilities tal liabilities tal liabilities tal liabilities tal liabilities tal liabilities sets sets shi nh and lance with other banks and financial institutions oney at call and short notice estements area and advances/investments eval assets including premises, furniture and fixtures her assets tal assets (A) abilities e-Il subordinated bond  | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,6544,93<br>8,738,330,6544,93<br>1,629,271,68<br>13,928,818,84<br>1,135,507,82<br>36,821,473,959   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>Jecember<br>1,3 months<br>Taka<br>3<br>9,142,446,075<br>9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,446,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,142,445,075<br>1,9,145,145,145,145,145,145,145,145,145,145   | 2 963 998.966<br>94,003,531,581<br>(16,227,474,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518.761<br>13,092,019,406<br>57,793,955,715<br>2,157,296,272<br>56,549,688<br>78,255,339,853  | 95,282,998,287<br>(16,723,842,999)<br><b>3 and Iiabi</b><br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,345<br>83,886,014,677<br>1,048,725,275<br>1,059,789,303<br>105,554,955,781<br>8,280,000,000  | 12,575,620,687<br>48,856,942,228<br>Iities)<br>Above 5 years<br>Taka<br>14,517,266,080<br>2,321,061,695<br>26,195,108,664<br>5,617,246,008<br>6,145,747,132<br>5,617,246,080<br>6,145,747,132<br>5,617,240,000,000  | 27,112955,062<br>302,023,153,874<br>22,4377284,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,038,285,52<br>246,934,560,72<br>246,934,560,72<br>246,934,560,72<br>35,457,5246,081<br>21,433,741,21,433,741<br>1,152,333,99<br>354,668,987,331   |
| her accounts ovision and other liabilities til liabilities [B] til liabilities (B) til guidity gap (A - B)   | 581681,941<br>50,703,221,175<br>(6,289,920,865)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>13,805,44,93<br>8,738,330,68<br>1,629,271,68<br>13,928,818,84<br>1,135,507,82<br>36,621,473,95  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>11,300,681,481<br>1200,000,000,000,000,000,000,000,000,000  | 2 963 998.966<br>94.003,531,581<br>(16,227,674,937)<br>y of assetz<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>57,793,955,718<br>2,157,296,276<br>5,5549,666<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,276<br>12,157,296,296<br>12,157,296,296<br>12,157,296<br>12,157,296<br>12,157,296<br>12,157,296<br>12,157,296<br>12,157,   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Habi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,343<br>83,866,014,677<br>1,046,752,975<br>105,584,955,761<br>8,280,000,000<br>6,987,766,922<br>47,524,108,619   | 12,575,620,587<br>48,856,942,228<br>Hities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,095<br>5,675,246,088<br>6,145,747,133<br>54,854,449,856<br>920,000,000  | 27,112955,062<br>302,023,153,874<br>22,4377224,906<br>Annexure-A/<br>Total<br>Taka<br>25,906,831,011<br>23,036,295,52<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>35,4568,987,333<br>9,345,1504,250,657<br>244,943,650,721<br>35,4568,987,333<br>9,345,1504,250,657<br>244,1502,290,655<br>244,171,127,121  |
| her accounts vision and other liabilities liabilities (B) t liquidity gap (A - B)  | 581 681 941<br>50 703 221,175<br>(6,289,020,2865)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,783,306,544,93<br>8,783,306,844,93<br>1,629,271,68<br>1,629,271,68<br>1,355,507,82<br>36,821,473,95<br>13,859,101,044<br>28,72(,26,463,319,933,77)   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>9<br>6<br>13,300,681,481<br>13,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,481,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>14,491<br>1 | 2963998.966<br>94,003,531,581<br>(16,227,474,4337)<br>y of assett<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405,716<br>2,157,296,774<br>56,549,686<br>778,255,339,853<br>12,114,723,2454<br>99,219,391,766<br>2,382,067,671  | 95,282,998,287<br>(16,723,842,999)<br>and liabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,345<br>83,886,014,677<br>1,048,725,789,303<br>105,584,985,761<br>8,280,000,000<br>6,987,766,922<br>47,524,108,616   | 12,575,620,887<br>48,856,942,228<br>Hities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>5,675,246,085<br>6,145,747,132<br>54,854,449,856<br>920,000,000<br>15,562,220,966   | 27,112,955,062<br>302,023,153,874<br>24,917,264,906<br>Total<br>Taka<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>33,9451,504,622<br>33,045,255,246,008<br>1,243,3741,215,338,99<br>354,5659,967,333<br>9,200,000,000<br>44,168,250,658,347,347<br>11,1965,538,317,117,7121   |
| her accounts vision and other liabilities tiliquidity gap (A - B)  | 581681,941<br>50,703,221,175<br>(4,289,920,865)<br>(4,289,920,865)<br>(4,289,920,865)<br>(4,289,920,865)<br>(4,289,920,865)<br>(4,289,920,865)<br>(4,199,100,100,100,100,100,100,100,100,100   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,400,681,481<br>14,400,681,481  | 2963998.966<br>94.003,531,581<br>(16.227,674.937)<br>y of assets<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>57,793,955,715<br>2,157,296,275<br>78,255,398,655<br>12,114,723,242,398,655<br>12,114,723,242,007,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,266,7398,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,677<br>3,267,739,207,737<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739,207<br>3,267,739   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>19,465,047,343</b><br><b>83,886,014,677</b><br><b>105,584,955,761</b><br><b>105,584,955,761</b><br><b>8</b> ,280,000,000<br><b>105,584,955,761</b><br><b>5</b> ,743,057,112  | 12,575,620,887<br>48,856,942,228<br>Hitles)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695,108,864<br>5,675,246,085<br>6,145,747,133<br>54,854,449,856<br>920,000,000<br>15,582,220,966<br>13,197,832,945  | 27,112,955,062<br>302,023,153,874<br>22,49,17224,908<br>Annexure-A/<br>Total<br>Taka<br>25,906,831,011<br>23,036,295,52<br>39,373,161<br>24,643,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,741,721,721<br>11,965,553,511<br>232,711,721,721<br>21,920,733,450   |
| ier accounts<br>wision and other liabilities<br>al liabilities (B)<br>Liquidity gap (A - B)<br>Liquidity (G)<br>Example (B)<br>tiquidity (G)<br>Example (C)<br>Example (C)<br>Examp | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(4,289,020,865)<br>(4,289,020,865)<br>(4,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,020,020,020,020,020,020,020,020,02  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>0f maturit<br>Jecember<br>13,300,681,481<br>13,300,681,481<br>9,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,445,075<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,145,445,015<br>19,145,445,015<br>19,145,455,145,145,145,145,145,145,145,145   | 2963998.966<br>94,003,531,581<br>(16,227,474,4337)<br>y of assett<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405,716<br>2,157,296,774<br>56,549,686<br>778,255,339,853<br>12,114,723,2454<br>99,219,391,766<br>2,382,067,671  | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>19,465,047,345<br>83,286,014,67,<br>19,465,047,345<br>83,286,014,67,<br>105,574,969,303<br>105,584,955,761<br>8,280,000,000<br>6,987,786,922<br>47,524,108,616<br>5,743,057,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,05   | 12,575,620,587<br>48,355,942,228<br>Ifties)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,246,085<br>5,675,246,085<br>5,675,246,085<br>1,15,582,220,986<br>13,197,832,942<br>13,197,832,942   | 27,112,955,062<br>302,023,153,874<br>22,4377,224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>247,713,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714,714,714,714,714,714,714,7                      |
| ier accounts vision and other liabilities la liabilities [B] tilquidity gap (A - B]<br>Liquidity (B] (C)   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(4,289,020,865)<br>(4,289,020,865)<br>(4,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,865)<br>(1,289,020,020,020,020,020,020,020,020,020,02  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>0f maturit<br>Jecember<br>13,300,681,481<br>13,300,681,481<br>9,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,445,075<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,145,445,015<br>19,145,445,015<br>19,145,455,145,145,145,145,145,145,145,145   | 2963998.966<br>94,003,531,581<br>(16,227,474,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405,715<br>2,157,296,272<br>56,549,686<br>12,1157,296,272<br>56,549,686<br>12,1157,296,272<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,744,742,744,742,744,744,74   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>19,465,047,345<br>83,286,014,67,<br>19,465,047,345<br>83,286,014,67,<br>105,574,969,303<br>105,584,955,761<br>8,280,000,000<br>6,987,786,922<br>47,524,108,616<br>5,743,057,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,05   | 12,575,620,587<br>48,355,942,228<br>Ifties)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,246,085<br>5,675,246,085<br>5,675,246,085<br>1,15,582,220,986<br>13,197,832,942<br>13,197,832,942   | 27,112,955,062<br>302,023,153,874<br>22,4377,224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>246,943,650,721<br>247,713,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714<br>247,714,714,714,714,714,714,714,714,7                      |
| her accounts vision and other liabilities liabilities (B) tliquidity gap (A - B)  Liquidity Statement  rticulars  sets sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments ted assets including premises, furniture and fixtures her assets tal assets (A)  tabilities ur-II subordinated bond rowings from other banks, financial institutions and agents posits her accounts bytiss tal labilities tal abilities tal abilities tal labilities tal abilities tal labilities tal abilities tabilities tal ab   | 581,681,941<br>50,703,221,175<br>(6,289,020,2665)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,783,330,644,93<br>8,783,330,644,93<br>16,29,271,68<br>13,928,818,44,93<br>16,29,271,68<br>13,928,818,41,473,95<br>36,821,473,95<br>13,869,101,04<br>28,712,126,48<br>3,199,937,70,374<br>13,869,101,04<br>28,712,126,48<br>3,199,937,701,101<br>48,484,152,127,648<br>13,199,937,701,101<br>48,484,152,127,126,48<br>3,199,937,701,101<br>14,2023,709,749  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>0f maturit<br>Jecember<br>13,300,681,481<br>13,300,681,481<br>9,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,445,075<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,142,445,015<br>19,145,445,015<br>19,145,445,015<br>19,145,455,145,145,145,145,145,145,145,145   | 2963998.966<br>94,003,531,581<br>(16,227,474,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405,715<br>2,157,296,272<br>56,549,686<br>12,1157,296,272<br>56,549,686<br>12,1157,296,272<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,342<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>12,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,723,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,743,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,742,742<br>14,114,742,744,742,744,742,744,742,744,744,74   | 95,282,998,287<br>(16,723,842,999)<br>and Iiabi<br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,345<br>83,886,014,677<br>1,048,725,727<br>1,048,725,728,303<br>105,584,985,761<br>8,280,000,000<br>6,987,766,922<br>47,524,108,616<br>8,534,935,2057,112<br>5,743,057,112<br>8,633,493,254,957,712<br>9,745,007,254<br>9,754,007,002,506<br>9,755,002,506<br>9,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1,755,002,506<br>1  | 12,575,620,887<br>48,856,942,228<br>HitleS)<br>Above 5 years<br>Taka<br>14,517,286,080<br>5,475,246,085<br>6,145,747,132<br>6,145,744,085<br>6,145,747,132<br>54,854,449,856<br>920,000,000<br>15,582,220,986<br>13,197,832,945<br>23,7106,833,1435,345<br>920,000,000  | 27,112,955,062<br>302,023,153,374<br>24,917,284,906<br>Total<br>Taka<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>23,036,295,52<br>33,945,150,450,721<br>246,943,650,721<br>246,943,650,721<br>354,688,987,331<br>9,200,000,000<br>44,166,290,655<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535, 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months<br>Taka<br>3<br>9<br>9,142,446,075<br>9,142,446,075<br>1,946,446,705<br>1,947,446,075<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,476,7949<br>1,947,477,477,476,7949<br>1,947,477,477,477,477,477,477,477,477,477   | 2 963 998 966<br>94,003,531,581<br>(16,227,474,937)<br>y of assett<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,400<br>57,793,955,715<br>2,157,296,277<br>56,549,688<br>12,1157,296,277<br>56,549,688<br>12,1157,296,276<br>12,117,412,981,217<br>(19,1157,641,359)   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>19,465,047,345<br>83,286,014,67,<br>19,465,047,345<br>83,286,014,67,<br>105,574,969,303<br>105,584,955,761<br>8,280,000,000<br>6,987,786,922<br>47,524,108,616<br>5,743,057,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>68,653,493,257,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,057,712<br>5,743,05   | 12,575,620,587<br>48,355,942,228<br>Ifties)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,108,66,080<br>2,6,155,246,085<br>5,675,246,085<br>5,675,246,085<br>1,15,582,220,986<br>13,197,832,942<br>13,197,832,942   | 27,112,955,062<br>302,023,153,374<br>24,917,284,906<br>Total<br>Taka<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>23,036,295,52<br>33,945,150,450,721<br>246,943,650,721<br>246,943,650,721<br>354,688,987,331<br>9,200,000,000<br>44,166,290,655<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,533,319<br>234,717,127,121<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,317<br>11,1986,535,   |
| ier accounts<br>vision and other liabilities<br>and liabilities (B)<br>tilquidity gap (A - B)<br>Liquidity Statement<br>sets<br>sh in And<br>ance with other banks and financial institutions<br>ney at call and short notice<br>estments<br>ans and advances/investments<br>de assets including premises, furniture and fixtures<br>ter assets<br>tal assets (A)<br>ubilities<br>rel subcificated bond<br>rowings from duer banks, financial institutions and agents<br>posits<br>rer ascounts<br>vision and other liabilities<br>tal alottites (B)<br>tilquidity gap (A - B)<br>at 31 December 2018<br>rticulars<br>sets   | 581 681 941<br>50 703 221,175<br>(6,289,020,2865)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>Taka<br>11,389,544,93<br>8,738,330,68<br>1,629,271,68<br>1,135,507,82<br>36,821,473,95<br>13,859,101,04<br>28,742,125,46<br>3,199,937,07<br>3,070,018,10<br>48,845,162,70<br>(12,023,706,749  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>Jecember<br>1-3 months<br>Taka<br>3<br>9<br>9,142,446,470<br>9,9142,446,470<br>9,9142,446,470<br>9,9142,446,470<br>1,9142,464,70<br>9,9142,446,470<br>1,9142,464,70<br>9,79,727,727,909<br>1,1,206,679,445<br>3,348,087,577<br>1,1,206,679,445<br>3,348,087,577<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,585,597<br>1,1,335   | 2 963 998.966<br>94.003,531,581<br>(16,227,674,937)<br>y of assets<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>57,793,955,716<br>2,157,296,275<br>14,2114,723,242,398,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,342,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,723,242,857<br>14,2114,7257<br>14,2114,7257<br>14   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Habi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,345<br>83,886,014,673<br>10,584,955,761<br>8,280,000,000<br>105,584,955,761<br>8,280,000,000<br>105,584,955,761<br>8,280,000,000<br>105,584,955,761<br>1,008,712<br>5,743,057,712<br>8,534,953,255<br>37,050,002,500<br><b>1-5 years</b>  | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11ti (CS)<br>Above 5 years<br>Taka<br>14,517,286,080<br>4,245,17,286,080<br>4,245,17,286,080<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,085,245<br>5,752,240,245,245<br>5,752,240,245,245<br>5,752,240,245,245,245<br>5,752,240,245,245,245<br>5,752,240,245,245,245,245,245,245,245,245,245,245   | 27,112,955,062<br>302,023,153,374<br>24,917,284,900<br>Total<br>Taka<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>39,451,504,622<br>33,036,2955,204,620<br>39,451,504,622<br>24,717,127,121<br>1,152,338,997,333<br>354,668,967,333<br>9,200,000,000<br>44,168,290,653<br>(224,717,127,127,127)<br>1,1986,533,3159,962<br>224,713,245,245,655,771<br>1,1986,533,350,962<br>25,415,656,577   |
| ier accounts vision and other liabilities la liabilities [B] tilguidity gap (A - B]<br>Liquidity gap (A - B]<br>Liquidity gap (A - B]<br>tilguidity gap (A - B]<br>tilguidity gap (A - B)<br>rticulars sets and financial institutions ney at call and short notice estiments end vances/investments end assets including premises, furniture and fixtures ner assets no banking assets la assets (A)<br>tal assets (A)<br>tal assets (A)<br>tal assets (A)<br>tal assets (B)<br>tal assets (B)<br>tal liabilities (B)<br>tilguidity gap (A - B)<br>at 31 December 2018<br>triculars<br>sets shi nhand<br>bin hand   | 581681,941<br>50,703,221,175<br>(6,289,020,865)<br>(4,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,2                         | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,679,445<br>14,307,9279,262<br>11,206,679,445<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,3079,279,263<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>11,300,679,445<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,602<br>14,302,568,568,568,568,568,568,568,568,568,568   | 2 963 998.966<br>94.003,531,581<br>(16,227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,405<br>5,753,518,761<br>13,092,019,405<br>5,753,985,715<br>2,157,296,276<br>5,554,9686<br>778,255,339,853<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524,359<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,312,007,677<br>3,3969,798,524<br>117,472,961,272<br>123,177,641,359<br>3,412 months<br>Taka   | 95,282,998,287<br>(16,723,542,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,343<br>83,866,014,673<br>104,656,047,343<br>83,866,014,673<br>104,557,761<br>105,584,955,761<br>8,280,000,597,112<br>8,354,953,255<br>37,050,002,506<br><b>1-5 years</b><br><b>Taka</b>  | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>48,856,942,228<br>11(11)<br>48,957<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>15,5182,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,582,220,966<br>13,197,832,945<br>125,790,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,953,9545<br>125,700,955,9545<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957<br>125,700,957                   | 27,112955,062<br>302,023,153,874<br>22,4377224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,038,245,52<br>26,904,831,011<br>23,038,245,52<br>246,943,650,721<br>246,943,650,721<br>35,4568,987,331<br>9,200,000,000<br>44,166,290,651<br>246,943,650,731<br>9,200,000,000<br>44,166,290,651<br>22,4171,127,1350,967<br>329,201,394,861<br>25,2415,635,537<br>12,5415,635,537<br>12,5415,635,537   |
| ier accounts  vision and other liabilities  liquidity gap (A - B)  | 581681,941<br>50,703,221,175<br>(6,289,020,865)<br>(4,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,2                         | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>of maturit<br>Jecember<br>1-3 months<br>Taka<br>3<br>9<br>9,142,446,470<br>9,9142,446,470<br>9,9142,446,470<br>9,9142,446,470<br>1,9142,464,70<br>9,9142,446,470<br>1,9142,464,70<br>9,79,727,727,909<br>1,1,206,679,445<br>3,348,087,577<br>1,1,206,679,445<br>3,348,087,577<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,325,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,087<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,588,097<br>1,1,335,585,597<br>1,1,335   | 2 963 998.966<br>94.003,531,581<br>(16,227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,405<br>5,753,518,761<br>13,092,019,405<br>5,753,985,715<br>2,157,296,276<br>5,554,9686<br>778,255,339,853<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524,359<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,382,007,677<br>3,3969,798,524<br>117,472,961,272<br>2,312,007,677<br>3,3969,798,524<br>117,472,961,272<br>123,177,641,359<br>3,412 months<br>Taka   | 95,282,998,287<br>(16,723,542,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,343<br>83,866,014,673<br>104,656,047,343<br>83,866,014,673<br>104,557,761<br>105,584,955,761<br>8,280,000,597,112<br>8,354,953,255<br>37,050,002,506<br><b>1-5 years</b><br><b>Taka</b>  | 12,575,620,887<br>48,856,942,228<br>Hities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>5,475,246,080<br>5,475,246,080<br>5,475,246,080<br>5,485,449,856<br>920,000,000<br>15,582,220,966<br>13,197,832,945<br>25,154,395,945<br>Above 5 years<br>Taka<br>11,243,154,950  | 27,112,955,062<br>302,023,153,074<br>2,43,172,84,064<br>Total<br>Taka<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>25,906,831,011<br>23,036,295,52<br>39,451,504,650,721<br>39,451,504,650,721<br>39,451,504,650,721<br>39,451,504,650,721<br>354,688,987,333<br>9,200,000,000<br>44,166,290,651<br>234,717,127,121<br>11,1986,533,379<br>354,688,987,333<br>9,200,000,000<br>44,166,290,651<br>234,717,127,121<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,533,71<br>11,1986,535,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986,71<br>11,1986, |
| ier accounts vision and other liabilities liabilities (B) liquidity gap (A - B)  Liquidity Statement  rticulars sets sh in hand lance with other banks and financial institutions are at call and short notice estiments at assets liabilities liabili   | 581,681,941<br>50,703,221,775<br>(6,289,020,865)<br>(4,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,020,020,020,020,020,020,020,020,02   | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>9<br>15,300,681,481<br>13,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,679,445<br>14,305,729,720,570,500<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,446,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,142,445,075<br>19,145,455,455,455,455,455,455,455,455,455   | 2 963 998.966<br>94,003,531,581<br>(16,227,474,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405<br>57,793,955,715<br>13,092,019,405<br>57,793,955,715<br>12,157,296,272<br>12,157,296,272<br>17,412,981,275<br>3,369,798,224<br>17,412,981,275<br>3,3685,691,464<br>499,820,190<br>499,820,190<br>499,820,190<br>13,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14 | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Iiabi</b><br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,345<br>83,388,014,677<br>1,048,725,77<br>105,789,302<br>105,584,985,767<br>8,280,000,000<br>6,987,786,522<br>37,050,002,50P<br>1-5 years<br>Taka<br>89,379,167<br>1-5 years<br>1-5   | 12,575,620,887<br>48,856,942,228<br>(Hities)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,321,061,695<br>2,6,75,246,085<br>6,145,747,132<br>6,145,747,132<br>6,145,747,132<br>54,854,449,855<br>920,000,000<br>15,582,220,986<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,255,739,943<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,950<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,154,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,243,1550<br>11,2550<br>11,2550<br>11,2550<br>11,2550<br>11,2550<br>11,2550<br>11  | 27,112,955,062<br>302,023,153,374<br>22,437,724,906<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,038,295,52<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>246,943,650,72<br>25,945,653,31<br>29,201,304,664<br>29,207,305,062<br>25,415,635,37<br>7<br>10,212<br>10,212,712,72<br>25,565,866<br>10,212,712,72<br>25,565,866<br>10,212,712,72<br>25,785,084,444<br>27,7252,565,866<br>10,212,712,72<br>27,820,43,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>27,782,043,307,712<br>2 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2,579,267,290<br>49,457,782,244<br>15,300,881,481<br>15,300,881,481<br>15,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,81,481<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,814<br>14,300,8 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months<br>Taka<br>5,155,518,761<br>13,092,019,405<br>57,793,955,715<br>13,092,019,405<br>57,793,955,715<br>12,157,296,272<br>12,157,296,272<br>17,412,981,275<br>3,369,798,224<br>17,412,981,275<br>3,3685,691,464<br>499,820,190<br>499,820,190<br>499,820,190<br>13,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14,128<br>14 | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Iiabi</b><br>1-5 years<br>Taka<br>89,379,167<br>19,465,047,345<br>83,388,014,677<br>1,048,725,77<br>105,789,302<br>105,584,985,767<br>8,280,000,000<br>6,987,786,522<br>37,050,002,50P<br>1-5 years<br>Taka<br>89,379,167<br>1-5 years<br>1-5   | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11ti (CS)<br>14,517,286,080<br>4,232,061,095<br>4,45,74,743<br>54,854,449,856<br>920,000,000<br>15,582,220,966<br>13,197,832,945<br>29,700,853,941<br>125,154,955,945<br>11,243,154,955<br>11,549,579,438<br>11,243,154,955<br>124,127,977,39,438<br>124,127,977,39,438<br>124,127,977,39,438   | 27,112,955,062<br>302,023,153,874<br>22,49,77224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>24,542,454,540,742<br>24,643,650,721<br>246,643,650,721<br>246,643,650,721<br>246,643,650,721<br>246,643,650,721<br>246,643,650,721<br>246,643,650,721<br>246,643,650,731<br>246,653,650,731<br>29,201,304,665<br>234,717,127,127<br>11,198,650,81<br>239,277,350,965<br>25,415,658,377<br>Total<br>Taka<br>19,245,648,444<br>27,252,568,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,648,444<br>27,252,558,647<br>24,213,214,944,945<br>21,213,214,944,945<br>21,213,214,944,945<br>21,213,214,944,945<br>21,213,214,944,945<br>21,213,214,944,945<br>21,213,214,944,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,945<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,214,2145<br>21,213,2145<br>21,213,2145<br>21,213,2145<br>21,213,2145<br>21,213,2145<br>21,213,2145<br>21,213,214521,213,2145<br>21,213  |
| ier accounts vision and other liabilities al alabilities (B) tilguidity gap (A - B)<br>Liquidity gap (A - B)<br>Liquidity gap (A - B)<br>tilguidity gap (A - B)<br>tilguidity gap (A - B)<br>sets<br>sh in hand<br>lance with other banks and financial institutions<br>ney at call and short notice<br>estments<br>ans and advances/investments<br>ed assets incluing premises, furniture and fixtures<br>hanking assets<br>al assets (A)<br>bilities<br>ter assets incluing premises, furniture and fixtures<br>ter assets incluing premises, furniture and agents<br>poils<br>ter accounts<br>vision and other liabilities<br>tal liabilities (B)<br>tilguidity gap (A - B)<br>at 31 December 2018<br>triculars<br>sets<br>sh in hand<br>lance with other banks and financial institutions<br>ney at call and short notice<br>estments<br>ans and advances/investments<br>ed assets incluing premises, furniture and fixtures<br>estments<br>ans and advances/investments<br>ed assets incluing premises, furniture and fixtures<br>ter accounts<br>sets<br>sh in hand<br>anse with other banks and financial institutions<br>tilguidity genties, furniture and fixtures<br>estments<br>ans and advances/investments<br>ed assets incluing premises, furniture and fixtures<br>ter accounts<br>ter accounts ter about notice<br>estments<br>ans and advances/investments<br>ed assets incluing premises, furniture and fixtures<br>ter accounts<br>ter accounts and ter tabilities<br>ter accounts and ter tabilities<br>ter accounts<br>ter accounts   | 581,681,941<br>50,703,221,175<br>(6,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,299,020,865)<br>(2,                         | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,481,481<br>14,481,481,481<br>14,481,481,481<br>14,482,586,482<br>14,381,481,481<br>14,482,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,482<br>14,382,586,586,586,586,586,586,586,586,586,586  | 2 963 998.966<br>94.003,531,581<br>(16,227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,406<br>57,793,955,715<br>2,157,296,276<br>52,549,686<br>776,255,339,853<br>112,114,723,243<br>99,215,331,554,968<br>112,114,723,243<br>99,215,331,554,968<br>117,412,961,272<br>2,382,007,677<br>3,3686,691,464<br>3,3686,691,464<br>4,998,260,196<br>69,622,612,322<br>499,820,197<br>199,226,612,322<br>199,226,612,322<br>199,226,612,322<br>199,226,612,322<br>199,206,215<br>109,215,331,557<br>109,215,331,557<br>109,215,331,557<br>109,215,331,557<br>109,215,331,557<br>112,114,723,243<br>117,412,961,212<br>113,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,723,243<br>114,114,114,114,114,114,114,114,114,114   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,342<br>83,886,047,342<br>83,886,047,342<br>105,584,955,761<br>105,584,955,761<br>6,987,786,922<br>47,524,108,616<br>5,743,057,112<br><b>68,534,953,255</b><br><b>37,050,002,500</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>Taka</b>  | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>1111(95)<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>14,517,280,080<br>15,552,220,086<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,832,945<br>13,197,845,9545<br>14,427,977,733<br>25,154,955<br>14,124,154,955<br>14,124,154,955<br>14,124,154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,955<br>14,124,1154,1155<br>14,124,1154,1155<br>14,124,1154,1155<br>14,124,115514,125<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,1255<br>14,12555<br>14,12555<br>14,12555<br>14,1255555555555   | 27,112955,062<br>302,023,153,074<br>22,43,71224,900<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,008,295,52<br>26,905,831,011<br>23,008,295,52<br>28,9373,16<br>35,4558,458,97,33<br>35,4558,458,97,33<br>35,4589,458,458,458,458,458,458,458,458,458,458   |
| ier accounts vision and other liabilities al aliabilities (B) tilguidity gap (A - B)<br>Liquidity gap (A - B)<br>Liquidity gap (A - B)<br>tilguidity gap (A - B)<br>tilguidity gap (A - B)<br>sets shi nhand ance with other banks and financial institutions ney at call and short notice estments and vances/investments ed assets incluing premises, furniture and fixtures her assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal aliabilities (B)<br>tilguidity gap (A - B)<br>at 31 December 2018<br>triculars<br>sets<br>shi nhand<br>ance with other banks and financial institutions<br>extrements<br>ans and advances/investments<br>e dassets including premises, furniture and fixtures<br>re assets in cloud<br>sets shi nhand<br>ans and advances/investments<br>e dassets full diver banks and financial institutions<br>re assets in cloud<br>sets shi nhand<br>ans and advances/investments<br>e dassets fulling premises, furniture and fixtures<br>re assets including premises<br>and advances (investine and advances)<br>and advances (investine advances)<br>and advances (investine advances)<br>and advances (investine advances)<br>and advances (i   | 581,681,941<br>50,703,221,175<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,21,175)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,786)<br>(c,29,271,786)<br>(c, | 2,579,272,290<br>49,457,782,244<br>15,300,881,481<br>15,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,200,792,492<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,244,040,   | 2 963 998.966<br>94.003,531,581<br>(16.227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>5,7733,955,718<br>2,157,296,276<br>5,554,068<br>5,7178,295,719<br>12,114,723,244<br>99,219,391,776<br>2,282,007,677<br>3,365,49,086<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,342<br>83,886,047,342<br>83,886,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,854,955,761<br>24,756,927,212<br>14,756,939,052<br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>1-5 years</b><br><b>1-5 y</b> | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>12,575,620,887<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>15,582,220,986<br>13,197,832,942<br>125,750,339,341<br>125,154,950<br>125,759,739,738<br>14,217,977,39,738<br>14,129,375,39,738<br>14,129,375,39,438<br>14,129,375,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,306,471<br>16,131,209,255  | 27,112955,062<br>302,023,153,074<br>22,4377224,008<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,731<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,355,987,355<br>355,987,355,987  |
| ier accounts vision and other liabilities al aliabilities (B) tilguidity gap (A - B)<br>Liquidity gap (A - B)<br>Liquidity gap (A - B)<br>tilguidity gap (A - B)<br>tilguidity gap (A - B)<br>sets shi nhand ance with other banks and financial institutions ney at call and short notice estments and vances/investments ed assets incluing premises, furniture and fixtures her assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal assets (A)<br>bilities<br>tal aliabilities (B)<br>tilguidity gap (A - B)<br>at 31 December 2018<br>triculars<br>sets<br>shi nhand<br>ance with other banks and financial institutions<br>extrements<br>ans and advances/investments<br>e dassets including premises, furniture and fixtures<br>re assets in cloud<br>sets shi nhand<br>ans and advances/investments<br>e dassets full diver banks and financial institutions<br>re assets in cloud<br>sets shi nhand<br>ans and advances/investments<br>e dassets fulling premises, furniture and fixtures<br>re assets including premises<br>and advances (investine and advances)<br>and advances (investine advances)<br>and advances (investine advances)<br>and advances (investine advances)<br>and advances (i   | 581,681,941<br>50,703,221,175<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,21,175)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,786)<br>(c,29,271,786)<br>(c, | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,481,481<br>14,481,481,481<br>14,481,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,381,481,481<br>14,482,586,682<br>14,481,481,481<br>14,482,586,682<br>14,481,481,481<br>14,482,586,682<br>14,481,481,481<br>14,482,586,582<br>14,481,481,481<br>14,482,586,582<br>14,481,481,481<br>14,482,586,582<br>14,481,481,481<br>14,482,586,582<br>14,481,481,481<br>14,482,586,582<br>14,481,481,481<br>14,482,586,582<br>14,484,484,484<br>14,482,586,582<br>14,484,484,484<br>14,482,586,582<br>14,484,484,484,484,484,484,484,484,484,4  | 2 963 998.966<br>94.003,531,581<br>(16.227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,405<br>5,155,518,761<br>13,092,019,405<br>5,155,518,761<br>13,092,019,405<br>5,7193,955,718<br>2,157,296,2776<br>3,255,49,685<br>12,114,723,244<br>99,219,391,776<br>4,359<br>3,969,782,507,877<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,212<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,981,412<br>147,412,412<br>147,412,412<br>147,412,412<br>147,412,412<br>147,412,412<br>147   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,342<br>83,886,047,342<br>83,886,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,854,955,761<br>24,756,927,212<br>14,756,939,052<br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>1-5 years</b><br><b>1-5 y</b> | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>12,575,620,887<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>15,582,220,986<br>13,197,832,942<br>125,750,339,341<br>125,154,950<br>125,759,739,738<br>14,217,977,39,738<br>14,129,375,39,738<br>14,129,375,39,438<br>14,129,375,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,306,471<br>16,131,209,255  | 27,112955,062<br>302,023,153,074<br>22,4377224,008<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,731<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,665,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,333<br>354,656,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,335<br>355,987,355,987,355<br>355,987,355,987  |
| her accounts vision and other liabilities liquidity gap (A - B)  Liquidity Statement  Liquidity gap (A - B)  Liquidity Statements sets sh in hand lance with other banks and financial institutions ney at call and short notice estments ans and advances/investments tal assets (A) bilities liquidity gap (A - B)  Liquidity g   | 581,681,941<br>50,703,221,175<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,21,175)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,786)<br>(c,29,271,786)<br>(c, | 2,579,272,290<br>49,457,782,244<br>15,300,881,481<br>15,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,200,792,492<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,244,040,   | 2 963 998.966<br>94.003,531,581<br>(16.227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>5,7733,955,718<br>2,157,296,276<br>5,554,068<br>5,7178,295,719<br>12,114,723,244<br>99,219,391,776<br>2,282,007,677<br>3,365,49,086<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and liabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,342<br>83,886,047,342<br>83,886,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,887,047,342<br>10,854,955,761<br>24,756,927,212<br>14,756,939,052<br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br><b>1-5 years</b><br><b>1-5 y</b> | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>12,575,620,887<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>15,582,220,986<br>13,197,832,942<br>125,750,339,341<br>125,154,950<br>125,759,739,738<br>14,217,977,39,738<br>14,129,375,39,738<br>14,129,375,39,438<br>14,129,375,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,317,39,438<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,315,39,437<br>14,129,306,471<br>16,131,209,255  | 27,112955,062<br>302,023,153,874<br>22,4377224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>345,665,837,41<br>241,115,233,99<br>345,615,645,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,637<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,635,717<br>25,415,415,415,415,415,415,415,415,415,41  |
| her accounts prision and other liabilities tilguidity gap (A - B)  | 581,681,941<br>50,703,221,175<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,920,865)<br>(c,289,21,175)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,686)<br>(c,29,271,786)<br>(c,29,271,786)<br>(c, | 2,579,272,290<br>49,457,782,244<br>15,300,881,481<br>15,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,200,792,492<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,244,04,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,242,044,070<br>14,244,040,   | 2 963 998.966<br>94.003,531,581<br>(16.227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>5,7733,955,718<br>2,157,296,276<br>5,554,068<br>5,7178,295,719<br>12,114,723,244<br>99,219,391,776<br>2,282,007,677<br>3,365,49,086<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,244<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,723,245<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725<br>11,2114,725   | 95,282,998,287           (16,723,842,999) <b>and Iiabi 1-5 years</b> Taka           89,379,167           19,465,047,342           88,379,167           19,465,047,342           88,386,014,67,342           88,379,167           105,584,955,761           8,828,004,000,000           6,857,786,922           37,050,002,507           1-5 years           Taka           88,539,052,711           88,539,052,712           88,539,052,712           88,539,052,712           74,516,057,712           88,539,052,712           74,526,225           71,245,926,221           1,265,536,217           1,265,536,217           1,265,254,217           1,262,534,217           1,262,534,217           1,262,534,217           1,262,534,217           1,262,534,217   | 12,575,620,887<br>48,856,942,228<br>Ifties)<br>Above 5 years<br>Taka<br>14,517,286,080<br>2,6,155,108,86,042,203<br>14,517,286,080<br>2,6,157,286,080<br>2,6,155,108,86,0<br>2,6,155,108,86,0<br>2,6,155,108,00<br>15,582,220,986<br>13,197,832,942<br>920,000,000<br>15,582,220,986<br>13,197,832,942<br>13,197,832,942<br>11,2542,1395,945<br>11,2542,1395,945<br>11,2542,1395,945<br>11,2542,1395,945<br>11,2542,1395,945<br>11,2542,1395,945<br>12,5154,955,94,33<br>24,122,977,73<br>3,519,386,471<br>6,131,209,255<br>12,1147,852<br>12,1147,852<br>12,1147,852<br>12,1147,852<br>12,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,112,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,852<br>14,1147,85  | 27,112,955,062<br>302,023,153,074<br>22,43,71224,900<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,038,245,52<br>26,905,831,011<br>23,038,245,52<br>246,943,650,72<br>246,943,650,72<br>35,455,845,850,72<br>35,455,845,850,72<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,73<br>35,455,850,850,730,950,950,750,950,950,950,950,950,950,950,950,950,9  |
| her accounts<br>prision and other liabilities<br>tilguidity gap (A - B)<br>Liquidity Statement<br>riculars<br>sets<br>sets<br>sh in hand<br>lance with other banks and financial institutions<br>ney at call and short notice<br>restments<br>ans and advances/investments<br>ed assets including premises, furniture and fixtures<br>her assets<br>tal assets (A)<br>abilities<br>et all abilities (B)<br>tilguidity gap (A - B)<br>tilguidity gap (A - B)<br>tal assets including premises, furniture and fixtures<br>her assets<br>tal assets including premises, furniture and fixtures<br>ter assets<br>tal assets including premises, furniture and fixtures<br>ter assets including premises, furnitur   | 581,681,941<br>50,703,221,175<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,0865)<br>(c,289,202,08   | 2,579,272,290<br>49,457,782,244<br>15,300,881,481<br>15,300,881,481<br>15,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,300,881,481<br>14,200,470,490<br>14,244,04,070<br>15,139,752,622<br>14,304,470,679,492<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,242,400,470<br>14,400,470,470<br>14,400,470,470<br>14,400,470,470,470<br>14,400,470,470,470<br>14,400,470,470,470,470,470   | 2 963 998.966<br>94.003,531,581<br>(16.227,674,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405<br>5,755,518,761<br>13,092,019,405<br>5,755,518,761<br>13,092,019,405<br>5,773,955,718<br>2,157,296,276<br>5,549,665<br>12,117,223,244<br>99,219,301,764<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>13,3688,691,464<br>14,252,339,855<br>77,039,571,797<br>12,117,723<br>12,117,723<br>12,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,117,723<br>14,11   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Habi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,345<br>83,886,014,673<br>1,048,725,275<br>1,048,755,767<br>105,574,955,761<br>8,280,000,000<br>105,584,955,761<br>8,280,000,000,500<br>1,055,743,057,712<br>88,534,953,757<br>1,254,108,516<br>5,743,057,712<br>88,534,953,757<br>1,254,253,002,500<br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>1,245,226,222<br>1,825,354,211<br>93,000,000,000<br>3,000,000,000   | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>12,575,620,887<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>15,457,449,856<br>15,457,449,856<br>123,700,833,91<br>125,154,959,545<br>123,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,950<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975 | 27,112,955,062<br>302,023,153,074<br>22,917,224,908<br>Annexure-A/<br>Taka<br>25,906,831,011<br>23,036,295,52<br>26,937,343,050,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>245,943,650,721<br>25,915,653,671<br>25,9415,653,671<br>25,9415,653,671<br>25,9415,656,671<br>25,9415,656,671<br>25,9415,656,671<br>25,9415,656,671<br>27,826,943,043,041<br>21,3134,1643,945,941<br>21,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,941<br>23,3134,1643,945,945,945,945,945,945,945,945,945,945  |
| her accounts ovision and other liabilities labilities (B) tliquidity gap (A - B) Liquidity Statement liabilities (B) tliquidity gap (A - B) Sets (A) Sets (B) Sets (B   | 581,681,941<br>50,703,221,775<br>(6,289,020,865)<br>(4,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,289,020,865)<br>(2,290,020,020,020,020,020,020,020,020,02  | 2,579,267,290<br>49,457,782,244<br>15,300,681,481<br>9<br>15,300,681,481<br>13,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,681,481<br>14,300,679,475<br>14,307,279,200,677<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,729,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,739,475<br>14,305,735,755<br>14,305,755,755<br>1  | 2 963 998 966<br>94,003,531,581<br>(16,227,474,937)<br>y of asset2<br>2019<br>3-12 months<br>Taka<br>5,155,518,761<br>13,092,019,405<br>5,155,518,761<br>13,092,019,405<br>5,155,518,761<br>13,092,019,405<br>5,155,518,761<br>13,092,019,405<br>12,117,23,423<br>12,117,23,423<br>12,117,412,981,217<br>13,165,808,123<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,123,423<br>14,12   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Iiabi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,345<br>83,388,014,677<br>1,948,5769,302<br>105,584,985,761<br>8,280,000,000<br>6,987,786,922<br><b>37,056,002,506</b><br><b>14-5 years</b><br><b>Taka</b><br>88,379,167,171<br><b>5,743,057,172</b><br><b>71,245,926,222</b><br><b>1,25 years</b><br><b>Taka</b><br><b>1,3</b> ,000,000,007<br><b>1,3</b> ,000,000,007<br><b>1,3</b> ,000,000,007<br><b>1,3</b> ,000,000,000<br><b>1,6</b> ,584,935,751<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,935,761<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,932,0251<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,025,742<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,025,742<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,025,742<br><b>1,3</b> ,000,000,000<br><b>1,5</b> ,943,025<br><b>1,5</b> ,943,002,504<br><b>1,5</b> ,943,000,000<br><b>1,5</b> ,943,0000,000<br><b>1,5</b> ,943,002,504<br><b>1,5</b> ,943,0000,000<br><b>1,5</b> ,943,002,504<br><b>1,5</b> ,943,0000,0000<br><b>1,5</b> ,943,012,504<br><b>1,5</b> ,943,0000,0000<br><b>1,5</b> ,943,012,504<br><b>1,5</b> ,  | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(11)<br>12,575,620,887<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,280,080<br>15,457,449,856<br>15,457,449,856<br>123,700,833,91<br>125,154,959,545<br>123,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,955,9545<br>125,700,833,91<br>125,154,950<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975<br>125,100,975 | 27,112,955,062<br>302,023,153,374<br>22,437,1224,900<br>Annexure-A/<br>Taka<br>52,906,831,011<br>23,038,285,52<br>246,941,650,72<br>246,941,650,72<br>246,941,650,72<br>246,941,650,72<br>246,941,650,72<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,6589,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,33<br>354,659,87,357,457,457,457,457,457,457,457,457,457,4   |
| her accounts ovision and other liabilities (a) ti liquidity gap (A - B)  | 581,681,941<br>50,703,221,175<br>(2,29,202,0865)<br>(Analysis<br>as at 31 L<br>Up to 1 month<br>13,89,544,93<br>13,39,544,93<br>13,39,544,93<br>13,39,544,93<br>13,39,544,93<br>13,39,544,93<br>13,39,544,93<br>13,39,544,93<br>13,928,818,844<br>1,135,507,82<br>36,821,473,95<br>13,859,101,04<br>28,712,126,48<br>3,199,937,07<br>3,074,018,01<br>44,845,182,70<br>(12,023,708,749<br>13,859,101,04<br>28,712,126,48<br>3,199,937,07<br>3,074,018,00<br>44,945,182,70<br>12,023,708,749<br>13,859,101,04<br>14,245,577<br>3,546,40<br>26,774,933,562,42<br>1,217,723,08<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>18,819,263,222<br>29,736,352,42<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952<br>20,745,952  | 2,579,272,290<br>49,457,782,244<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>15,300,681,481<br>11,206,679,4761,309<br>14,302,528,8032<br>14,300,533,663<br>15,624,751,827<br>1,336,137,025<br>15,500,703,676<br>3,3244,910,447,510,92<br>1,326,310,4751,902<br>1,326,417,4751,902<br>1,3264,910,447,510,92<br>1,3264,910,447,510,92<br>1,3264,910,447,510,92<br>1,3264,910,447,510,92<br>1,3264,910,447,510,92<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,510,99<br>1,3264,910,447,51  | 2 963 998 966<br>94 003 531,581<br>(16.27,674,937)<br>y of assets<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>57,793,955,716<br>13,092,019,406<br>57,793,955,716<br>14,102,207,677<br>3,255,398,657<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,545,572,545,554,555,545,555,   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Habi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,342<br>83,886,014,673<br>1048,728,277<br>1048,728,277<br>1049,728,277<br>1049,728,278<br><b>37,050,002,007</b><br><b>105,584,955,761</b><br><b>8,280,000,000</b><br><b>6,897,766,922</b><br><b>47,524,108,51</b><br><b>5,743,057,712</b><br><b>68,354,953,255</b><br><b>37,050,002,506</b><br><b>1-5 years</b><br><b>Taka</b><br><b>89,379,167</b><br><b>1,25,534,217</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,359,052</b><br><b>1,255,354,217</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,257</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536,277</b><br><b>1,245,536</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,255,767</b><br><b>1,2</b>   | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11(1)(3)<br>48,856,942,228<br>14,517,286,080<br>4,232,061,969<br>4,45,747,132<br>54,854,449,856<br>920,000,000<br>15,582,220,966<br>13,197,832,945<br>29,700,853,941<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955,945<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,154,955<br>125,155,1555<br>125,1555<br>125,1555<br>125,15555<br>125,15555<br>125,15555555555                      | 27,112,955,062<br>302,023,153,874<br>22,9172,24,908<br>Annexure-A/i<br>25,906,831,011<br>23,036,295,521<br>25,906,831,011<br>23,036,295,521<br>246,943,964,960,721<br>246,943,964,960,721<br>246,943,964,960,721<br>246,943,964,960,721<br>246,943,964,960,721<br>246,943,964,961<br>246,943,964,961<br>246,943,964,961<br>29,201,934,961<br>29,201,934,961<br>29,201,934,961<br>29,201,394,961<br>29,201,394,961<br>29,201,394,961<br>29,201,394,961<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,91,469,340<br>21,313,340,340<br>21,313,340,340<br>21,313,340,340<br>21,313,340,340<br>21,313,340,340<br>21,313,340,340<br>21,313,340,340<br>21,   |
| ther accounts<br>rovision and other liabilities<br>data liabilities (B)<br>et liquidity gap (A - B)  | 581,681,941<br>50,703,221,175<br>(4,289,202,682,<br>50,703,221,175<br>(2,289,202,682,<br>51,289,202,682,<br>13,289,210,281<br>13,389,544,93<br>13,389,544,93<br>13,389,544,93<br>13,389,544,93<br>13,389,544,93<br>13,392,848,844<br>1,135,507,82<br>36,821,473,959<br>13,859,101,04<br>28,712,126,48<br>3,199,937,07<br>3,074,018,01<br>49,845,182,770<br>(12,023,708,749<br>13,859,101,04<br>49,845,182,770<br>3,074,018,00<br>26,774,935,96<br>1,217,723,08<br>44,127,602,52<br>18,819,293,222<br>29,736,352,42<br>1,542,455,774,73<br>1,542,455,774<br>3,546,40<br>26,774,935,962,422<br>1,1642,455,774<br>3,546,40<br>26,774,935,962,422<br>1,1642,455,774<br>3,564,600<br>26,774,935,962,422<br>1,1642,455,774<br>3,565,867,83<br>1,642,455,776,703<br>5,558,857,83<br>1,642,455,776,703<br>5,558,857,83<br>1,642,455,776,703<br>1,642,455,776,703<br>1,658,857,873<br>1,658,857,873<br>1,652,852,873<br>1,652,857,873<br>1,652,857,873<br>1,652,857,873<br>1,652,857,873<br>1,652,857,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,652,873<br>1,655,855,873<br>1,652,873<br>1,652,873   | 2,579,272,290<br>49,457,782,244<br>15,300,681,481<br>9 (14,300,681,481)<br>9 (14,300,681,481)<br>1 (14,300,681,481)<br>9 (14,300,681,481)<br>1 (14,300,681,481)<br>9 (14,300,681,481)<br>1 (14,300,681,481)<br>9 (14,300,681,481)<br>1 (14,3   | 2 963 998 966<br>94 003 531,581<br>(16.27,674,937)<br>y of assets<br>2019<br>3-12 months<br>5,155,518,761<br>13,092,019,406<br>57,793,955,716<br>13,092,019,406<br>57,793,955,716<br>14,102,207,677<br>3,255,398,657<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,533<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,342,53<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,54<br>14,112,114,723,542,545,572,545,554,555,545,555,   | 95,282,998,287<br>(16,723,842,999)<br><b>5 and Habi</b><br><b>1-5 years</b><br><b>Taka</b><br>89,379,167<br>19,465,047,345<br>83,886,014,672<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725,275<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,049,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,725<br>1,048,75   | 12,575,620,887<br>48,856,942,228<br>48,856,942,228<br>11ti(es)<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>14,517,286,080<br>15,512,46,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,675,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085<br>5,775,246,085,246,085<br>5,775,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,085,246,08  | 27,112,955,062<br>302,023,153,877<br>22,49,772,84,000<br>Annexure-A/i<br>Total<br>Taka<br>25,906,831,011<br>23,036,295,527<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,727<br>246,943,660,927<br>246,943,660,927<br>246,943,660,927<br>25,947,566,866<br>329,277,350,965<br>25,415,656,6377<br>Total<br>Taka<br>19,4158,2015,656,6377<br>198,2256,656,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,226,655,097<br>198,200,000,000<br>199,000,000,000<br>199,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,000,000<br>190,0000,000                      |

| Own assets                     | <u>1aka</u>   | ака         | <u>18K8</u> | <u>1aka</u> | <u>18K8</u>   | <u>1aka</u>   |  |
|--------------------------------|---------------|-------------|-------------|-------------|---------------|---------------|--|
| Land                           | 168,630,265   | -           |             |             | 168,630,265   |               |  |
| Building                       | 1,789,452,122 | -           |             |             | 1,789,452,122 | 333,953,344   |  |
| Work in progress (building)    | 82,285,716    | -           |             |             | 82,285,716    |               |  |
| Furniture and fixtures         | 1,299,802,351 | 129,680,451 | (115,000)   |             | 1,429,367,802 | 745,920,674   |  |
| Office equipment and machinery | 2,963,255,182 | 383,144,949 | -           |             | 3,346,400,131 | 2,163,466,982 |  |
| Software                       | 472,745,186   | 41,527,415  | -           |             | 514,272,601   | 234,172,705   |  |
| Work in progress (software)    | 63,410,632    | 28,719,126  | (25,000)    |             | 92,104,758    |               |  |
| Bank's vehicles                | 364,942,497   | 23,251,712  |             | -           | 388,194,209   | 207,623,775   |  |
|                                |               |             |             |             |               |               |  |

Additions

as at during 1 Jan 2019 the period

- 2,606,368,257 7,204,523,951 3,212,691,910

during the year

|                                |   | Cost   |   |  |   | Depreciation/  | Amortisation   |   | Written  |
|--------------------------------|---|--|---|--|---|--|--|---|--|
| Balance<br>as at<br>1 Jan 2018 | Additions<br>during<br>the period   | Adjustments<br>during the<br>year  | Disposals<br>during the<br>year   | Balance<br>as at<br>31 Dec 2018  | Balance<br>as at<br>1 Jan 2018  | Charged<br>during<br>the year  | Disposals/<br>adjustments<br>during the<br>vear  | Balance<br>as at<br>31 Dec 2018   | down value<br>as at<br>31 Dec 2018   |
| <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>  |
| 168,630,265                    |   |  |   | 168,630,265  |   |  |  | -   | 168,630,265  |
| 1,789,452,122                  |   |  |   | 1,789,452,122  | 289,217,041   | 44,736,303   |  | 333,953,344   | 1,455,498,778  |
| 82,285,716                     |   |  |   | 82,285,716   |   |  |  | -   | 82,285,716   |
| 1,215,170,895                  | 138,512,540   | (51,176,075)   | (2,705,009)   | 1,299,802,351  | 652,250,332   | 96,320,436   | (2,650,094)  | 745,920,674   | 553,881,677  |
| 2,525,784,475                  | 592,579,360   | (21,272,745)   | (133,835,908)   | 2,963,255,182  | 2,043,333,546   | 253,444,239  | (133,310,802)  | 2,163,466,982   | 799,788,200  |
| 397,097,880                    | 75,647,307  |  |   | 472,745,186  | 107,907,663   | 126,265,042  |  | 234,172,705   | 238,572,482  |
| 40,564,506                     | 53,657,897  | (30,811,771)   |   | 63,410,632   |   |  |  | -   | 63,410,632   |
| 356,505,046                    |   |  |   | 364,942,497  | 205,751,994   |  |  |   |  |
| 6,5/5,490,905                  | 915,183,610   | (103,260,591)  | (182,889,973)   | 7,204,523,951  | 3,298,460,5/6   | 568,986,856  | (182,309,952)  | 3,685,137,480   | 3,519,386,4/1  |
| İ                              |   |  |   |  |   |  |  |   |  |
| -                              |   |  |   |  |   |  |  |   |  |
|                                |   |  |   |  |   |  |  |   |  |
|                                | as at<br>1 Jan 2018<br>Taka<br>168,630,265<br>1,789,452,122<br>82,285,716<br>1,215,170,895<br>2,525,784,4755<br>397,097,880<br>40,564,506 | as at<br>J Jan 2018         during<br>the period           Taka         Taka           168,630,265         -           1,769,452,122         -           82,285,716         -           1,215,170,895         138,512,540           397,097,880         75,647,307           40,564,506         53,857,897           355,505,046         54,768,07           6,575,449,905         915,183,610 | Balance<br>as at<br>1 Jan 2018         Additions<br>the period         Adjustments<br>wear           Taka         Taka         Taka           186,630,265         -         -           1,788,452,122         -         -           82,285,716         -         -           1,215,170,895         138,512,5401         (51,176,075)           397,097,880         75,647,307         -           40,564,506         53,657,897         (30,811,771)           365,050,046         54,765,507         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           - | Balance<br>as at<br>1 Jan 2018         Additions<br>the period         Adjustments<br>year         Disposals<br>during the<br>year           Taka         Taka         Taka         Taka           1 Jaka         Taka         Taka         Taka           1 Jaka         Taka         Taka         Taka           1 86,630,265         -         -         -           1,789,452,122         -         -         -           12,15,170,885         138,512,540         (51,176,075)         (2,075,009)           2,525,784,475         592,579,300         (2,127,245)         (133,855,908)           397,097,880         75,647,307         -         -           40,564,506         53,857,897         (30,811,771)         -           355,505,046         54,786,507         -         -           6,575,489,905         951,518,510         (103,260,591)         (12,889,973) | Balance<br>as at<br>1 Jan 2018         Additions<br>where         Adjustments<br>year         Disposale<br>uning the<br>year         Balance<br>as at<br>31 Dec 2018           Taka         Taka </td <td>Balance<br/>as at<br/>1 Jan 2018         Adjustments<br/>the period         Disposals<br/>during the<br/>during the<br/>gas at<br/>31 Jan 2018         Balance<br/>as at<br/>31 Jan 2018         Balance<br/>as at<br/>31 Jan 2018           Taka         Taka<td>Balance<br/>as at<br/>1 Jan 2018         Additions<br/>during<br/>the period         Adjustments<br/>with<br/>year         Disposals<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Balance<br/>as at<br/>at<br/>1 Jan 2018         Balance<br/>the year           Taka         &lt;</td><td>Balance<br/>as at<br/>1 Jan 2018         Additions<br/>the period<br/>upring the<br/>period         Adjustments<br/>ouring the<br/>year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>1 Jan 2018         Charged<br/>the year         Disposals/<br/>adjustments/<br/>buring the<br/>year           Taka         <t< td=""><td>Balance<br/>as at<br/>1 Jan 2018         Addititions<br/>the period         Joinsposals<br/>year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Balance<br/>the year         Disposals<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>Ba at<br/>33 Dec 2018         <th< td=""></th<></td></t<></td></td> | Balance<br>as at<br>1 Jan 2018         Adjustments<br>the period         Disposals<br>during the<br>during the<br>gas at<br>31 Jan 2018         Balance<br>as at<br>31 Jan 2018         Balance<br>as at<br>31 Jan 2018           Taka         Taka <td>Balance<br/>as at<br/>1 Jan 2018         Additions<br/>during<br/>the period         Adjustments<br/>with<br/>year         Disposals<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Balance<br/>as at<br/>at<br/>1 Jan 2018         Balance<br/>the year           Taka         &lt;</td> <td>Balance<br/>as at<br/>1 Jan 2018         Additions<br/>the period<br/>upring the<br/>period         Adjustments<br/>ouring the<br/>year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>1 Jan 2018         Charged<br/>the year         Disposals/<br/>adjustments/<br/>buring the<br/>year           Taka         <t< td=""><td>Balance<br/>as at<br/>1 Jan 2018         Addititions<br/>the period         Joinsposals<br/>year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Balance<br/>the year         Disposals<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>Ba at<br/>33 Dec 2018         <th< td=""></th<></td></t<></td> | Balance<br>as at<br>1 Jan 2018         Additions<br>during<br>the period         Adjustments<br>with<br>year         Disposals<br>as at<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>1 Jan 2018         Balance<br>as at<br>at<br>1 Jan 2018         Balance<br>the year           Taka         < | Balance<br>as at<br>1 Jan 2018         Additions<br>the period<br>upring the<br>period         Adjustments<br>ouring the<br>year         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Balance<br>1 Jan 2018         Charged<br>the year         Disposals/<br>adjustments/<br>buring the<br>year           Taka         Taka <t< td=""><td>Balance<br/>as at<br/>1 Jan 2018         Addititions<br/>the period         Joinsposals<br/>year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Balance<br/>the year         Disposals<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>1 Jan 2018         Disposals<br/>the year         Disposals<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Balance<br/>as at<br/>31 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>as at<br/>33 Dec 2018         Disposals<br/>Ba at<br/>33 Dec 2018         <th< td=""></th<></td></t<> | Balance<br>as at<br>1 Jan 2018         Addititions<br>the period         Joinsposals<br>year         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>1 Jan 2018         Balance<br>the year         Disposals<br>as at<br>1 Jan 2018         Disposals<br>the year         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>1 Jan 2018         Disposals<br>the year         Disposals<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>1 Jan 2018         Disposals<br>the year         Disposals<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Balance<br>as at<br>31 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>as at<br>33 Dec 2018         Disposals<br>Ba at<br>33 Dec 2018 <th< td=""></th<> |

Schedule of fixed assets including premises, furniture and fixtures as at 31 December 2019

as at 31 Dec 2019

during the year

# Annexure-E

Annexure-F

33.31% 29.97%

Anneyure-D

Written

as at 31 Dec 2019

<u>Taka</u>

168,630,265

1,410,762,475

82,285,716

585,176,5

913,530,96

241,771,988 92,104,75

263,069,955 125,124,254 4,191,320,681 3,619,386,923

550,509,095 2,055,859,16 4,741,829,776 5,675,246,08

Depreciation/Amortisatic Charged Disposal

adjustments as at during the 31 Dec 2019

Taka

378,689,64

844,191,30

213,899 2,432,869,166

(213,899) 272,500,613

<u>year</u> Taka

during the year

Taka

44,736,303

98,270,626

269, 188, 285

38,541,807

55,446,18 506,183,20

Balance

as at 1 Jan 2019

2,606,368,257 - 550,509,0 10,417,075,861 3,685,137,480 1,056,692,3

| Statement of tax position as at 31 December 2019 |                    |   |                            |  |  |  |  |  |  |  |
|--|--------------------|---|----------------------------|--|--|--|--|--|--|--|
| Accounting<br>year                               | Assessment<br>year | Tax provision<br>made on the<br>basis of accounts | Tax as per<br>assessment   | Present status   |  |  |  |  |  |  |
| 2003   | 2004-2005          | <b>Taka</b><br>190,000,000                        | <b>Taka</b><br>264,849,327 | Reference application filed to High Court Division of the<br>Supreme Court |  |  |  |  |  |  |
| 2004   | 2005-2006          | 442,791,678                                       | 315,574,683                | Reference application filed to High Court Division of the<br>Supreme Court |  |  |  |  |  |  |
| 2013   | 2014-2015          | 925,000,000                                       | 872,927,307                | Assessment completed   |  |  |  |  |  |  |
| 2014   | 2015-2016          | 1,414,752,396                                     | 1,182,255,068              | Assessment completed   |  |  |  |  |  |  |
| 2015   | 2016-2017          | 1,708,720,538                                     | 1,687,704,585              | Assessment completed   |  |  |  |  |  |  |
| 2016   | 2017-2018          | 1,656,130,855                                     | 1,524,977,812              | Assessment completed   |  |  |  |  |  |  |
| 2017   | 2018-2019          | 1,765,196,934                                     | 1,597,519,099              | Assessment completed   |  |  |  |  |  |  |
| 2018   | 2019-2020          | 2.570.329.253                                     | 2.477.369.585              | Assessment completed   |  |  |  |  |  |  |

# Name of Directors and their interest in different entities as at 31 December 2019 Name of Directors Status Entities where they have interest Entities where they have interest Vice-Chairman Partex Star Group vith CBL of Interes Mr. Aziz Al-Kaise Partex Star Group <u>Director</u> Voice Tel Limited Sky Telecommunication Limited Partex Housing Limited Suburna Bhumi Housing Limited <u>Managing Director</u> Star Particle Board Mills Limited Partex PVC Industries Limited New Link Star Apparels Limited 25.00% 23.00% 50.00% 50.00% 90.00% 90.00% 90.00% 90.00% 90.00% 90.00% New Light Star Apparels Limited Corvee Maritime Company Limited Partex Furniture Industries Limited Partex Builders Limited Partex Laminates Limited Partex Limited 90.00% 80.00% Fairhope Housing Limited 80.00% 90.00% 80.00% 90.00% 80.00% 90.00% 51.00% 37.50% 83.00% Partex Cables Limited Partex Aromarine Logistics Limited Star Adhesive Limited Star Adhesive Limited Star Gypsum Board Mills Limited Triple Apparels Limited Partex MDF Board Mills Limited Partex Power Generation Co. Limited Partex Strar Properties Limited Stars Europerties Limited 83.00% Star Furniture Limited Mr. Hossain Khal 2 Vice-Cha Anwar Group of Industries Anwar Silk Mills Limited 19.61% Mehmood Industries (Pvt.) Limited 9.62% 5.85% Anwar Galvanizing Limited Anwar Ispat Limited 16.67% 32.37% Hossain Dyeing & Printing Mills Ltd. Anwar Cement Limited 7.14%

Anwar Cement Sheet Limited

A-One Polymer Limit

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

## 53.3 Interest rate risk

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

# 53.4 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).

# 53.5 Operational risk

Operational risk may arise from error and fraud due to lack of internal control and compliance. Management through Internal Control and Compliance Division controls operational procedure of the Bank. Internal Control and Compliance Division undertakes 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

# 53.6 Implementation of BASEL-III

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 spill over 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 2014.

# 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 starting point, assess whether this is sufficient to cover those risks and then identify other risks (Pillar-II) and assess p level of capital to meet them.

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 |
|----|--------|-----|-------|----|-----------|-------|
|    |        |     |       |    |           |       |

assessing risks

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

Currenc USD 1

ACU GBP AUD EUR CHF JPY 1 SAR MYR KWD SGD

AED 1

# ii) comply with Bangladesh Bank's requirement.

# 53.7 Exchange rates

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

| zies | <u>2019</u><br><u>Taka</u> | <u>2018</u><br><u>Taka</u> |
|------|----------------------------|----------------------------|
| =    | 84.9000                    | 83.9000                    |
| =    | 84,9000                    | 83.9000                    |
| =    | 111.3506                   | 106,1964                   |
| =    | 59.3791                    | 59.2250                    |
| =    | 95.0880                    | 95.4992                    |
| =    | 87.3053                    | 84.5383                    |
| =    | 0.7778                     | 0.7562                     |
| =    | 22.6231                    | 22.3593                    |
| =    | 20.6394                    | 20.0886                    |
| =    | 279.5752                   | 275.9868                   |
| =    | 62.9215                    | 61.1093                    |
| =    | 23.1137                    | 22.8414                    |
|      |                            |                            |

# 53.8 Credit rating of the Bank

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 2018.

| Particulars   | Date of Rating | Long term                   | Short term                 | Rating Valid |  |
|---------------|----------------|-----------------------------|----------------------------|--------------|--|
|               |                | AA2                         | ST-2                       |              |  |
| Entity Rating | 29-Mav-19      | Very strong capacity & very | Strong capacity for timely | 30-Jun-20    |  |
|               |                | high quality                | repayment                  |              |  |

|   | type | type | amount     | rate     | Taka          | amount       | rate     | Taka            |
|---|------|------|------------|----------|---------------|--------------|----------|-----------------|
| Standard Chartered Bank, New York, USA                  | CD   | USD  | 12,646,276 | 84.9000  | 1,073,668,815 | (12,767,390) | 83.9000  | (1,071,184,024) |
| Citibank N.A. New York, USA                             | CD   | USD  | 8,493,284  | 84.9000  | 721,079,813   | (1,341,555)  | 83.9000  | (112,556,469)   |
| Mashreq Bank, New York, USA                             | CD   | USD  | 6,084,239  | 84.9000  | 516,551,889   | (593,753)    | 83.9000  | (49,815,882)    |
| HDFC Bank Ltd, Mumbai, India                            | CD   | ACUD | 2,007,533  | 84.9000  | 170,439,592   | 390,916      | 83.9000  | 32,797,861      |
| Habib American Bank, New York, USA                      | CD   | USD  | 1,443,647  | 84.9000  | 122,565,620   | (292,209)    | 83.9000  | (24,516,367)    |
| Standard Chartered Bank, Mumbai, India                  | CD   | ACUD | 661,034    | 84.9000  | 56,121,773    | 1,409,483    | 83.9000  | 118,255,595     |
| AB Bank Ltd., Mumbai, India                             | CD   | ACUD | 539,573    | 84.9000  | 45,809,719    | 767,292      | 83.9000  | 64,375,792      |
| Standard Chartered Bank, Frunkfurt, Germany             | CD   | EURO | 478,233    | 95.0880  | 45,474,214    | (126,099)    | 95.4992  | (12,042,321)    |
| Commerz Bank AG. Frankfurt, Germany                     | CD   | EURO | 401,044    | 95.0880  | 38,134,450    | 460,667      | 95.4992  | 43,993,295      |
| Commerz Bank AG. Frankfurt, Germany                     | CD   | USD  | 199,495    | 84.9000  | 16,937,103    | 2,060,119    | 83.9000  | 172,843,977     |
| Standard Chartered Bank, London                         | CD   | GBP  | 140,832    | 111.3506 | 15,681,742    | 10,660       | 106.1964 | 1,132,052       |
| NIB Bank Limited, Karachi, Pakistan                     | CD   | ACUD | 139,310    | 84.9000  | 11,827,394    | 2,214,952    | 83.9000  | 185,834,474     |
| Kookmin Bank, Korea                                     | CD   | USD  | 91,069     | 84.9000  | 7,731,716     | 25,836       | 83.9000  | 2,167,676       |
| Commerz Bank AG. Frankfurt, Germany                     | CD   | CHF  | 29,263     | 87.3053  | 2,554,790     | 3,984        | 84.5383  | 336,792         |
| Sonali Bank Ltd., Kolkata, India                        | CD   | ACUD | 25,953     | 84.9000  | 2,203,431     | 360,791      | 83.9000  | 30,270,386      |
| Commercial Bank of Ceylon, Colombo, Sri Lanka           | CD   | ACUD | 25,663     | 84.9000  | 2,178,817     | 32,750       | 83.9000  | 2,747,754       |
| Bank of Bhutan, Bhutan                                  | CD   | ACUD | 19,850     | 84.9000  | 1,685,265     | 2,875        | 83.9000  | 241,213         |
| Standard Chartered Bank, Nepal                          | CD   | ACUD | 13,870     | 84.9000  | 1,177,532     | 13,870       | 83.9000  | 1,163,663       |
| Mashreq Bank, Dubai                                     | CD   | AED  | 42,034     | 23.1137  | 971,571       | 50,887       | 22.8414  | 1,162,331       |
| Commerz Bank AG. Frankfurt, Germany                     | CD   | AUD  | 14,240     | 59.3791  | 845,566       | 12,166       | 59.2250  | 720,557         |
| Bank of Tokyo Mitsubishi Ltd., New Delhi, India         | CD   | ACUD | 8,634      | 84.9000  | 733,046       | 8,559        | 83.9000  | 718,058         |
| Mashreq Bank, London                                    | CD   | GBP  | 4,575      | 111.3506 | 509,394       | 28,424       | 106.1964 | 3,018,563       |
| Bank of Tokyo Mitsubishi Ltd., Japan                    | CD   | JPY  | 387,071    | 0.7778   | 301,064       | 14,324,265   | 0.7562   | 10,832,009      |
| Mashreq Bank, Mumbai, India                             | CD   | EURO | 1,982      | 95.0880  | 188,424       | 1,729        | 95.4992  | 165,143         |
| Mashreq Bank, Mumbai, India                             | CD   | ACUD | (715,044)  | 84.9000  | (60,707,245)  | 1,728,208    | 83.9000  | 144,996,634     |
| Mashreq Bank, New York, USA (For OBU Operation)         | CD   | USD  | 15,923,274 | 84.9000  | 1,351,885,987 | 3,855,056    | 83.9000  | 323,439,161     |
| Commerz Bank AG. Frankfurt, Germany (For OBU Operation) | CD   | EURO | 1,231,807  | 95.0880  | 117,130,094   | 355,632      | 95.4992  | 33,962,612      |
| Commerz Bank AG. Frankfurt, Germany (For OBU Operation) | CD   | USD  | 481,046    | 84.9000  | 40,840,765    | (77,960)     | 83.9000  | (6,540,878)     |
| Sonali Bank, Kolkata, India                             | TD   | ACUD | 8,133      | 84.9000  | 690,478       | 8,133        | 83.9000  | 682,345         |
|   |      |      |            |          | 4,305,212,819 |              |          | (100,797,998)   |
|   |      |      |            |          |               |              |          |                 |
|   |      |      |            |          |               |              |          | Annexure-C      |

Investment in Shares as at 31 December 2019

Balance with other banks - outside Bangladesh (Nostro Accounts) as at 31 December 2019

Currency

type

31 December 2019

FC xchange Equivalent FC Exchange

31 December 2018

| SI.<br>No. | Name of the company                                    | Type<br>of<br>shares | Face<br>value | Number of shares | Cost of<br>holding      | Average<br>cost | Quoted rate<br>per share<br>as at | Total market<br>value as at<br>31 Dec 2019 |
|------------|--|----------------------|---------------|------------------|-------------------------|-----------------|-----------------------------------|--|
|            |  | Slidles              |               |                  |                         |                 | 31 Dec 2019                       | 31 Dec 2019                                |
|            |  |                      | Taka          |                  | Taka                    | Taka            | Taka                              | Taka                                       |
| Qu         | oted ordinary share                                    |                      |               |                  |                         |                 |                                   |  |
| 1          | IDLC Finance Limited                                   | A                    | 10            | 33,934,822       | 462,133,670             | 13.62           | 45.40                             | 1,540,640,919                              |
| 2          | Summit Power Limited                                   | A                    | 10            | 2,407,500        | 98,026,480              | 40.72           | 36.30                             |  |
| 3          | Brac Bank Limited                                      | A                    | 10            | 900,000          | 55,025,735              | 61.14           | 57.10                             |  |
| 4          | Trust Bank Limited                                     | A                    | 10            | 1,744,171        | 49,108,342              | 28.16           | 27.40                             | 47,790,285                                 |
| 5          | Grameenphone Limited                                   | A                    | 10            | 117,900          | 44,063,979              | 373.74          | 285.80                            | 33,695,820                                 |
| 6          | Singer Bangladesh Limited                              | A                    | 10            | 182,170          | 34,298,752              | 188.28          | 180.40                            | 32,863,468                                 |
| 7          | Matin Spinning Mills Ltd                               | Α                    | 10            | 861,521          | 36,865,695              | 42.79           | 33.20                             | 28,602,497                                 |
| 8          | Dhaka Bank Limited                                     | Α                    | 10            | 2,210,613        | 54,456,970              | 24.63           | 12.00                             | 26,527,356                                 |
| 9          | Mercantile Bank Limited                                | A                    | 10            | 1,578,722        | 37,621,008              | 23.83           | 13.20                             | 20,839,130                                 |
| 10         | Square Pharmaceuticals Limited                         | Α                    | 10            | 74,900           | 17,583,318              | 234.76          | 190.00                            | 14,231,000                                 |
| 11         | Standard Bank Limited                                  | Α                    | 10            | 1,568,666        | 23,965,596              | 15.28           | 8.90                              | 13,961,127                                 |
| 12         | Pubali Bank Limited                                    | Α                    | 10            | 456,236          | 23,140,398              | 50.72           | 24.00                             | 10,949,664                                 |
| 13         | AB Bank Limited  | А                    | 10            | 684,596          | 40,660,844              | 59.39           | 7.90                              | 5,408,308                                  |
| 14         | Ifad Autors Limited                                    | Α                    | 10            | 100,000          | 6,850,930               | 68.51           | 46.20                             | 4,620,000                                  |
| 15         | Mutual Trust Bank Limited                              | А                    | 10            | 149,293          | 2,425,444               | 16.25           | 26.50                             | 3,956,265                                  |
| 16         | Bata Shoe Company (Bangladesh) Limited                 | А                    | 10            | 5,100            | 6,016,710               | 1,179.75        | 696.10                            | 3,550,110                                  |
| 17         | Shahjibazar Power Co. Ltd.                             | А                    | 10            | 23,484           | 2,892,945               | 123.19          | 70.00                             | 1,643,880                                  |
| 18         | The ACME Laboratories Limited                          | А                    | 10            | 25,000           | 2,964,828               | 118.59          | 60.90                             | 1,522,500                                  |
| 19         | Prime Bank Limited                                     | А                    | 10            | 76,400           | 1,243,033               | 16.27           | 18.20                             | 1,390,480                                  |
| 20         | Mobil Jamuna Lubricants Bangladesh Limited             | А                    | 10            | 21,000           | 2,453,130               | 116.82          | 63.30                             | 1,329,300                                  |
| 21         | BBS Cables Ltd.  | А                    | 10            | 20,000           | 1,948,446               | 97.42           | 58.80                             | 1,176,000                                  |
| 22         | Saif Powertec Limited                                  | А                    | 10            | 69,120           | 2,330,000               | 33.71           | 13.40                             | 926,208                                    |
| 23         | Investment Corporation of Bangladesh                   | Α                    | 100           | 11,798           | 2,785,091               | 236.06          | 76.80                             | 906,086                                    |
| 24         | Rangamati Food Products Limited                        | Z                    | 10            | 64,500           | 645.000                 | 10.00           | 11.90                             | 767,550                                    |
| 25         |  | Z                    | 10            | 366.000          | 6,153,414               | 16.81           | 1.90                              | 695,400                                    |
| 26         |  | А                    | 10            | 26,689           | -                       | 0.00            | 23.40                             | 624,523                                    |
| 27         | SILCO Pharmaceuticals Limited                          | Ν                    | 10            | 7,293            | 72,930                  | 10.00           | 30.30                             | 220,978                                    |
| 28         | German Bangla Joint Venture Foods Limited              | Z                    | 10            | 21,000           | 210.000                 | 10.00           | 3.60                              | 75,600                                     |
| 29         | Somorita Hospital Limited                              | Α                    | 10            | 162              | -                       | 0.00            | 64.00                             | 10,368                                     |
| 30         | Perfume Chemical Ind. Limited                          | Z                    | 10            | 28               | 3.500                   | 125.00          | 59.00                             | 1.652                                      |
|            | Total  |                      |               |                  | 1,015,946,189           |                 |                                   | 1,937,708,724                              |
|            | Unquoted ordinary shares                               |                      |               |                  |                         |                 |                                   |  |
| 1          | Industrial & Infrastructural Development Finance Compa | any Limited          | 10            | 8,794,932        | 42,453,820              | 4.83            |                                   |  |
| 2          | Venture Investment Partners Bangladesh Limit           |                      | 100           | 202.176          | 42,455,620              | 4.63            |                                   |  |
| 2          | KARMA Sangsthan Bank Limited                           | leu                  | 100           | 202,176          | 10,000,000              | 89.03<br>100.00 |                                   |  |
| 4          | Central Depository Bangladesh Limited                  |                      | 100           | 2,284,721        |                         | 2.75            |                                   |  |
| 4          | Total  | •                    | 10            | 2,204,721        | 6,277,770<br>76,731,590 | 2.75            |                                   |  |
|            | IUIAI  |                      |               | :                | 10,131,590              |                 |                                   |  |

|    |   |                     | A-One Polymer Limited   | 29.97%   |
|----|---|---------------------|---|--|
|    |   |                     | Anwar Printex Limited Managing Director   | 0.00%  |
|    |   |                     | Anwar Landmarks   | 20.00%   |
|    |   |                     | Anwar Jute Spinning Mills Limited   | 15.31%   |
|    |   |                     | AG Automobiles Limited  | 10.00%   |
|    |   |                     | Euro Cars Limited   | 33.26%   |
| 3  | Mr. Hossain Mehmood                                 | Nominated Director  | Nominated Director  | 00.2070  |
| °. | (Representative of A-One                            | Noniniated Director | A-One Polymer Limited   | -  |
|    | Polymer Limited)                                    |                     | Chairman  |  |
|    |   |                     | AG Automobiles Limited  | 33.33%   |
|    |   |                     | Director  | 00.0070  |
|    |   |                     | Anwar Jute Spinning Mills Limited   | 15.31%   |
|    |   |                     | AG Motors Limited   | 25.00%   |
|    |   |                     | Euro Cars Limited   | 32.26%   |
|    |   |                     | Anwar Ispat Limited   | 16.67%   |
|    |   |                     | Anwar Cement Sheet Limited  | 33.31%   |
|    |   |                     | Anwar Landmarks Limited   | 20.00%   |
|    |   |                     | A-One Polymer Limited   | 29.97%   |
|    |   |                     | Managing Director   | 20.01.70   |
|    |   |                     | Hossain Dying and Printing Mills Limited  | 32.37%   |
|    |   |                     | Mehmood Industries (Pvt.) Limited   | 10.00%   |
|    |   |                     | Anwar Silk Mills Limited  | 19.61%   |
|    |   |                     | Anwar Printex Limited   | 8.00%  |
| 4  | Mrs. Tabassum Kaiser                                | Director            | Director  | 0.0070   |
| •  |   | 2                   | Fairhope Housing Limited  | 20.00%   |
|    | i i   |                     | Star Gypsum Board Mills Limited   | 20.00%   |
|    | j l   |                     | Star Particle Board Mills Limited   | 10.00%   |
|    | j l   |                     | Partex PVC Industries Limited   | 10.00%   |
|    | j l   |                     | New Light Star Apparels Limited   | 10.00%   |
|    | 1   |                     | Corvee Maritime Company Limited   | 10.00%   |
|    |   |                     | Partex Furniture Industries Limited   | 10.00%   |
|    | 1   |                     | Partex Builders Limited   | 10.00%   |
|    |   |                     | Partex Laminates Limited  | 10.00%   |
|    |   |                     | Partex Limited  | 10.00%   |
|    |   |                     | Partex Cables Limited   | 10.00%   |
|    |   |                     | Partex Aromarine Logistics Limited  | 10.00%   |
|    |   |                     | Star Adhesive Limited   | 10.00%   |
|    |   |                     | Partex MDF Board Mills Limited  | 10.00%   |
|    |   |                     | Managing Director   |  |
|    |   |                     | Triple Apparels Limited   | 20.00%   |
|    |   |                     | Partex Agro Limited   | 50.00%   |
| 5  | Mr. Rajibul Huq Chowdhury                           | Director            | Director  |  |
|    |   |                     | A.S.M Chemical Industries Limited   | 10.40%   |
|    |   |                     | Managing Director   |  |
|    |   |                     | Aziz Super Garments Limited   | -  |
|    |   |                     | Marina Knit Fashion Limited   | -  |
|    |   |                     | Khushi Apparels Limited   | -  |
|    |   |                     | Ratna Fashion Limited   | -  |
|    |   |                     | Proprietor  | i i  |
| ~  | Mars. Ours die Oblesing aus Amin                    | Discator            | R.H. Corporation  | -  |
| 6  | Mrs. Syeda Shaireen Aziz                            | Director            | Director<br>Dertex Corporate Limited  | 20.00%   |
|    |   |                     | Partex Corporate Limited  |  |
|    |   |                     | Sattar Glass Factory Limited  | 20.00%   |
| 7  | Mr. Md. Rafiqul Islam Khan                          | Director            | Sakhi Fisheries Limited   | 10 00%   |
|    | Imi. Mu. Kanyui Islam Khan                          |                     |   | 10.00%   |
| '  |   | Director            | Chairman<br>Pakiza Knit Composite Limited   |  |
| '  |   | Director            | Pakiza Knit Composite Limited   | 25.00%   |
| ŕ  |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited  | 25.00%<br>20.00%   |
|    |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited  | 25.00%<br>20.00%<br>20.00%   |
|    |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%   |
|    |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited   | 25.00%<br>20.00%<br>20.00%   |
| ,  |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%   |
|    |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br><u>Director</u><br>Phoenix Securities Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%   |
| ŗ  |   |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%  |
|    |   | Director            | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>8.00%   |
|    |   | Direct              | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Garments Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%  |
|    |   |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Textiles Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%  |
|    |   |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>60.00%  |
| 8  | Mrs. Savera H. Mahmood                              | Nominated Director  | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%  |
| -  | Mrs. Savera H. Mahmood<br>(Representative of Partex |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>60.00%  |
| -  |   |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Apparels Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Nominated Director<br>Partex Corporate Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>60.00%  |
|    | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Textile Millis (Pvt.) Limited<br>Pakiza Textiles Limited<br>Pakiza Spinning Mills (Pvt.) Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>60.00%  |
| -  | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phonix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited<br>Pakiza Spinning Mills (Pvt.) Limited<br>Nominated Director<br>Patre Corporate Limited<br>Director   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%<br>60.00%<br>55.00%  |
|    | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Spinning Mills Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Nominated Director<br>Partex Corporate Limited<br>Director<br>Partex Agro Limited<br>Partex Tissue Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>60.00%<br>55.00%<br>-<br>50.00%   |
|    | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Woven Fashion Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phonix Securities Limited<br>Managing Director<br>Pakiza Textile Millis (Pvt.) Limited<br>Pakiza Textile S.Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Pakiza Kargo Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>55.00%<br>-<br>50.00%<br>55.00%   |
| -  | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Apparels Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Textiles Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Partex Corporate Limited<br>Partex Agro Limited<br>Partex Agro Limited<br>Partex Tissue Limited<br>Danish Multipurpose Firm Limited<br>Danish Condensed Milk (BD) Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>50.00%<br>15.00%<br>15.00%                                     |
| -  | (Representative of Partex                           |                     | Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Managing Director Pakiza Dyeing & Printing Industries (Pvt.) Ltd. Garden Textile Mills (Pvt.) Limited Pakiza Spinning Mills Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Pakiza Cotton Spinning Mills (Pvt.) Limited Director Partex Agro Limited Danish Multipurpose Firm Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>50.00%<br>55.00%<br>-<br>50.00%<br>15.00%   |
| -  | (Representative of Partex                           |                     | Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Woven Fashion Limited Pakiza Garments Limited Pakiza Techno Vation Limited Director Phoenix Securities Limited Carden Textiles Limited Pakiza Textiles Limited Pakiza Corten Spinning Mills (Pvt.) Limited Pakiza Corton Spinning Mills (Pvt.) Limited Danish Condensed Milk (BD) Limited Danish Condensed Milk (BD) Limited Danish Code Limited   | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%<br>50.00%<br>55.00%<br>-<br>50.00%<br>15.00%<br>15.00%<br>15.00%<br>10.00% |
|    | (Representative of Partex                           |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Apparels Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Textiles Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Nominated Director<br>Partex Corporate Limited<br>Dartex Corporate Limited<br>Partex Agro Limited<br>Partex Agro Limited<br>Danish Multipurpose Firm Limited<br>Danish Foods Limited<br>Mubel Steel Mills Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%<br>55.00%<br>55.00%<br>15.00%<br>15.00%<br>10.00%                          |
| -  | (Representative of Partex                           |                     | Pakiza Knit Composite Limited Pakiza Apparels Limited Pakiza Apparels Limited Pakiza Garments Limited Pakiza Garments Limited Director Phoenix Securities Limited Managing Director Pakiza 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 Pakiza Cotton Spinning Mills (Pvt.) Limited Director Partex Agro Limited Danish Multipurpose Firm Limited Danish Foods Limited Danish Foods Limited Rubel Steel Mills Limited Danish Foods Limited Danish Foods Limited Danish Foods Limited  | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>50.00%<br>55.00%<br>-<br>50.00%<br>15.00%<br>15.00%<br>15.00%<br>10.00%<br>10.00%           |
| 8  | (Representative of Partex<br>Corporate Limited)     |                     | Pakiza Knit Composite Limited<br>Pakiza Apparels Limited<br>Pakiza Apparels Limited<br>Pakiza Garments Limited<br>Pakiza Techno Vation Limited<br>Director<br>Phoenix Securities Limited<br>Managing Director<br>Pakiza Dyeing & Printing Industries (Pvt.) Ltd.<br>Garden Textile Mills (Pvt.) Limited<br>Pakiza Dyeining Mills (Pvt.) Limited<br>Pakiza Cotton Spinning Mills (Pvt.) Limited<br>Partex Corporate Limited<br>Partex Agro Limited<br>Partex Agro Limited<br>Partex Mils Limited<br>Danish Multipurpose Firm Limited<br>Danish Foods Limited<br>Danish Foods Limited<br>Danish Distribution Network Limited<br>Danish Milk Bangladesh Limited<br>Danish Milk Bangladesh Limited | 25.00%<br>20.00%<br>20.00%<br>20.00%<br>8.00%<br>85.00%<br>75.00%<br>50.00%<br>55.00%<br>15.00%<br>15.00%<br>15.00%<br>10.00%<br>10.00%                |



# The City Bank Limited Financial Statements as at and for the year ended 31 December 2019

|  |  |  |                                      |  |  |                                     |                                     |                                   |                                  | Annexure-G  |
|--|--|--|--------------------------------------|--|--|-------------------------------------|-------------------------------------|-----------------------------------|----------------------------------|---|
| SI. no.                                    |  | Disclosure<br>Counterparty                           | regarding ou                         |  | nding RE<br>greement                     |                                     |                                     | ecember<br>sal date               |                                  | ount (1st   |
| 1  |  | ndard Charte   |                                      |  | December                                 |                                     | 01 Janu                             | ary 2020                          | le<br>cons                       | eg cash<br>sideration)<br>,474,318,500              |
| 2<br>B. Discl                              |  | Bangladesh   |                                      | 09                                       | December                                 | 2019                                | 06 Janu                             | ary 2020                          |                                  | 500,000,000   |
| SI. no.                                    |  | Counterparty   | -                                    |  | greement<br>Nil                          |                                     | Revers                              | sal date                          | le                               | ount (1st<br>eg cash<br>sideration)<br>Nil          |
|  | -  |  | I transactions o                     | f REF                                    |  |                                     |                                     |                                   |                                  |   |
| SI. no.                                    | Secu   | rities sold ur                                       | nder REPO                            | out                                      | Minimun<br>standing o<br>the year        | during                              | outstand                            | imum<br>ing during<br>year        | outsta                           | y average<br>nding during<br>ne year                |
|  | with Bangla<br>with other B                      |  | icial Institutions                   |  |  | 568,500<br>708,400                  |                                     | 43,371,460<br>56,878,860          |                                  | 587,880,619<br>608,275,699                          |
| SI. no.                                    | Securities                                       | s purchased<br>REPO                                  | under Reverse                        | out                                      | Minimun<br>standing o                    | during                              | outstand                            | imum<br>ing during                | outsta                           | y average<br>nding during                           |
| 1 v<br>2 v                                 | with Bangla<br>with other B                      | desh Bank<br>Janks & Finan                           | cial Institutions                    |  | the year<br>Nil<br>98,5                  | 563,400                             | 1                                   | <b>year</b><br>Nil<br>21,409,438  |                                  | ne year<br>Nil<br>208,350,355                       |
|  |  | Geograp  | hical Segme                          | nt Re                                    | porting a                                | as at 3º                            | 1 Decem                             | ber 2019                          |                                  | Annexure-H  |
| D  | Division   | Dhaka Division                                       | Chattogram Raj                       | shahi                                    | Khulna                                   | Sylhet                              | Rangpu                              | r Barishal                        | Mymensir                         | ·   |
| Interest income<br>Interest expens         |  | 22,405,767,714<br>(12,298,703,542)                   | 2,986,391,665 650                    | <b>ision</b><br>,182,822<br>812,006)     | Division<br>369,016,954<br>(187,662,147) | Division<br>143,316,2<br>(606,294,9 | 207 178,013,                        | 469 51,803,314                    | Division<br>34,747,<br>(53,099,1 | 373 26,819,239,518                                  |
| NII<br>Pool income                         |  | 10,107,064,172<br>21,209,135,665                     | 583,543,556 373<br>2,538,086,237 248 | , <b>370,816</b><br>,413,971             | 181,354,807<br>204,663,707               | ( <b>462,978,7</b><br>718,449,3     | <b>28) 57,587</b> ,<br>352 130,751, | 658 10,413,356<br>636 40,404,468  | (18,352,4<br>60,346,             | <b>10,832,003,167</b><br>417 25,150,251,453         |
| Pool expenses<br>NPI<br>Interact income    | s<br>ne on investments                           | (22,779,481,863)<br>(1,570,346,198)<br>2,086,159,974 |                                      | 980,329)<br><b>566,358)</b>              | (186,842,100)<br>17,821,607              | (18,853,8<br>699,595,4              |                                     |                                   |                                  |   |
| Commission in<br>Exchange gain             | ncome  | 1,967,024,586<br>1,267,087,462                       | 116,567,098 6<br>2,344,743           | ,508,788<br>440,826                      | 17,715,413<br>647,219                    | 481,9<br>410,8                      |                                     |                                   |                                  |   |
| Fees and other<br>Total other inc          | ncome  | 1,763,090,030<br>7,083,362,052                       | 257,343,043 33                       | ,050,117<br>, <b>999,731</b>             | 16,072,229<br>34,434,861                 | 22,316,6<br>23,209,3                | 358 11,858,                         | 209 3,930,424                     | 4,571                            | 305 7,452,708,983                                   |
| Operating inco<br>Staff cost<br>Other cost | come   | 15,620,080,026<br>4,439,692,857<br>4,377,225,689     | 417,642,729 123                      | , <b>804,189</b><br>,164,485<br>,875,164 | 233,611,275<br>85,192,829<br>27,498,182  | 259,826,0<br>113,409,3<br>45,890,4  | 313 47,411,                         | 669 19,483,472                    | 20,418                           | 211 5,266,415,565                                   |
| Total operating<br>Operating pro           |  | 8,816,918,546<br>6,803,161,480                       | 624,952,371 165                      | ,039,649<br>,764,540                     | 112,691,011<br>120,920,264               | 159,299,8                           | 63,126,                             | 936 27,389,550                    | 28,142                           | 9,997,560,162                                       |
| Provision for lo<br>Profit before t        | loans & others<br>tax (PBT)                      | (1,352,816,669)<br>5,450,344,811                     | (788,429,897) (249,                  | 926,714)<br>1 <b>62,174</b> )            | (75,845,484)<br><b>45,074,780</b>        | (30,868,6<br>69,657,6               | 39) (58,292,4                       | 1,942,596                         | (1,553,                          | (2,555,791,031)           343         5,731,360,957 |
| Provision for t<br>Net profit after        |  |  |                                      |  |  |                                     |                                     |                                   |                                  | (3,259,720,999)<br>2,471,639,958                    |
| Segment wise                               | e loans & advances                               | 203,209,819,690                                      | 28,906,058,113 6,553                 | ,275,059                                 | 3,544,896,901                            | <u>1,315,391,3</u>                  | 387 2,518,261,                      | 500 610,666,616                   | <u>285,281,</u>                  | 457 246,943,650,723                                 |
| Segment wise                               | e deposits                                       | 184,083,266,593                                      | 40,979,955,828 5,057                 | ,946,413                                 | 3,415,493,272                            | 9,146,268,                          | 571 2,304,217,                      | 132 758,730,699                   | 957,786                          | _,,_,,_,  |
|  | Ва   | alance She   | et of Islamic                        | Bank                                     | ting Bran                                | ich as                              | at 31 De                            | cember 2                          | 019                              | Annexure-I(1  |
|  | RTY AND A  | SSETS  |                                      |  |  |                                     | <u>Note</u>                         | <u>2019</u><br><u>Taka</u>        | -                                | <u>2018</u><br><u>Taka</u>                          |
| Balance                                    | e with Bang                                      | uding foreign<br>ladesh Bank a                       | currencies)<br>and its agent bar     | nk(s)                                    |  |                                     | 1                                   | 2,625,766                         | ,941<br>,099                     | 6,331,393<br>1,240,843,193                          |
| (Includii                                  | ing foreign c<br>e with othe                     | currencies)  | financial institu                    |  |  |                                     | 2                                   | <b>2,626,763</b>                  | ,040 ·                           | 1,247,174,585<br>2,572,196,064                      |
| Outside                                    | e Banglades                                      |  | financial                            | tic-                                     |  |                                     |                                     | 32,196<br>32,196                  | L                                | 2,572,196,064<br>-<br>2,572,196,064<br>-            |
| Investm                                    | nents in sha                                     | inks & other<br>ares & secur                         | financial institu<br>ities           | tions                                    |  |                                     | 3                                   |                                   | -                                | -   |
| Govern<br>Others                           | nment  |  |                                      |  |  |                                     |                                     | 500,000<br>500,000                | -11                              |   |
|  | al investmen                                     |  |                                      |  |  |                                     | 4                                   | 5,195,879                         | ,011                             | -<br>1,569,727,069                                  |
| Fixed as                                   | issets inclu                                     | d discounted<br>ding premise                         | es, furniture and                    | d fixtu                                  | ires                                     |                                     | 5                                   | <b>5,198,517</b><br>3,707         | ,520                             | 2,781,300<br>1,572,508,369<br>5,191,794             |
| Other as<br>Non-bai<br>Total as            | inking asse                                      | ts   |                                      |  |  |                                     | 6                                   | 15,486<br><b>8,376,670</b>        | ,290                             | 27,243,133<br>-<br>5,424,313,946                    |
| LIABILI                                    | ITIES AND  | CAPITAL  |                                      |  |  |                                     |                                     | 010101010                         |                                  | <u>, , , , , , , , , , , , , , , , , , , </u>       |
| Liabiliti<br>Borrowi                       |  | other banks,   | financial institu                    | tions                                    | and agent                                | ts                                  | 7                                   |                                   | -                                | -   |
| Mudara                                     | <b>ts and othe</b><br>aba and Mar<br>aba term de | narah savings  | deposits                             |  |  |                                     |                                     | 1,118,185                         |                                  | 754,549,776   |
|  | dia and Man                                      |  | deposits and oth                     | er aco                                   | counts                                   |                                     |                                     | 520,778<br>14,764                 | ,307  <br>,728                   | 376,637,745<br>16,801,084                           |
| Other lia                                  |  |  |                                      |  |  |                                     | 8                                   | 7,618,015<br>758,655<br>8,376,670 | ,363                             | 5,071,282,429<br>353,031,516<br>5,424,313,946       |
| Capital/<br>Paid up                        | /shareholde                                      | ers' equity  |                                      |  |  |                                     |                                     |                                   |                                  |   |
| Statutor<br>Share p                        | ry reserve<br>premium                            |  |                                      |  |  |                                     |                                     |                                   | -  <br>-                         | -   |
|  |  |  | t/Retained earnir                    | ngs                                      |  |                                     |                                     |                                   |                                  | -   |
| Total lia                                  | abilities and                                    | d shareholde<br>IEET ITEMS                           | rs' equity                           |  |  |                                     |                                     | 8,376,670                         | ,726                             | 5,424,313,946                                       |
| Conting                                    | gent liabiliti                                   | ies  |                                      |  |  |                                     |                                     |                                   |                                  |   |
| Letters of                                 | ances and er<br>of guarantee<br>able letters o   |  |                                      |  |  |                                     |                                     | 661,929<br>159,420<br>632,569     | ,282                             | 1,027,752,833<br>85,938,388<br>317,847,943          |
| Bills for                                  | collection<br>ontingent lia                      |  |                                      |  |  |                                     |                                     |                                   | ,463                             | 3,190,132<br>-<br>                                  |
|  | commitmen<br>ff-balance s                        |  | ncluding contin                      | gent l                                   | iabilities                               |                                     |                                     | 1,457,246                         | -                                | 1,434,729,295<br>-<br>1,434,729,295                 |
| Drofi                                      | it and Log                                       |  | of Iolomia R                         | mkir                                     | a Brono                                  | h far ti                            |                                     | nded 24                           | Decen                            | Annexure-I(2)                                       |
| Profi                                      | it and Los                                       | s Account  | of Islamic Ba                        | ankir                                    | ig Branci                                | n for tr                            | <u>Note</u>                         | <u>2019</u>                       |                                  | <u>2018</u>   |
| Drofit on                                  | nd investme                                      | nt incomo  |                                      |  |  |                                     |                                     | <u>Taka</u>                       |                                  | <u>Taka</u><br>230,048,441                          |
| Profit pa                                  |  | sits and borro                                       | wings etc.                           |  |  |                                     |                                     |                                   | ,070)                            | (144,274,862)<br>85,773,579                         |
|  | nent income                                      |  |                                      |  |  |                                     |                                     | 4,993                             |                                  | 2,179,572   |
| Other op                                   | perating inc                                     |  | erage                                |  |  |                                     | 9<br>10                             | 18,988<br>2,013                   | 3,105                            | 21,361,270<br>1,573,066                             |
|  | perating inc                                     |  |                                      |  |  |                                     |                                     | <b>240,06</b> 1                   |                                  | <b>110,887,487</b><br>30,229,916                    |
| Rent, ta:<br>Legal ex                      | axes, insurar<br>xpenses                         | nce, electricity                                     |                                      |  |  |                                     |                                     | 18,638                            |                                  | 30,229,916<br>16,743,344<br>84,775                  |
| Postage<br>Statione                        | e, stamp, tel<br>ery, printing,                  | ecommunicat<br>advertisemer                          | nt etc.                              |  |  |                                     |                                     | 1,119                             | 9,166<br>5,044                   | 117,573<br>423,541                                  |
| Other ex                                   | xpenses  | pair of bank's                                       | assets                               |  |  |                                     | 11                                  | 6,842                             |                                  | 4,172,838<br>2,939,486<br>54,711,473                |
| Net ope                                    | perating ex<br>erating prof<br>on for loans a    | it   | s/investments                        |  |  |                                     |                                     | 62,223<br>177,838<br>(33,082      | 3,640                            | 54,711,473<br>56,176,014<br>1,689,223               |
| Provisio<br><b>Total pr</b>                | on for off-bal<br><b>rovision</b>                | ance sheet e   |                                      |  |  |                                     |                                     | (33,082                           | -<br>,106)                       | (614,168)<br><b>1,075,055</b>                       |
| Total pr                                   | rofit before                                     |  |                                      | _  |  | _                                   | _                                   | 144,756                           | 6,534                            | 57,251,069  |
| No   | otes to th                                       | e Balance  | Sheet and Pr<br>for the year         |  |  |                                     |                                     | amic Bar                          | iking E                          | Branch  |
| 1. C                                       | Cash   |  |                                      |  |  |                                     |                                     | <u>2019</u><br><u>Taka</u>        |                                  | <u>2018</u><br><u>Taka</u>                          |
|  | Cash in han                                      |  |                                      |  |  |                                     |                                     |                                   |                                  |   |
|  | n local curre<br>n foreign cu                    |  |                                      |  |  |                                     | -                                   | 996,9                             | -                                | 6,331,393<br>-<br><b>6,331,393</b>                  |
| 1.2 B                                      | Balance wit                                      | h Banglades  | h Bank and its                       | agent                                    | bank(s)                                  |                                     | -                                   | 330,                              |                                  | 3,331,393   |
| Ir   | n local curre                                    | ency   |                                      |  |  |                                     |                                     | 2,625,766,0                       | . 999                            | 1,240,843,193                                       |
| Ir   | n foreign cu                                     | непсу  |                                      |  |  |                                     | -                                   | 2,625,766,0                       |                                  | -<br>1,240,843,193                                  |
| 2. B                                       | Balance wit                                      | h other bank   | s and financial                      | instit                                   | utions                                   |                                     |                                     |                                   |                                  |   |
|  | n Banglades<br>Outside Ban                       | sh (Note - 2.1<br>gladesh                            | )                                    |  |  |                                     |                                     | 32,196,0                          | -                                | 2,572,196,064                                       |
| 2.1 Ir                                     | n Banglade                                       | sh   |                                      |  |  |                                     |                                     | 32,196,0                          | 064 2                            | 2,572,196,064                                       |
|  |  | avings depo  | sit accounts                         |  |  |                                     |                                     |                                   |                                  |   |
| S  | Social Islami                                    | Bank Ltd.  |                                      |  |  |                                     |                                     |                                   | <u> </u>                         | -   |
| N  | Mudaraba S                                       | hort Notice I  | Deposits                             |  |  |                                     | -                                   |                                   |                                  |   |
|  | AB Bank Ltd<br>Bank Alfalah                      |  |                                      |  |  |                                     |                                     | 14,937,3                          |                                  | 14,937,378  |
| S  | 3ank Alfalah<br>South East E<br>Social Islami    | Bank Ltd. IBB  |                                      |  |  |                                     |                                     | 2,078,<br>10,135,0<br>1 545 8     | 610                              | 2,078,746<br>10,135,610<br>1,545,849                |
| E  |  | rt Bank of Bar                                       | ngladesh Ltd.                        |  |  |                                     |                                     | 1,545,8<br>2,671,8<br>826,6       | 330                              | 1,545,849<br>342,671,830<br>826,650                 |
| 1-   | - Dain I   |  |                                      |  |  |                                     | -                                   | 32,196,0                          |                                  | 372,196,064   |
|  |  | erm deposit a  |                                      |  |  |                                     |                                     |                                   |                                  | 000 000   |
| P  | Export Impor<br>Prime Bank I<br>Jamuna Ban       |  | ngladesh Ltd.                        |  |  |                                     |                                     |                                   |                                  | 1,000,000,000<br>1,000,000,000<br>200,000,000       |
| Ji   | amuna Ban  |  |                                      |  |  |                                     | -                                   | 32,196,0                          |                                  | 200,000,000<br>2,200,000,000<br>2,572,196,064       |
|  |  |  |                                      |  |  |                                     |                                     | .,,                               |                                  | , _ ,,,,,,,   |

|                         |  | <u>2019</u>  | 2018                                   |                      |  |  |   | Annexure-J(2)  |
|-------------------------|--|--|--|----------------------|--|--|---|--|
| 3                       | Investments in shares & securities   | <u>Taka</u>  | <u>Taka</u>                            | =                    | Profit and Loss Account of Off-Shore Bank  |  | ar ended 31 Dec<br>2019                   | ( )  |
|                         | i) Investment classified as per Bangladesh Bank circular<br>Held to Maturity (HTM)   | 500,000,000  | -                                      | Inte                 | rest income  | Note<br>USD<br>5 24.588,298                  | <u>Taka</u>                               | <u>Taka</u>  |
|                         | ii) Investment securities are classified as follows  | 500,000,000  | -                                      | Inte                 | rest paid on borrowings<br>interest income   | (22,398,288)<br><b>2,190,010</b>             | (1,901,614,621)                           | (1,411,772,507)<br><b>216,939,371</b>                    |
|                         | a) Government bond<br>6 months Islamic bonds<br>2 years Islamic bond   | 500,000,000  | -                                      | Oth                  | nmission and exchange<br>er operating income<br>al operating income  | 6 792,796<br>2,210<br><b>2,985,016</b>       | 187,602                                   | 67,564,687<br><u>41,729</u><br><b>284,545,787</b>        |
|                         | b) Other investments   | 500,000,000  | -                                      | Leg                  | nt, taxes, insurance, electricity, etc.<br>lal expenses<br>er operating expenses   | 135,844                                      | -<br>-<br>11.533.156                      | -<br>1,491,035<br>14,138,021                             |
| 4                       | Investments  |  |  | Tot                  | er operating expenses<br>al operating expenses<br>: operating profit<br>vision for loans and advances/investments  | 135,844<br>135,844<br>2,849,172<br>1,253,379 | 11,533,156<br>241,894,683                 | 14,138,021<br>15,629,056<br>268,916,731<br>(152,815,839) |
|                         | i) Investments<br>Inside Bangladesh  |  |  | Pro                  | vision for off-balance sheet exposures<br>vision for diminution in value of investments  | (527,616)                                    |   | (16,827,352)   |
|                         | Bai-muazzal<br>Murabaha  | 2,176,715<br>4,258,225,729   | 2,202,437<br>797,330,122               |                      | er provision<br>al provision   | 725,762                                      | 61,617,222                                | - (169,643,190)  |
|                         | Hire purchase shirkatul melk (HPSM)<br>Quard   | 935,476,568<br>-<br>-<br>5,195,879,011   | 770,194,510                            | Tot                  | al profit before taxes   | 3,574,934                                    | 303,511,905                               | 99,273,541   |
|                         | Outside Bangladesh   | 5,195,879,011  | 1,569,727,069                          |                      | Notes to the Balance Sheet and Profit an<br>for the year ende  | nd Loss Account o<br>ed 31 December 20       | 19  |  |
|                         | ii) Bills purchased and discounted   |  |  | 1                    | Balance with other banks and financial instituti   | USD  | 2019<br><u>Taka</u>                       | 2018<br><u>Taka</u>                                      |
|                         | Payable Inside Bangladesh<br>Inland bills purchased  | 2,638,800  | 2,781,300                              | `                    | In Bangladesh  | 8,301,15                                     | 0 704,767,635                             | 2,044,925,221  |
|                         | Payable Outside Bangladesh<br>Foreign bills purchased and discounted   | 2,638,800  | 2,781,300                              |                      | Outside Bangladesh   | 17,783,94<br><b>26,085,09</b>                |   | 350,860,895<br>2,395,786,116                             |
| 5                       | Fixed assets including premises, furniture and fixtures  | 5,198,517,811  | 1,572,508,369                          |                      | OBU maintain its own account relating Offshore Ba  | nking business separate                      | ely in Mashreq Bank                       | , New York, USA.   |
| -                       | Cost<br>Furniture and fixtures   | 14,789,649   | 14,769,649                             | 2                    | Loans and advances   |  |   |  |
|                         | Office equipment and machinery   | 17,906,721<br>32,696,369   | 17,441,376<br>32,211,024               |                      | Loans, cash credits, overdrafts, etc.<br>Short term loan   | 236,918,70                                   |   | 29,142,081,824   |
|                         | Accumulated depreciation   | (28,988,849)<br>3,707,520  | (27,019,230)<br><b>5,191,794</b>       |                      | Term loan<br>Over draft loan   | 64,724,75<br>5,800,78<br><b>307,444,23</b>   |   | 576,366,111  |
| 6                       | Other assets<br>Stationery and stamps  | 267,946  | 129,046                                |                      | Bills purchased and discounted   | 397,25                                       | 4 33,726,833                              | 47,379,886   |
|                         | Advance deposits and advance rent<br>Advance tax<br>Profit receivable from Investment  | 3,487,943<br>3,174,915<br>8,376,153  | 7,143,623<br>2,856,828<br>14,352,148   | 3                    | Borrowings from other banks, financial instituti   |  | 26,135,742,668                            | 36,776,928,756   |
|                         | Sundry debtors   | 179,333<br><b>15,486,290</b>   | 2,761,488<br>27,243,133                | 3                    | Borrowings from other banks, financial instituti   | 53,300,00                                    | 4,525,170,000                             | 7,693,630,000  |
| 7                       | Borrowings from other banks, financial institutions and agent<br>In Bangladesh (Note- 7.1)   | S  | -                                      |                      | Outside Bangladesh   | 195,282,17<br><b>248,582,17</b>              | 5 16,579,456,679<br><b>21,104,626,679</b> | 27,374,344,339<br>35,067,974,339                         |
|                         | Outside Bangladesh   |  |  | 4                    | Other liabilities  |  |   |  |
| 7.1                     | In Bangladesh  |  |  |                      | Payable to main operation<br>Provision for loans and advances  | 78,429,81<br>3,078,41                        |   | 3,714,825,270<br>367,769,288                             |
|                         | Bangladesh Bank for 100 days<br>Bangladesh Bank for 5 months<br>Bangladesh Bank for 6 months   | -  | -<br>-<br>-                            |                      | Interest payable<br>Provision for off balance sheet exposure   | 2,721,89<br>1,059,52                         | 4 231,088,767<br>5 89,953,665             | 306,960,583<br>45,159,026                                |
| 8                       | Other liabilities  |  |  |                      | Others<br>Government levy and vat payable<br>Interest suspense account   | 701,31<br>9,77                               |   | 16,551,783<br>1,173,457<br>-                             |
|                         | Profit suspense account<br>Expense payable   | 3,614,840<br>21,336,045  | 2,366,033<br>1,261,150                 |                      | <b>uuuu</b> n  | 86,000,73                                    | 7,301,462,287                             | 4,452,439,406  |
|                         | Profit payable account<br>Provision for investment<br>Provision for off-balance sheet exposures  | 119,567,760<br>83,169,635<br>14,407,137  | 51,032,205<br>50,087,529<br>14,407,137 | 5                    | Interest income  | 00.040.40                                    |   | 4 500 000 040  |
|                         | Profit Payable to head office<br>Profit mark up account  | 218,949,258<br>173,430,528   | 128,458,846<br>74,103,208              |                      | Loan and advances<br>Bills purchased and discounted<br>Interest on balance with other banks and financial i  | 22,819,49<br>24,79<br>institutions 1,744,00  | 5 2,105,113                               | 1,500,360,819<br>2,101,213<br>126,249,846                |
|                         | Unrealized compensation<br>Realized compensation<br>Branch adjustment account  | 6,640,413<br>2,041,594<br>77,327,566   | 2,645,076<br>1,121,732<br>16,641,962   |                      |  | 24,588,29                                    |   |  |
|                         | Others   | 38,170,587<br>758,655,363  | 10,906,637<br>353,031,516              | 6                    | Commission, exchange and brokerage   | 700 700                                      |   | 07 504 007   |
| 9                       | Commission, exchange and brokerage<br>Commission on letters of credit  | 7,381,507  | 7,046,210                              |                      | Commission income<br>Exchange gain   | 792,79                                       |   | 67,564,687<br>-<br>67,564,687                            |
|                         | Commission on letters of guarantee<br>Commission on export bills<br>Commission on bills purchased  | 214,500<br>1,000<br>1,500  | 286,125<br>500                         |                      |  |  |   |  |
|                         | Commission on accepted bills<br>Commission on OBC, IBC etc.<br>Other fees and charges (Note - 9.1)   | 4,328,372<br>36,900<br>6,912,212   | 5,395,201<br>28,100<br>6,162,990       | Thi                  | To whom it is to certify that as detailed in the Annexure K, The C   | t may concern                                | he custodian transa                       | ctions on account  |
|                         | Exchange gain  | <b>18,875,991</b><br>112,962   | 2,442,142                              | of o                 | ustodian services provided during the year ended 31<br>ount, invoices and other related documents as produ   | December 2019, which                         | have been verified                        |  |
|                         | Brokerage  |  | 2,442,142                              | with                 | also certify that management of the Bank prepared an<br>h the requirement of the Securities and Exchange C<br>de necessary disclosures in the Bank's audited finance | Commission (Securities                       | Custodian Service)                        | Rules 2003, and  |
| 9.1                     | Other fees and charges   | 18,988,953   | 21,361,270                             |                      |  |  |   | n <i>Rehmen Hug</i><br>nan Rahman Hug                    |
|                         | Service charges on deposits<br>Cheque book issue fees  | 1,605,897<br>515,435   | 1,430,625<br>300,200                   | Dh                   | aka, 22 June 2020  |  |   | tered Accountants  |
|                         | Investment processing fees<br>Clearing return<br>Charges on account closing and transfer   | 4,670,779<br>103,601<br>16,500   | 4,302,247<br>111,955<br>17,963         | =                    | Profit and Loss Account of Custodian se  | ervice for the year                          | ended 31 Decen                            | Annexure-K<br>nber 2019                                  |
| 10                      | Other operating income   | 6,912,212  | 6,162,990                              |                      |  |  | <u>20</u><br><u>Ta</u>                    |  |
|                         | Postage/telex/swift/fax recoveries<br>Locker rent  | 1,116,798<br>185,250   | 1,057,000<br>166,793                   | · ·                  | erating income<br>nmission, exchange and brokerage   |  | 1.15                                      | 3,828 -  |
|                         | Miscellaneous earnings (Note - 10.1)   | 711,057<br>2,013,105   | 349,272<br><b>1,573,066</b>            | Oth                  | er operating income<br>al operating income   |  |   | 3,828 -  |
| 10.1                    | Miscellaneous earnings includes earning from early settlement of statements on demand of customers.  | of loan, issuing various cer   | rtificate and bank                     | Re                   | aries and allowances<br>nt, taxes, insurance, electricity etc.   |  | 12  | 3,218 -  |
| 11                      | Other expenses Online communication expenses   | 3,067,479  | 1,468,076                              | Pos                  | jal expenses<br>stage, stamp, telecommunication etc.<br>tionery, printing, advertisement etc.  |  |   | -   -  |
|                         | Training, seminar and workshop<br>Entertainment  | 304,827<br>56,198  | 8,975<br>53,832                        | Oth                  | preciation and repair of bank's assets<br>er expenses<br><b>al operating expenses</b>  |  | 18  | <br>0,000 -<br>3,218 -                                   |
|                         | Business expansion cost<br>Conveyance<br>Newspapers  | -<br>149,701<br>3,600  | 72,755<br>3,970                        | Op                   | erating profit   |  | 97  | 0,610 -  |
|                         | Security expenses<br>Miscellaneous expenses  | 257,503<br>3,003,623<br><b>6,842,932</b>   | 451,674<br>880,204<br><b>2,939,486</b> | -                    | HIGH   | ILIGHTS                                      | <b>-</b>                                  | Annexure-L   |
|                         |  |  | Annexure-J(1)                          | SI.                  |  |  | As at                                     | As at  |
| _                       | Balance Sheet of Off-Shore Banking Unit As   | 2019   | 2018                                   | no                   | Particulars  | I  | 31 December<br>2019                       | 31 December<br>2018                                      |
| Cash<br>Cash            | PERTY AND ASSETS in hand (including foreign currencies)  | USD Taka   | Taka<br>-                              | 1<br>2<br>3          | Paid-up capital<br>Total capital<br>Capital surplus/(deficit)  | Taka<br>Taka<br>Taka                         | 37,135.80                                 |  |
| (Inclu<br>Balar         | Ince with Bangladesh Bank and its agent bank(s)<br>Iding foreign currencies)<br>Ince with other banks and financial institutions<br>noladesh [8] |  | -                                      | 4<br>5               | Capital surplus/dencit)<br>Total assets<br>Total deposits<br>Total loans and advances/investments  | Taka<br>Taka                                 | 354,688.99<br>246,703.67                  | 324,780.29<br>205,170.20                                 |
| Outs                    | de Bangladesh 1 17   | ,301,150 704,767,635<br>,783,944 1,509,856,847<br>5,085,094 2,214,624,482        | 350,860,895                            | 6<br>7<br>8          | Total contingent liabilities and commitments<br>Credit deposit ratio **  | Taka<br>  Taka<br>  %                        |   | 135,748.09   |
| Inves                   | tments in shares & securities  |  | -                                      | 9                    | Percentage of classified loans/investments agains<br>total loans and advances/investments<br>Amount of classified loans/investments during the                       | period Taka                                  |   |  |
| Loan                    |  |  |  | 11<br>12<br>13       | Provisions kept against classified loans/investmen<br>Provision surplus/(deficit) against classified loans/<br>Cost of fund  | investments Taka<br>%                        | 0.00<br>5.41%                             | 0.00<br>5.35%  |
| Fixed                   | assets including premises, furniture and fixtures  | 337,254 33,726,833<br><b>341,492</b> 26,135,742,668<br>-<br>,710,333 230,107,291 |  | 14<br>15<br>16       | Interest earning assets<br>Non-interest earning assets<br>Return on investment (ROI)   | Taka<br>  Taka<br>  %                        | 290,209.01<br>64,479.98<br>6.46%          | 273,005.67<br>51,774.62<br>7.51%                         |
| Non-I<br>Total          | assets <u>336</u>  | <b>3636,919 28,580,474,441</b>   |  | 10<br>17<br>18<br>19 | Return on assets (ROA)<br>Liquidity coverage ratio (LCR)<br>Net stable funding ratio (NSFR)  | %<br>  %<br>  %                              | 0.73%<br>0.73%<br>142.60%<br>107.42%      | 0.68%<br>115.33%<br>107.35%                              |
| Liabi                   |  | ,582,175 21,104,626,679  | 35,067,974,339                         | 20<br>21<br>22       | Net stable funding ratio (NSPK)<br>Net asset value per share *<br>Profit after tax and provision<br>Income from investment   | 70<br>Taka<br>Taka<br>Taka                   | 25.01<br>2,471.64                         | 25.24<br>2,017.93  |
| Other                   | liabilities 4 86   | ,054,010 174,385,475<br>,000,734 7,301,462,287<br>,636 919 28 580 474 441        | 4,452,439,406                          | 23<br>24             | Earnings per share *<br>Net income per share *   | Taka<br>Taka                                 | 2.43<br>2.43                              | 1.99<br>1.99   |
| Capit                   | liabilities 336<br>al/shareholders' equity<br>up capital   | <u>,636,919</u> <u>28,580,474,441</u>  | 39,622,515,282                         |                      | Price earning ratio  | r share for the compara                      |   |  |
| Statu<br>Share<br>Other | ory reserve<br>premium<br>reserve  | -   -<br>-   -   |  |                      | re of 2018, credited in 2019.<br>s per Bangladesh Bank Reporting   |  |   |  |
| Surpl                   | us in profit and loss account  |  | <u>-</u><br><u>39,622,515,282</u>      |                      |  |  |   |  |
| OFF-                    | BALANCE SHEET ITEMS  |  |  |                      |  |  |   |  |
| Accep<br>Letter         | s of guarantee   | ,629,620 1,326,954,752<br>   | -                                      |                      |  |  |   |  |
| Bills f<br>Other        | or collection 14<br>contingent liabilities 143<br>177  | ,744,827 1,251,835,817   | 1,390,706,953<br>3,090,178,860         |                      |  |  |   |  |
|                         | commitments  | <u>,162,011</u> <u>15,041,054,732</u>  |  |                      |  |  |   |  |
|                         |  |  |  |                      |  |  |   |  |

| Pr    | rofit and Loss Account of Off-Shore Banking Unit  |                           |                                  |                                   |
|-------|---|---------------------------|----------------------------------|-----------------------------------|
|       | <u>Note</u>   | <u>USD</u>                | 019<br><u>Taka</u>               | <u>2018</u><br><u>Taka</u>        |
|       | est income 5  | 24,588,298                | 2,087,546,496                    | 1,628,711,8                       |
|       | est paid on borrowings<br>nterest income  | (22,398,288)<br>2,190,010 | (1,901,614,621)<br>185,931,875   | (1,411,772,50<br><b>216,939,3</b> |
| Com   | mission and exchange 6  | 792,796                   | 67,308,362                       | 67,564,6                          |
| Othe  | r operating income  | 2,210                     | 187,602<br>253,427,839           | 41,7<br>284,545,7                 |
|       | operating income  | 2,985,016                 | 253,427,639                      | 204,545,7                         |
|       | , taxes, insurance, electricity, etc.   | -                         | -                                | 1,491,0                           |
| Othe  | r operating expenses  | 135,844<br>135,844        | 11,533,156<br>11,533,156         | 14,138,0<br>15,629,0              |
| Net o | operating expenses  | 2,849,172                 | 241,894,683                      | 268,916,7                         |
|       | sion for loans and advances/investments   | 1,253,379                 | 106,411,861                      | (152,815,83                       |
|       | sion for off-balance sheet exposures<br>sion for diminution in value of investments               | (527,616)                 | (44,794,639)                     | (16,827,35                        |
|       | r provision   | -                         |                                  |                                   |
|       | provision   | 725,762                   | 61,617,222                       | (169,643,19                       |
|       | profit before taxes   | 3,574,934                 | 303,511,905                      | 99,273,5                          |
|       | -   |                           |                                  |                                   |
|       | Notes to the Balance Sheet and Profit and Loss<br>for the year ended 31 De                        |                           |                                  | king Unit                         |
|       | for the year crited of De   |                           | 2019                             | 2018                              |
|       |   | USD                       | Taka                             | Taka                              |
| 1     | Balance with other banks and financial institutions   |                           |                                  |                                   |
|       | In Bangladesh   | 8,301,150                 | 704,767,635                      | 2,044,925,2                       |
|       | Outside Bangladesh  | 17,783,944                | 1,509,856,847                    | 350,860,8                         |
|       |   | 26,085,094                | 2,214,624,482                    | 2,395,786,1                       |
|       | OBU maintain its own account relating Offshore Banking busi                                       | iness separatel           | y in Mashreq Bank                | , New York, US                    |
| 2     | Loans and advances  |                           |                                  |                                   |
| 2     |   |                           |                                  |                                   |
|       | Loans, cash credits, overdrafts, etc.   | 000 040 700               | 00 444 007 050                   |                                   |
|       | Short term loan   | 236,918,700               | 20,114,397,650                   | 29,142,081,8                      |
|       | Term loan<br>Over draft loan  | 64,724,755<br>5,800,783   | 5,495,131,685<br>492,486,500     | 7,011,100,9<br>576,366,1          |
|       |   | 307,444,238               | 26,102,015,835                   | 36,729,548,8                      |
|       |   |                           |                                  | 47.070.0                          |
|       | Bills purchased and discounted  | 397,254<br>307,841,492    | 33,726,833<br>26,135,742,668     | 47,379,8<br>36,776,928,7          |
| 3     | Borrowings from other banks, financial institutions and a   | agents                    |                                  |                                   |
|       |   |                           |                                  |                                   |
|       | In Bangladesh<br>Outside Rangladesh   | 53,300,000<br>195,282,175 | 4,525,170,000                    | 7,693,630,0                       |
|       | Outside Bangladesh  | 248,582,175               | 16,579,456,679<br>21,104,626,679 | 27,374,344,3<br>35,067,974,3      |
|       |   |                           |                                  |                                   |
| 4     | Other liabilities   |                           |                                  |                                   |
|       | Payable to main operation   | 78,429,810                | 6,658,690,887                    | 3,714,825,2                       |
|       | Provision for loans and advances  | 3,078,415                 | 261,357,427                      | 367,769,2                         |
|       | Interest payable  | 2,721,894                 | 231,088,767                      | 306,960,5                         |
|       | Provision for off balance sheet exposure  | 1,059,525                 | 89,953,665                       | 45,159,0                          |
|       | Others  | 701,313                   | 59,541,466                       | 16,551,7                          |
|       | Government levy and vat payable<br>Interest suspense account                                      | 9,777                     | 830,075                          | 1,173,4                           |
|       |   | 86,000,734                | 7,301,462,287                    | 4,452,439,4                       |
| 5     | Interest income   |                           |                                  |                                   |
|       |   |                           |                                  |                                   |
|       | Loan and advances   | 22,819,498                | 1,937,375,341                    | 1,500,360,8                       |
|       | Bills purchased and discounted<br>Interest on balance with other banks and financial institutions | 24,795<br>1,744,005       | 2,105,113<br>148,066,042         | 2,101,2<br>126,249,8              |
|       | Interest on balance with other banks and infancial institutions                                   | 24,588,298                | 2,087,546,496                    | 1,628,711,8                       |
|       |   | ,,                        | ,,                               |                                   |
| 6     | Commission, exchange and brokerage  |                           |                                  |                                   |
|       | Commission income   | 792,796                   | 67,308,362                       | 67,564,6                          |
|       | Exchange gain   | 792,796                   | 67,308,362                       | 67,564,6                          |
|       |   |                           |                                  |                                   |
|       |   |                           |                                  |                                   |
|       |   |                           |                                  |                                   |
| The - | To whom it may co<br>is to certify that as detailed in the Annexure K, The City Bank L            |                           | o ovotodi t                      | ationa cr                         |

| Kahman Kahman Hug     |
|-----------------------|
| Rahman Rahman Huq     |
| Chartered Accountants |

| nission, exchange and brokerage      | 1,153,828 | - |
|--------------------------------------|-----------|---|
| operating income                     | -         | - |
| operating income                     | 1,153,828 | - |
| es and allowances                    | 123,218   | - |
| taxes, insurance, electricity etc.   | -         | - |
| expenses                             | -         | - |
| ge, stamp, telecommunication etc.    | -         | - |
| nery, printing, advertisement etc.   | -         | - |
| eciation and repair of bank's assets | -         | - |
| expenses                             | 60,000    | - |
| operating expenses                   | 183,218   | - |
| ating profit                         | 970,610   | - |

# HIGHLIGHTS Figures in million unless specified

| SI.<br>no. | Particulars  | As at<br>31 December<br>2019 | As at<br>31 December<br>2018 |           |
|------------|--|------------------------------|------------------------------|-----------|
| 1          | Paid-up capital  | Taka                         | 10.163.87                    | 9.679.87  |
| 2          | Total capital  | Taka                         | 37,135.80                    |           |
| 3          | Capital surplus/(deficit)  | Taka                         | 6.520.21                     |           |
| 4          | Total assets   | Taka                         | 354.688.99                   |           |
| 5          | Total deposits   | Taka                         | 246.703.67                   |           |
| 6          | Total loans and advances/investments                             | Taka                         | 246,943.65                   |           |
| 7          | Total contingent liabilities and commitments                     | Taka                         | 118.329.36                   |           |
| 8          | Credit deposit ratio **  | %                            | 79.08%                       | 82.48%    |
| 9          | Percentage of classified loans/investments against               | İ                            | i i                          |           |
|            | total loans and advances/investments                             | %                            | 5.77%                        | 5.33%     |
| 10         | Amount of classified loans/investments during the period         | Taka                         | 14,244.17                    | 12,325.5  |
| 11         | Provisions kept against classified loans/investments             | Taka                         | 5,829.68                     | 4,487.9   |
| 12         | Provision surplus/(deficit) against classified loans/investments | Taka                         | 0.00                         | 0.0       |
| 13         | Cost of fund   | %                            | 5.41%                        | 5.35%     |
| 14         | Interest earning assets  | Taka                         | 290,209.01                   | 273,005.6 |
| 15         | Non-interest earning assets                                      | Taka                         | 64,479.98                    | 51,774.6  |
| 16         | Return on investment (ROI)                                       | %                            | 6.46%                        | 7.51%     |
| 17         | Return on assets (ROA)   | %                            | 0.73%                        | 0.68%     |
| 18         | Liquidity coverage ratio (LCR)                                   | %                            | 142.60%                      | 115.33%   |
| 19         | Net stable funding ratio (NSFR)                                  | %                            | 107.42%                      | 107.35%   |
| 20         | Net asset value per share *                                      | Taka                         | 25.01                        | 25.2      |
| 21         | Profit after tax and provision                                   | Taka                         | 2,471.64                     | 2,017.9   |
| 22         | Income from investment   | Taka                         | 2,086.16                     | 1,842.3   |
| 23         | Earnings per share *   | Taka                         | 2.43                         | 1.9       |
| 24         | Net income per share *   | Taka                         | 2.43                         | 1.9       |
| 25         | Price earning ratio  | Times                        | 8.68                         | 15.2      |