# Eastern Bank Ltd.

## **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

#### Independent auditor's report to the shareholders of Eastern Bank Limited

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Eastern Bank Ltd. Simple Math®

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Nerver on the **unancial statements** We have audited the accompanying consolidated financial statements of Eastern Bank Limited and its subsidiaries (the "Group") as well as the separate financial statements of Eastern Bank Limited (the "Bank"), which comprise the consolidated balance sheet and the separate balance sheet as at 31 December 2016, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory information.

#### Management's responsibility for the financial statements and internal controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in Note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank no instances of fraud and forgeries.

#### Auditor's responsibility

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

une Group and separate financial statements of the Bank are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and separate financial statements of the Bank. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements, we consider internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Bank that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Bank.

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

#### Opinion

In our opinion, the consolidated financial statements of the Group and also separate financial statements of the Bank give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Bank as at 31 December 2016, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in Note 2.

#### Report on other legal and regulatory requirements

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

- a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- to the extent noted during the course of our audit work performed on the basis stated under the Auditor's responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's responsibility for the financial statements and internal control: b)
  - internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Note 2 of the financial i) statements appeared to be materially adequate;
  - nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities other than matters disclosed in these financial ii) statements;
- financial statements of all subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated financial statements; c)
- d) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and e) loss account of the Bank dealt with by the report are in agreement with the books of account;

the expenditure incurred was for the purposes of the Bank's business; f)

- 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 with related guidance issued by Bangladesh Bank; g)
- h) adequate provisions have been made for advances which are, in our opinion, doubtful of recovery;
- the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements; i)
- the information and explanation required by us have been received and found satisfactory; we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 4,850 person hours for the audit of the books and accounts of the Bank. k)

Dhaka, 20 March 2017			n Rahman Hug ahman Rahman Huq		C <b>ash flows</b> nterest rec nterest pai Dividend r
Eastern Bank Limited and its subsidiaries Consolidated Balance Sheet as at 31 December 2016				II P C C	Gees and co ncome fro Recovery o Cash paym Cash paym
	Note	2016 Taka	2015 Taka	R	ncome tax Receipts fro Payments f
PROPERTY AND ASSETS					Cash gener Issets and
Cash Cash in hand (including foreign currencies)	3 3.1	2,035,038,421	1,781,735,932	:	ncrease/(e
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	10,164,025,705	9,162,962,735	L	ale/(purch .oans and Other asset
Balance with other banks and financial institutions	4	12,199,064,126	10,944,698,667		Deposits fr Deposits fr
In Bangladesh	4.1	9,799,656,546	10,947,113,801	R	Recovery fi
Outside Bangladesh	4.2	826,202,789 10,625,859,335	528,187,921 11,475,301,722	L	iability fo
Money at call and short notice	5	100,000,000	-	•	Other liabi C <b>ash gene</b> i
Investments	6			•	Net cash fr Cash flows
Government Others	6.1 6.2	18,320,613,148 4,619,215,993	19,775,255,082 4,127,134,524	: (	Purchase)
ouers .	0.2	22,939,829,141	23,902,389,606	•	Purchase) <b>Net cash u</b>
Loans and advances	7				C <b>ash flows</b> Borrowings
Loans, cash credits, overdrafts, etc. Bills purchased and discounted	7.1 7.2	137,473,558,900 18,897,775,910	120,083,051,166 14,366,370,854	Г	Dividend p
		156,371,334,810	134,449,422,020		Net cash fi Net increa
Fixed assets including land, building, furniture and fixtures	8	5,954,156,754	5,953,130,377	•	Effects of ex Opening ca
Other assets	9	4,032,882,402	4,212,281,675	G) C	Closing ca
Non-banking assets	10	154,050,500	154,050,500	•	<b>Cash and</b> Cash in ha
Total assets		212,377,177,068	191,091,274,567	•	Balances w Balances w
LIABILITIES AND CAPITAL Liabilities				N	Money at c
Borrowings from other banks, financial institutions and agents	11	39,369,685,979	31,534,839,615	P	Prize bond
Deposits and other accounts	12			The second	
Current accounts and other accounts Bills payable	12.1 12.2	16,651,527,406 797,002,510	15,413,733,946 910,454,248	The annex	ea notes 1
Savings bank deposits	12.3	38,426,476,123	32,646,443,552	: Ca	ray
Fixed deposits	12.4	84,330,111,292	78,935,264,980	Managing	Director
Bearer certificate of deposit		- 140,205,117,331	127,905,896,726	Dhaka, 20	March 20
Other liabilities	13	11,970,564,023	10,943,083,283	, ,	۰ – – – – – – – – – – – – – – – – – – –
Total liabilities		191,545,367,333	170,383,819,624	finites in Taka	Total
Capital/shareholders' equity Paid-up capital	14	7,028,567,520	6,111,797,850	Cionre	L T De
Statutory reserve	15	6,991,700,268	6,111,797,850		plus rofit
Dividend equalisation reserve Excess of reserve over pre-take over loss-BCCI	16 17	356,040,000 617,792,231	356,040,000 617,792,231		Sur
Asset revaluation reserve	17	2,534,874,738	2,534,874,738		eign ency lation
Reserve for amortisation of treasury securities (HTM)	19	6,200,987	2,764,446	:	For curr trans
Reserve for revaluation of treasury securities (HFT) General reserve	20	12,145,508 130,000,000	1,374,979,477 130,000,000		erve t non cing
Reserve against non-banking assets	21	141,288,665	141,288,665		Rese banl
Foreign currency translation difference	22	657,505	12,523,775		eral rve
Surplus in profit and loss account	23	3,012,542,313 20,831,809,735	3,313,595,911 20,707,454,943		General reserve
Total shareholders' equity Total liabilities and shareholders' equity		212,377,177,068	191,091,274,567		e for ation
Total liabilities and shareholders' equity					Reserve for revaluation of treasury
	24				e for Reserve for ation revaluation ury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements	24.1	<b>212,377,177,068</b> 32,666,382,402	<b>191,091,274,567</b> 29,367,215,759		Reserve for mortisation revaluation of treasury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities		212,377,177,068	191,091,274,567		t amortisation of treasury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection	24.1 24.2	<b>212,377,177,068</b> 32,666,382,402 15,905,357,265	<b>191,091,274,567</b> 29,367,215,759 13,233,474,177		Asset amortisation of trasury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit	24.1 24.2 24.3	<b>212,377,177,068</b> 32,666,382,402 15,905,357,265 17,720,419,522	<b>191,091,274,567</b> 29,367,215,759 13,233,474,177 17,203,519,865	ty	xcess of Asset amortisation revaluation vestore Asset amortisation revaluation ver pre revaluation of treasury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments	24.1 24.2 24.3	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422	es 3quity	Excess of treserve         Asset Asset         Reserve for amortisation         Reserve for treasury           n         over pre- treasury         revaluation         of treasury
Total liabilities and shareholders' equity         OFF BALANCE SHEET ITEMS         Contingent liabilities         Acceptances and endorsements         Letters of guarantees         Irrevocable letters of credit         Bills for collection         Other contingent liabilities         Total         Other commitments         Documentary credits and short term trade-related transactions	24.1 24.2 24.3	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422	iaries in Equity	vidend Excess of Asset amortisation revaluation alisation over pre revaluation of reasury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments	24.1 24.2 24.3	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422	bsidiaries iges in Equity	Dividend Excess of Asset anotisation revaluation over pre revaluation over pre revaluation of treasury of treasury
Total liabilities and shareholders' equity         OFF BALANCE SHEET ITEMS         Contingent liabilities         Acceptances and endorsements         Letters of guarantees         Irrevocable letters of credit         Bills for collection         Other contingent liabilities         Total         Other commitments         Documentary credits and short term trade-related transactions         Forward assets purchased and forward deposits placed	24.1 24.2 24.3	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422	s subsidiaries hanges in Equity 6	uttory Dividend Excess of Asset anortisation revaluation over pre revaluation of trasaury of treasury
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other	24.1 24.2 24.3	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422	d its subsidiaries of Changes in Equity * 2016	Statutory Dividend Statutory reserve reserve rever per rever per Asset A
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities The annexed notes 1 to 45 form an integral part of these financial stater	24.1 24.2 24.3 24.4	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 - 72,129,150,484 - 3,447,156,360 -	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422 - - - - - - - -	ited and its subsidiaries ment of Changes in Equity ecember 2016	
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities The annexed notes 1 to 45 form an integral part of these financial stater	24.1 24.2 24.3 24.4	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484 3,447,156,360 75,576,306,844	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422 - - - - - - - - - - - - -	Junited and its subsidiaries statement of Changes in Equity 31 December 2016	Paid up Statutory Dividend reserve Asset americation revaluation capital reserve and reserve and reserve analysis of the statutory capital reserve analysis of the statutor to the statutor of
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities The annexed notes 1 to 45 form an integral part of these financial stater	24.1 24.2 24.3 24.4	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484 3,447,156,360 75,576,306,844 Uirector	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422 - 65,472,047,223 - - - - - - - - - - - - -	nk Limited and its subsidiaries ed Statement of Changes in Equity aded 31 December 2016	
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities The annexed notes 1 to 45 form an integral part of these financial stater	24.1 24.2 24.3 24.4	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484 3,447,156,360 75,576,306,844 Carbon Content of the second	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422 - 65,472,047,223 - - - - - - - - - - - - -	1 Bank Limited and its subsidiaries idated Statement of Changes in Equity ar ended 31 December 2016	Paid up capital
Total liabilities and shareholders' equity OFF BALANCE SHEET ITEMS Contingent liabilities Acceptances and endorsements Letters of guarantees Irrevocable letters of credit Bills for collection Other contingent liabilities Total Other commitments Documentary credits and short term trade-related transactions Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments Total off-balance sheet items including contingent liabilities The annexed notes 1 to 45 form an integral part of these financial stater	24.1 24.2 24.3 24.4	212,377,177,068 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484 3,447,156,360 75,576,306,844 Carbon Content of the second	191,091,274,567 29,367,215,759 13,233,474,177 17,203,519,865 5,667,837,422 - 65,472,047,223 - - - - - - - - - - - - -		Paidup Statutory Dividend reserve for Asset americation revaluation Particulars Paidup Statutory cupilisition reserve Asset americation reserve for any of treasmy of treasmy capital reserve and reserve reverves reserves and reserves and reserves and reserves and reserves and reserves

Eastern Bank Limited and its subsidiaries Consolidated Profit & Loss Account for the year ended 31 December 2016

#### Interest income Interest paid on deposits and borrowings etc.

Net interest income Investment income Commission, exchange and brokerage Other operating income

#### Total operating income (A)

Salary & allowances (except those of MD) Rent, taxes, insurance, utilities etc. Legal & professional expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Managing Director's salary and allowances (Bank only) Directors' fees & expenses Auditors' fees Depreciation and repair of Bank's assets Other expenses Total operating expenses (B) Profit before provision (C=A-B) Provision for loans and advances: General provision Specific provision (net off w/off recovery)

Provision for off-balance sheet exposures Other provision Total provision (D) Total profit before taxes (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) Appropriations tutory reserve

#### General reserve Retained surplus for the year

#### Earnings per share (EPS)

The annexed notes 1 to 45 form an integral part of these financial statements

checki Director

2016 Taka

13,662,629,884

5,607,231,863

2016

Taka

2015

Taka

(8,055,398,021) (9,933,643,160)

Note

25 26

28

29

30

31 32

38 39

13.4.1

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41

15

42

Note

2015 Taka

13,616,377,868

3,682,734,708

SHOOREN

Director

#### Dhaka, 20 March 2017

Managing Director & CEO

Carry

#### Eastern Bank Limited and its subsidiaries

Consolidated Cash Flow Statement

Dividend paid (cash dividend)

Net cash from financing activities

Opening cash and cash equivalents

Closing cash and cash equivalents (D+E+F)\*

Net increase in cash and cash equivalents (A+B+C)

Effects of exchange rate changes on cash and cash equivalents

for the year ended 31 December 2016

)	Cash flows from operating activities			
	Interest receipts in cash		14,560,752,356	13,124,823,464
	Interest paid		(8,082,609,372)	(9,388,080,842)
	Dividend receipts		83,507,340	19,499,577
	Fees and commission receipts in cash		2,637,539,211	2,954,668,920
	Income from investment (other than dividend received)		3,510,540,389	3,458,124,093
	Recovery of loans previously written off	13.4.1	380,021,967	281,710,606
	Cash payments to employees (including directors)		(2,860,908,860)	(2,625,112,009)
	Cash payments to suppliers		(1,450,104,087)	(1,371,452,996)
	Income taxes paid	13.3.2	(987,773,957)	(1,725,978,643)
	Receipts from other operating activities		181,614,791	189,986,279
	Payments for other operating activities		(546,735,667)	(714,625,374)
	Cash generated from operating activities before changes in assets and liabilities (i)	operating	7,425,844,111	4,203,563,075
	Increase/(decrease) in operating assets and liabilities			
	Sale/(purchase) of trading securities		(196,623,896)	9,299,141,812
	Loans and advances to customers (other than banks)		(21,925,596,087)	(14,053,175,938)
	Other assets	43	(1,047,202,631)	(383,822,800)
	Deposits from other banks	12.a.1	297,406,250	720,581,038
	Deposits from customers (other than banks)		12,172,697,540	9,932,696,977
	Recovery from BCCI assets	17.2	-	31,261,200
	Liability for tax		(812,936,221)	461,113,531
	Liabilities for provision		(2,378,911,255)	(2,088,274,777)
	Other liabilities	44	835,539,112	1,280,065,147
	Cash generated from operating assets and liabilities (ii)		(13,055,627,188)	5,199,586,190
	Net cash from operating activities (i+ii)		(5,629,783,077)	9,403,149,265
<b>S</b> )	Cash flows from investing activities			
	(Purchase)/sale of non-trading securities		(202,512,063)	(7,710,111,484)
	(Purchase)/sale of property, plant and equipment		(267,343,647)	(282,468,853)
	Net cash used in investing activities		(469,855,710)	(7,992,580,337)
C)	Cash flows from financing activities			
	Borrowings from other banks, financial institutions and agents	11	7,834,846,364	4,673,465,123

		•
3,261,885,000	3,534,606,776	:
2,637,539,212	2,747,234,544	:
181,614,792	189,986,279	:
6,081,039,004	6,471,827,599	
11,688,270,867	10,154,562,307	;
2,883,203,413	2,625,916,475	
655,424,381	622,899,704	:
110,821,082	105,177,134	•
144,449,537	133,502,520	
302,496,398	283,910,528	:
20,413,194	19,240,568	•
3,963,477	4,068,190	:
1,598,574	1,304,483	:
503,229,958	508,251,628	
546,735,667	496,252,839	:
5,172,335,681	4,800,524,069	:
6,515,935,186	5,354,038,238	
		:
202 004 025	201,443,264	•
283,884,025 1,906,885,158	2,020,593,013	:
101,003,143	41,962,728	:
(292,883,038)	(457,434,831)	
1,998,889,288	1,806,564,174	:
4,517,045,898	3,547,474,064	:
4,317,043,070	3,34/,4/4,004	:
1,830,849,042	1,344,784,441	:
(30,138,865)	(79,919,330)	
1,800,710,177	1,264,865,111	:
2,716,335,721	2,282,608,953	
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(879,902,418)	-	ip :
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(879,902,418)		er
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						Figures in Taka
Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
Assets						
Cash in hand (including balance with Bangla- desh Bank and its agent Bank)	12,199,064,126	I	I	1	I	12,199,064,126
Balances with other banks and financial institu- tions	2,911,072,657	4,552,374,878	3,162,411,800		1	10,625,859,335
Money at call and short notice	100,000,000	I	I	I	I	100,000,000
Investments	2,485,100	12,199,041	7,432,202,110	7,271,900,788	8,221,042,102	22,939,829,141
Loans and advances	17,791,062,506	25,027,760,979	57,571,542,698	50,598,195,066	5,382,773,561	156,371,334,810
Fixed assets including land, building, furniture and fixtures	11,940,672	23,881,345	107,467,456	506,851,998	5,304,015,283	5,954,156,754
Other assets	16,006,838	1,353,756,182	654,623,283	1,253,196,099	755,300,000	4,032,882,402
Non-banking assets	I	-	19,617,500	134,433,000		154,050,500
Total assets	33,031,631,899	30,969,972,425	68,947,864,847	59,764,576,951	19,663,130,946	212,377,177,068
Liabilities						
Borrowing from other banks, financial institu- tions and agents	7,123,631,924	7,937,208,533	12,930,139,040	9,468,157,221	1,910,549,261	39,369,685,979
Deposits and other accounts	19,298,138,292	19,051,650,211	33,576,136,047	66,048,436,311	2,230,756,470	140,205,117,331
Provisions & other liabilities	1,593,745,144	770,149,013	447,384,243	6,855,721,131	2,303,564,492	11,970,564,023
Total liabilities	28,015,515,360	27,759,007,757	46,953,659,330	82,372,314,663	6,444,870,223	191,545,367,333
Net liquidity gap	5,016,116,539	3,210,964,668	21,994,205,517	(22,607,737,712)	13,218,260,723	20,831,809,735
Cumulative net liquidity gap	5,016,116,539	8,227,081,207	30,221,286,724	7,613,549,012	20,831,809,735	1

#### Eastern Bank Limited Balance Sheet as at 31 December 2016

(8,082,609,37 83,507,34				2016	2015
2,637,539,2	11 2,954,668,920		Note	Taka	Taka
3,510,540,3		PROPERTY AND ASSETS			
380,021,90 (2,860,908,86		Cash	2		
(1,450,104,08		Cash	3	2 024 045 055	1 701 450 165
(987,773,95		Cash in hand (including foreign currencies)	3.1	2,034,945,887	1,781,450,102
181,614,79 (546,735,66		<ul> <li>Balances with Bangladesh Bank and its agent bank (s) (including</li> <li>foreign currencies)</li> </ul>	3.2	10,164,025,705	9,162,962,735
7,425,844,1				12,198,971,592	10,944,412,837
7,423,844,1	4,203,363,075	: Balance with other banks and financial institutions	4	,	, .,,
<i>(</i>	c)	In Bangladesh	4.1	9,021,366,991	10,671,688,124
(196,623,89 (21,925,596,08	,	Outside Bangladesh	4.2	4,550,920,216	3,019,295,100
(1,047,202,63				13,572,287,207	13,690,983,224
297,406,2	50 720,581,038	Money at call and short notice	5	100,000,000	
12,172,697,54	40 9,932,696,977 - 31,261,200	Investments	6	100,000,000	-
(812,936,22		Government	6.1	18,320,613,148	19,775,255,082
(2,378,911,25	5) (2,088,274,777)	Others	6.2	3,128,020,635	3,622,708,653
835,539,1 (13,055,627,18			0.2	21,448,633,783	23,397,963,735
(5,629,783,07	-	Loans and advances	7	-1, 10,033,783	
			7.1	137 051 246 001	118 /07 010 707
(202,512,06 (267,343,64		Loans, cash credits, overdrafts, etc. Bills purchased and discounted		137,051,246,091	118,427,210,727
(469,855,71		Bills purchased and discounted	7.2	15,032,441,445	11,799,113,738
		Fired assate including land huilding for the set of the	6	152,083,687,536	130,226,324,465
7,834,846,3		Fixed assets including land, building, furniture and fixtures	8	5,940,093,948	5,942,705,054
(1,222,359,57 6,612,486,79		Other assets	9	5,687,733,590	5,206,959,803
512,848,0	4,861,674,483	Non-banking assets	10	154,050,500	154,050,500
(10,223,94		Total assets		211,185,458,156	189,563,399,618
22,424,784,44 22,927,408,50		LIABILITIES AND SHAREHOLDERS' EQUITY			
, , 100,0	.,	Liabilities			
2,035,038,42		Borrowing from other banks, financial institutions and agents	11	39,061,159,749	30,543,479,439
10,164,025,70 10,625,859,33		Deposits and other accounts	11	,501,155,745	
10,025,055,05		Current accounts and other accounts	12.1	16,659,952,664	15,429,365,528
2,485,10		Bills payable	12.2	797,002,510	910,454,248
22,927,408,50	51 22,424,784,489	Savings bank deposits	12.3	38,426,476,123	32,646,443,552
		Fixed deposits	12.4	84,400,727,353	79,003,770,247
	1.	Bearer certificates of deposit		- 140,284,158,650	127,990,033,575
ah-	4	Other liabilities	13		
Director	Chairman	Total liabilities	13	11,268,497,353	10,533,794,193
				190,613,815,752	169,067,307,207
		Shareholders' equity			
6 (2)	0.00000	Paid-up capital	14	7,028,567,520	6,111,797,850
20,234,346,005 (1,154,620,812) 569,788,956 687,624 (37,682,500)	31,261,200 2,560,485 2,282,608,953 (1,222,389,570) 661,898 20,707,454,943	Statutory reserve	15	6,991,700,268	6,111,797,850
69,77,68 (1,154,6 (1,154,6 (37,68	31,2 2,55 2,282,6 (1,222,3 60 20,707,4	Dividend equalisation reserve	16	356,040,000	356,040,000
1 1 1 1		Excess of reserve over pre-take over loss-BCCI	17	617,792,231	617,792,231
£ 00 '7 C	- 2,282,608,953 (1,222,359,570) (1,222,359,570) 3,313,595,911	Asset revaluation reserve	18	2,534,874,738	2,534,874,738
77	_	Reserve for amortisation of treasury securities (HTM)	19	6,200,987	2,764,446
	2,560,485 - - 2,523,775	Reserve for revaluation of treasury securities (HFT)	20	12,145,508	1,374,979,477
06'6	2,560 12,523	General reserve	-	130,000,000	130,000,000
		Reserve against non-banking assets	21	141,288,665	141,288,665
	141,288,665	Foreign currency translation difference	22	1,125,580	1,720,332
(37,66	141,2	Surplus in profit and loss account	23	2,751,906,907	3,113,036,822
		Total shareholders' equity		20,571,642,404	20,496,092,411
	- - - - - - -	Total liabilities and shareholders' equity		211,185,458,156	189,563,399,618
		und similaris equity		00,100,100	000,000,0010
569,788,956 - -	- - - - - -	OFF-BALANCE SHEET ITEMS			
569,74	374,9	Contingent liabilities	24		
		Acceptances and endorsements	24.1	32,666,382,402	29,367,215,759
687,624 - - - -	- - - 2,764,446	Letters of guarantees	24.2	15,905,357,265	13,233,474,177
N	2,:	Irrevocable letters of credit	24.3	17,720,419,522	17,203,519,865
-	- - 4,738	Bills for collection	24.4	5,836,991,295	5,667,837,422
(218,003,421,1) - -	- - - - - - - - - - - -	Other contingent liabilities			-
p <sup>c</sup>		Total		72,129,150,484	65,472,047,223
cn'i te	31,261,200 - - - - - - - - - - - - -	Other commitments		, , ,	, ,
c01 1 c c'00c	31,2	Documentary credits and short term trade-related transactions			-
		Forward assets purchased and forward deposits placed		3,447,156,360	-
1,040,0		Undrawn note issuance and revolving underwriting facilities		0,117,100,000	-
DCC	356 ial stu	Undrawn formal standby facilities, credit lines and other commitments			-
	- - - - - - - -	•		75 576 206 944	65 472 047 222
(6/11	- - - - 0 <u>f these finan</u>	Total off-balance sheet items including contingent liabilities		75,576,306,844	65,472,047,223
	- - - - - - - - - - - - - - - - - - 	The annexed notes 1 to 45 form an integral part of these financial stateme	ents.		
	,111,7 integr				~
	loss 6 7 m an	Creaning Stroker	Acak	ali	4)
Ince as an 1 january 2011. Nus/(deficit) on account valuation of porpertus irre for revaluation of sury securities (HFT) sury securities (HFD) strangut of reserved for	very of pre-take over loss overy of pre-take over loss profit for the year in dividend paid ency adjustment for OBU me east 11 December 2015 mmexed notes 1 to 45 form.	Managing Director & CEO Director	Di	irector	Chairman
as at 1 january 201 (deficit) on account for revaluation of securities (HFT) for amortisgifiquof securities (HFTM) for amortisgifiquof securities (HFTM) for any of reserved for	take ( slation( z year aid tforOl tforOl		2.		report of same date.
curiti curiti curiti curiti curiti	of pre- cytran cytran ior tht and p astmen astmen astmen			-	-
Ince as at 1 January 201 hus/(deficit) on accoun- valuation of properties rve for revaluation of tury securities (HIPM) fury securities (EMIPM) for amortises of the pro- tury securities of the pro- stangent of reserved for	vertuants assess overy of pre-take over profit for the year h dividend paid ency adjustment for OBU me s at 31 December 2015 unexed notes 1 to 45 fi				hmen Rahman Hug
a les la	· 이 방 다 너 티 베 원			Ral	uman Rahman Huq

з)		ash and cash										onsis	ts of:			2	2,927	,408	5,50	1		2,4	:24	<u>t</u> ,
	Cas	sh in hand	(inc	cluc	ling	for	reign	curre	encie	s)				3.1			2,03						78	
		ances with ances with		-					-					3.2 4			0,16					9, 11,	162 475	
		ney at call ze bonds	and	l sh	ort	not	ice							5 6.1				),00						4
	PIL	ze bonds												0.1		2	2,927	2,48 7 <b>,40</b> 8			2	2,4	_	
	arad	notes 1 to	15 f	Gre	n av		tearal	part	of th	aca	fine	mcia	l statan	ants										
ann	iexea	notes 1 to	45 J	orn	n an	i ini	iegrai	pari	oj in	ese	jini	incia	ı staten	ienis.										
Å	lad	my							Ś	Но	øl	$\hat{\gamma}$		c-5	<del>c.</del>	Ų	_	<u>.</u>					4	b
nagi	ing D	irector &	CE	0							ecto				Di	irect	or					C	hai	iı
aka,	20 M	larch 2017																						
	e			_	_						_	_			_					_	_	_	_	
	Figures in Taka	Total equity	20,707,454,943		(1,222,359,570)		(1,362,833,969)	3,436,541	(11,866,270)	2,716,335,721	1,642,339	20,831,809,735	Figures in Taka	Iotal equity	20,234,548,709	(1,154,620,812)	569,788,956	687,624	(37,682,500)	31,261,200	2,560,485	908,953	359,570)	000
	igures	5To	20,707,		(1,222,		(1,362,8	3,45	(11,8	2,716,	$1,6^{\circ}$	20,831,	igures	Total	20,234	(1,154,6	569,7	9	(37,68	31,2	2,5	2,282,608,953	(1,222,359,570	
	E	it s git a	5,911	9,670)	(072,93	2,418)		1	•	35,721	1,642,339	12,313	Ŧ	int ss fit	34,630							8,953	9,570)	000
		Surplus in profit and loss account	3,313,595,911	(916,769,670	(1,222,359,570)	(879,902,418)				2,716,335,721	1,642	3,012,542,313		Surplus in profit and loss account	2,252,684,630							2,282,608,953	(1,222,359,570)	11
		gn kcy nce	,775	1	1		1	1	,270)		•	657,505		nion nce	,290	•	•	'	1		_		-	-
		Foreign currency translation difference	12,523,775						(11,866,270)			657		Foreign currency translation difference	9,963,290						2,560,485			
			565		•					•		665			165	•	•	•	(00	•	•	•	•	-
		Reserve Igainst nor banking assets	141,288,665									141,288,665		Reserve gainst nor banking assets	178,971,165				(37,682,500)					
				1														•	- (33	,	•	,	•	
		General reserve	130,000,000									130,000,000		General reserve	130,000,000									
							6										9							
		Reserve for revaluation of treasury securities (HFT)	1,374,979,477				(1,362,833,969)					12,145,508		Reserve for revaluation of treasury securities (HFT)	805,190,521		569,788,956							
							- (1,30										- 569,							
		Reserve for amortisation of treasury securities (HTM)	2,764,446		ľ			3,436,541		1		6,200,987		Reserve for amortisation of treasury securities (HTM)	2,076,822			687,624						
		Rese amori of tru secu (H						3,4				6,2		Reser amori of tro secu (H	2,0			Ŭ						
		Asset valuation reserve	2,534,874,738	1	1	1		1	1	1	1	2,534,874,738		set lation rve	3,689,495,550	(1,154,620,812)	•			Ċ	Ì	1		
		Asset revaluation reserve	2,534									2,534,4		Asset revaluation reserve	3,689,4	(1,15								
		s of Pre Pre CCI	2,231	1	1	1	1	1	1	1		617,792,231		s of Ver	1,031					1,200	1	1		
πιγ		Excess of reserve over pre take-over loss-BCCI	617,792,231									617,75		Excess of reserve over pre take-over loss-BCCI	586,531,031					31,261,200				
5		e nd		1	1	1			1		1	000)			000	•	•	•	•	'	•	•	•	-
s III		Dividend equalisation reserve	356,040,000									356,040,000		Dividend equalisation reserve	356,040,000									
Changes III Equit				•	•	418				•	•	268				•	•	•	•	•	•	•	•	_
	01	Statutory reserve	111,797,850			879,902,418						,991,700,268	015	statutory reserve	11,797,									
01 v	1 20		°	20		- 87						6	er 20		6,111,797,850 6,111,797,850			,		•			•	
mhe		Paid up capital	6,111,797,850	916,769,670								7,028,567,520	cemb	Paid up capital	1,797,8									
Dece		4.0 -			_								Dec	d o						s	_		_	
1 0 16 14 3 1	TC n		y 2016	r 2015	r 2015	eserve	fT) of	on of TM)	slation		or OBU	er 2016	ed 31		/ 2015	count	) of	PR1)	d for	ver los	lifference			11
ende	רוותר		Januar	ued for	paid fo	utory r	revalua ies (HI	ortisati ies (H	cy tran	te year	ment fi	Decemb	end		anuary	Prope	duation ies (HI	es (H)	eserve	-take o	nslation d	e year	aid	10-91-
UIIU	ycar	ars	as at 1	uare iss	idend ]	to state	ent of securit	for am securit	curren e	it for th	r adjust	s at 31 l	year	urs	us at 1	deficit ation o	for reva	for ame	ent of 1 king as	r of pre	rencytra	t for th	idend I	distant and
Collsolldated Statellfelit 01 for the year ended 31 December 20		Particulars	3alance as at 1 January 2016	Bonus share issued for 2015	Cash dividend paid for 2015	Transfer to statutory reserve	Adjustment of revaluation of treasury securities (HFT)	Reserve for amortisation of treasury securities (HTM)	Foreign currency translation difference	Net profit for the year	Currency adjustment for OBU	Balance as at 31 December 2016	for the year ended 31 December 2	Particulars	Balance as at 1 January 2015	Surplus/(deficit).on account of revaluation of properties	Reserve for revaluation of treasury securities (HFT)	Reserve for amortisation of treasury securities (HTM)	Adjustment of reserved for non-banking assets	Recovery of pre-take over loss	Foreign currency translation difference	Net profit for the year	Cash dividend paid	TO T
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Dhaka, 20 March 2017

Rahman Rahman Huq

Chartered Accountants



## Eastern Bank Ltd.

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## **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

#### Eastern Bank Limited Profit & Loss Account for the year ended 31 December 2016

for the year chaed of December 2010			
	Note	2016 Taka	2015 Taka
Interest income	25	13,545,638,173	13,338,187,892
Interest paid on deposits and borrowings etc.	26	(8,016,221,690)	(9,793,129,887)
Net interest income		5,529,416,483	3,545,058,005
Investment income	27	3,315,432,277	3,576,370,328
Commission, exchange and brokerage	28	2,449,245,814	2,629,430,927
Other operating income	29	164,926,912 5,929,605,003	<u>144,843,472</u> 6,350,644,727
Total operating income (A)		11,459,021,486	9,895,702,732
	20		
Salary & allowances (except those of MD)	30	2,800,838,055	2,560,741,641
Rent, taxes, insurance, utilities etc. Legal & professional expenses	31 32	635,809,908 109,721,716	604,864,153 104,249,918
Postage, stamp, telecommunication, etc.	33	138,553,553	127,867,304
Stationery, printing, advertisements, etc.	34	299,380,147	281,559,632
Managing Director's salary and allowances	35	20,413,194	19,240,568
Directors' fees & expenses	36	3,769,127	3,926,740
Auditors' fees	37	805,000	575,000
Depreciation and repair of Bank's assets	38	496,720,598	502,390,170
Other expenses	39	534,795,483	485,797,065
Total operating expenses (B)		5,040,806,781	4,691,212,191
Profit before provision (C=A-B)		6,418,214,705	5,204,490,541
Provision for loans and advances	13.4.1	202 004 025	201 442 264
General provision Specific provision (net off w/off recovery)		283,884,025 1,902,684,147	201,443,264 2,020,593,013
Provision for off-balance sheet exposures		101,003,143	41,962,728
Other provision	40	(268,868,702)	(476,064,123)
Total provision (D)	10		
Total profit before taxes (E=C-D)		2,018,702,613 4,399,512,092	1,787,934,882 3,416,555,659
Provision for taxation (F)	41	4,555,512,052	5,410,555,055
Current tax expense		1,773,164,131	1,275,558,787
Deferred tax (income)/expense		(30,138,865)	(79,919,330)
Total provision for tax		1,743,025,266	1,195,639,457
Net profit after tax (G=E-F)		2,656,486,826	2,220,916,202
Appropriations	15	(070.002.410)	
Statutory reserve General reserve	15	(879,902,418)	-
General reserve		(879,902,418)	
Retained surplus for the year		1,776,584,408	2,220,916,202
Earnings per share (EPS)	42	3.78	3.16
The annexed notes 1 to 45 form an integral part of these financial s	tatamante		
The unnexed notes 1 to 45 form an integral part of these financial si	uuemenis.		
(Small)			10.
(leavery)	Chief	2hini	(he)
Managing Director & CEO Director			/
	Dire	ctor	Chairman
		our annexed repo	rt of same date
		our annexed repo	
		our annexed repo Rafm Rahm	rt of same date nen Rehman hag an Rahman Huq
Dhaka, 20 March 2017		our annexed repo Rafm Rahm	rt of same date nen Rehman hag
Dhaka, 20 March 2017		our annexed repo Rafm Rahm	rt of same date nen Rehman hag an Rahman Huq
		our annexed repo Rafm Rahm	rt of same date nen Rehman hag an Rahman Huq
Dhaka, 20 March 2017 Eastern Bank Limited		our annexed repo Rafm Rahm	rt of same date nen Rehman hag an Rahman Huq
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement		our annexed repo Rafm Rahm	rt of same date nen Rehman hag an Rahman Huq
Dhaka, 20 March 2017 Eastern Bank Limited		our annexed repo Rafar Rahm Chart	rt of same date nan Rahman Hog an Rahman Hug ered Accountants
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement		our annexed repo Rahm Rahm Chart	rt of same date nan Rahman Hug ered Accountants 2015
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement	Signed as per c	our annexed repo Rafar Rahm Chart	rt of same date nan Rahman Hog an Rahman Hug ered Accountants
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities	Signed as per c	our annexed repo Rahm Chart 2016 Taka	rt of same date nan Rohman Hug an Rahman Hug ered Accountants 2015 Taka
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash	Signed as per c	ur annexed repo Rahm Chart 2016 Taka 14,459,952,512	rt of same date nan Rahman Hug an Rahman Hug ered Accountants 2015 Taka 12,848,541,447
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest paid	Signed as per c	ur annexed repo Rahm Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043)	rt of same date nan Rahman Hug an Rahman Hug ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569)
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash	Signed as per c	ur annexed repo Rahm Chart 2016 Taka 14,459,952,512	rt of same date nan Rahman Hug an Rahman Hug ered Accountants 2015 Taka 12,848,541,447
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received)	Signed as per c	ur annexed repo Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764	rt of same date nan Rohman Hug an Rahman Hug ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest receipts in cash Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recovery of loans previously written off	Signed as per c	2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967	rt of same date nan Rohman Hug an Rahman Hug ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370 2,821,108,202 3,418,080,852 281,710,606
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recovery of loans previously written off Cash payments to employees (including directors)	Signed as per o	2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967 (2,782,961,428)	rt of same date man Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 1010,306,370 2,821,108,202 3,418,080,852 281,710,606 (2,559,873,725)
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recovery of loans previously written off Cash payments to suppliers	Signed as per of Note	2016 Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967 (2,782,961,428) (1,417,702,446)	rt of same date nan Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370 2,821,108,202 3,418,080,852 281,710,606 (2,559,873,725) (1,342,751,460)
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Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recovery of loans previously written off Cash payments to employees (including directors) Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Cash generated from operating activities before changes in and liabilities (i) Increase/(decrease) in operating assets and liabilities Sale/(purchase) of trading securities Loans and advances to customers (other than banks) Other assets Deposits from other banks Deposits from customers (other than banks) Recovery from BCCI assets Liabilities or provision Other liabilities Cash generated from operating assets and liabilities (ii) Recovery from BCCI assets Liabilities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of property, plant and equipment	Signed as per of Note 13.4.1 13.3.2 operating assets 43 12.a.1 17.2	2016 Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 (3,4792,448) (1,417,702,446) (1,417,702,446) (1,418,04,73) 164,926,911 (534,795,483) 7,374,369,338 782,145,588 (21,880,661,882) (1,103,952,043) 297,406,250 12,167,602,010 	rt of same date man Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370 2,821,108,202 3,418,080,852 281,710,606 (2,559,873,725) (1,342,751,460) (1,688,412,500) 4,087,993,853 9,539,969,644 (11,566,249,898) (378,667,598) 720,581,038 9,947,559,385 31,261,200 493,352,384 (2,069,645,488) 1,271,842,142 7,990,002,809 12,077,996,662 (7,711,558,484) (277,691,683)
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Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest paid Dividend receipts Fees and commission receipts in cash Income from investment (other than dividend received) Recovery of loans previously written off Cash payments to employees (including directors) Cash payments to employees (including directors) Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Cash generated from operating activities before changes in and liabilities (i) Increase/(decrease) in operating assets and liabilities Sale/(purchase) of trading securities Loans and advances to customers (other than banks) Other assets Deposits from other banks Deposits from customers (other than banks) Recovery from BCCI assets Liability for tax Liabilities Cash generated from operating assets and liabilities (ii) Net cash from operating activities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Net cash used in investing activities	Signed as per of Note 13.4.1 13.3.2 operating assets 43 12.a.1 17.2 44	2016 Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967 (2,782,961,428) (1,417,702,446) (94,848,0,473) 164,926,911 (534,795,483) 7,374,369,338 782,145,588 (21,880,661,882) (1,103,952,043) 297,406,250 12,167,602,010 (- (794,544,794) (2,398,724,580) 548,167,377 (12,382,562,073) (5,008,192,735) (194,512,063) (259,872,371) (600,000,000)	rt of same date man Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 1010,306,370 2,821,108,00 (2,559,873,725) (1,342,751,460) (1,688,991,842) 144,843,472 (688,412,500) 4,087,993,853 9,539,969,644 (11,566,249,898) (378,667,598) 720,581,038 9,947,559,385 31,261,200 493,352,384 (2,069,645,488) 1,271,842,142 7,990,002,809 12,077,996,662 (7,711,558,484) (277,691,683) (500,000,000)
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest receipts in cash Income from investing activities of Cash payments to employees (including directors) Cash payments to operating activities Payments for other operating activities Payments for other operating activities Cash generated from operating activities before changes in and liabilities (i) Increase/(decrease) in operating assets and liabilities Sale/(purchase) of trading securities Loans and advances to customers (other than banks) Other assets Deposits from other banks Deposits from customers (other than banks) Recovery from BCCI assets Liability for tax Liabilities or provision Other liabilities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading securities (Purchase)/sale of property, plant and equipment Investment in Subsidiary-EBL Securities Limited Net cash used in investing activities (C) Cash flows from financing activities Borrowings from other banks, financial institutions and age Dividend paid (cash dividend) Net cash from financing activities	Signed as per of Note 13.4.1 13.3.2 operating assets 43 12.a.1 17.2 44	2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967 (2,782,961,428) (1,417,702,446) (948,480,473) 164,926,911 (534,795,483) 7,374,369,338 782,145,588 (21,880,661,882) (1,103,952,043) 297,406,250 12,167,602,010 (794,544,794) (2,398,724,580) 548,167,377 (12,382,562,073) (5,008,192,735) (194,512,063) (259,872,371) (600,000,000) (1,054,384,434) 8,517,680,311 (1,222,359,570) 7,295,320,741	rt of same date man Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370 2,821,108,202 3,418,080,852 281,710,606 (2,559,873,725) (1,342,751,460) (1,688,91,842) 144,843,472 (688,412,500) 4,087,993,853 9,539,969,644 (11,566,249,88) (378,667,598) 372,0581,038 9,947,559,385 31,261,200 493,352,384 (2,069,645,488) 1,271,842,142 7,990,002,809 12,077,996,662 (7,711,558,484) (277,691,683) (500,000,000) (8,489,250,167) 4,522,842,389 (1,222,359,570) 3,300,482,819
Dhaka, 20 March 2017 Eastern Bank Limited Cash Flow Statement for the year ended 31 December 2016 A) Cash flows from operating activities Interest receipts in cash Interest paid Dividend receipts Fees and commission receipts in cash Income from investing activities (interest paid) Recovery of loans previously written off Cash payments to employees (including directors) Cash payments to suppliers Income taxes paid Receipts from other operating activities Payments for other operating activities Cash generated from operating activities before changes in and liabilities (i) Increase/(decrease) in operating assets and liabilities Sale/(purchase) of trading securities Loans and advances to customers (other than banks) Other assets Deposits from other banks Deposits from ther banks Recovery from BCCI assets Liabilities Cash generated from operating activities (Purchase)/sale of non-trading securities (Purchase)/sale of non-trading activities (Purc	Signed as per of Note 13.4.1 13.3.2 operating assets 43 12.a.1 17.2 44 11	2016 Rahm Chart 2016 Taka 14,459,952,512 (8,043,433,043) 78,344,764 2,449,245,816 3,569,250,241 380,021,967 (2,782,961,428) (1,417,702,446) (948,480,473) 164,926,911 (534,795,483) 7,374,369,338 782,145,588 (21,880,661,882) (1,103,952,043) 297,406,250 12,167,602,010 (794,544,794) (2,398,724,580) 548,167,377 (12,382,562,073) (5,008,192,735) (194,512,063) (259,872,371) (600,000,000) (1,054,384,434) 8,517,680,311 (1,222,359,570)	rt of same date man Rahman Huq ered Accountants 2015 Taka 12,848,541,447 (9,247,567,569) 1010,306,370 2,821,108,202 3,418,080,852 281,710,606 (2,559,873,725) (1,342,751,460) (1,688,991,842) 144,843,472 (688,412,500) 4,087,993,853 9,539,969,644 (11,566,249,898) (378,667,598) (378,667,598) (378,667,598) (378,667,598) 31,261,200 493,352,384 (2,069,645,488) 1,271,842,142 7,990,002,809 12,077,996,662 (7,711,558,484) (277,691,683) (500,000,000) (8,489,250,167) 4,522,842,389 (1,222,359,570)

Eastern Bank Limited Liquidity Statement (Asset and Liability Maturity Analysis) as at 31 December 2016						Figures in Tak
Particulars	Not more than 1 month term	1-3 months term	3-12 months term	1-5 years term	Above 5 years term	Total
Assets						
Cash in hand (including balance with Bangla- desh Bank and its agent Bank)	12,198,971,592	I	1	1	I	12,198,971,592
Balances with other banks and financial institutions	6,536,114,143	3,873,761,264	3,162,411,800		1	13,572,287,207
Money at call and short notice	100,000,000	1	1	1	1	100,000,000
Investments	2,485,100	12,199,041	5,941,006,753	7,271,900,788	8,221,042,101	21,448,633,783
Loans and advances	17,791,062,506	24,605,448,170	53,706,208,233	50,598,195,066	5,382,773,561	152,083,687,536
Fixed assets including land, building, furniture and fixtures	11,705,823	23,411,647	105,352,410	497,040,379	5,302,583,689	5,940,093,948
Other assets	15,995,638	1,435,297,658	654,196,868	1,250,064,273	2,332,179,153	5,687,733,590
Non-banking assets	1	1	19,617,500	134,433,000	1	154,050,500
Total assets	36,656,334,802	29,950,117,780	63,588,793,564	59,751,633,506	21,238,578,504	211,185,458,156
Liabilities						
Borrowing from other banks, financial institu- tions and agents	6,995,074,055	7,637,240,173	13,050,139,040	9,468,157,221	1,910,549,260	39,061,159,749
Deposits and other accounts	19,306,563,550	19,122,266,272	33,576,136,047	66,048,436,311	2,230,756,470	140,284,158,650
Provisions & other liabilities	1,144,030,715	767,326,316	432,854,247	6,620,721,582	2,303,564,493	11,268,497,353
Total liabilities	27,445,668,320	27,526,832,761	47,059,129,334	82,137,315,114	6,444,870,223	190,613,815,752
Net liquidity gap	9,210,666,482	2,423,285,019	16,529,664,230	(22, 385, 681, 608)	14,793,708,281	20,571,642,404
Cumulative net liquidity gap	9,210,666,482	11,633,951,501	28,163,615,731	5,777,934,123	20,571,642,404	

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#### Eastern Bank Limited and its subsidiaries

Notes to the Financial Statements

as at and for the year ended 31 December 2016

1 The Bank and its activities

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- 1.1 Eastern Bank Limited was incorporated in Bangladesh as a public limited company to carry out all kinds of banking business inside and outside Bangladesh. The Bank took over the business, assets, liabilities and losses of erstwhile Bank of Credit & Commerce International (Overseas) Limited (hereinafter referred to as BCCI) as they stood after reduction or adjustments in accordance with the provisions of the BCCI (Reconstruction) Scheme, 1992. The Bank commerced operations from 16 August 1992 and at present it has 82 branches across major cities in Bangladesh. The shares of the Bank is listed with both Dhaka Stock Exchange (DSE) Limited and Chittagong Stock Exchange (CSE) Limited. The registered office of the Bank is located at Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka-1000.

The principal activities of the Bank are to provide a comprehensive range of financial products (loans and deposits) and services, personal and commercial banking, trade services, cash management, treasury, securities and custodial services.

#### 1.2 Offshore Banking Unit (OBU)

Offshore Banking Unit (OBU) Offshore Banking Unit (OBU) Offshore Banking Unit (OBU) Offshore Banking Unit (OBU) or "the Unit") 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 ref. BRPD(P)744((89)/2004-303 dated 25 January 2004. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institutions 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 & Type - C industrial units within the EPZs subject to compliance by the industrial units with the guidelines of 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 guidelines.

The unit commenced its operations from 19 May 2004 and its office is located at Jiban Bima Bhaban, 10 Dilkusha C/A (1st floor), Dhaka-1000.

#### 1.3 Subsidiaries of the Bank

Substitutes of the bank The Bank has four fully owned subsidiaries; three of them have been in operations on the reporting date. These are EBL Securities Limited, EBL Investments Limited and EBL Finance (HK) Limited. Although the subscription of another fully owned subsidiary 'EBL Asset Management Limited' is completed, full fledged operation of this company is yet to start.

#### EBL Securities Limited

EBL Securities Limited (EBLSL), a securities brokerage firm acquired in two phases, is a public limited company having TRECs (Trading Right Entitlement Certificate) and ordinary shares of both the bourses i.e. Dhaka Stock Exchange (DSE) Ltd. and Chittagong Stock Exchange (CSE) Ltd. The principal activities of this subsidiary are to buying, selling and settlement of securities on behalf of investors and in its own portfolio. Registered office of EBLSL is located at 59, Motijheel C/A (1st Floor), Dhaka-1000.

#### estments Limited

EBL Investments Limited (EBLIL) was incorporated on 30 December 2009. It obtained required license from BSEC in January 2013 and started full fledged operations of merchant banking, portfolio management, underwriting etc. from June 2013. Registered office of EBLIL is located at 59, Motijheel C/A (1st Floor), Dhaka-1000.

#### vii) REPO transaction

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REPO transactions BFRSs: When an entity sells a financial asset and simultaneously enters into an agreement to repurchase the same (or a similar asset) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a collateralised borrowing and the underlying asset continues to be recognised in the entity's financial statements. This transaction will be treated as borrowing and the difference between selling price and repurchase price will be treated as interest expense.

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

#### viii) Financial guarantees

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

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, financial guarantees such as LC & LG should be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash margin

#### ix) Cash and cash equivalents

BFRSs: Cash and cash equivalent items should be reported as cash item as per BAS 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, mo short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks. ney at call and

#### Non-banking assets BFRSs: No indication of non-banking assets is found in any BFRSs. x)

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, there exists a face item named non-banking assets

#### Cash flows statement xi)

BFRSs: Cash flows statement can be prepared either in direct method or indirect method. The presentation method is selected to present cash flows information in a manner that is most suitable for the business or industry. Whichever method selected should be applied

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, cash flow statement is to be prepared following a mixture of direct

Balance with Bangladesh Bank (cash reserve requirement) BFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per BAS 7. Bangladesh Bank: Balance with Bangladesh Bank should be treated as cash and cash equivalents. xii)

#### Off balance sheet items

BFRSs: No concept of off balance sheet items in any BFRS; so nothing to disclose as off-balance sheet items.

Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, off-balance sheet items i.e. LC, LG, acceptance should be disclosed separately on the face of the balance sheet.

#### xiv) Loans and advance net of provision

BFRSs: Loans and advances should be presented net of provisions

Bangladesh Bank: As per BRPD circular 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

\*Please refer to note 2B compliance of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs) for further detail

#### xv) Recognition of interest in suspense

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

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

#### xvi) Presentation of intangible asset

BFRS: An intangible asset must be identified and recognised, and the disclosure must be given as per BAS 38. Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no. 14 dated 25 June 2003.

#### 2.2 Basis of measurement

2.3

- The consolidated financial statements of the Group and the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items Governi

sais except for the following material items: overnment treasury bills and bonds designated as 'Held for Trading (HFT)' are marked-to-market weekly with resulting gain credited to revaluation reserve account but loss charged to profit and loss account. Jovernment treasury bills and bonds designated as 'Held to Maturity (HTM)' are amortised yearly with resulting gain credited to amortisation reserve account but loss charged to profit and loss account. d is recognised at cost at the time of acquisition and subsequently measured at fair value as per BAS 16 'Property, Plant & Equipment' and BSEC notification no. SEC/CMRRCD/2009-193/150/Admin/51 dated 18 August 2013. Land is re

#### Going Concern Basis of Accounting

These financial statements have been prepared on the assessment of the Bank's ability to continue as a going concern. EBL has neither any intention nor any legal or regulatory compulsion to liquidate or curtail materially the scale of any of its operations. The key financial parameters (including liquidity, profitability, asset quality, provision sufficiency and capital adequacy) of the Bank continued to exhibit a healthy trend for couple of years. The rating outlook of the Bank as denoted by both the rating agencies (CRISL and Moodys) is 'stable'. Besides, the management is not aware of any material uncertainties that may cast significant doubt upon the Bank's ability to continue as a going concern.

#### 2.4 Use of estimates and judgments

The preparation of the consolidated financial statements of the Group and the separate financial statements of the Bank in conformity with BFRSs require management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amount of assets, liabilities, income and expenses. Actual results may differ from these estimates.

reported amount or assets, nanomes, income and expenses. Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised and in any future period affected. Key estimates include the following:

- Loan loss provision Revaluation of land Deferred tax assets/liabilities
- Gratuity & superannuation fund Useful lives of depreciable assets

#### 2.5 Foreign currency transactions and translations

Functional and presentation currency The financial statements of the Group and the Bank are presented in Bangladesh Taka (BDT) which is the functional currency of the parent, except OBU and EBL Finance (HK) Ltd, where functional currency is US Dollar (USD) and Hong Kong Dollar (HKD) respectively. All financial information presented in Taka has been rounded off to the nearest integer, except when otherwise indicated.

financial information presented in Taka has been rounded off to the nearest integer, except when otherwise indicated. Conversion of foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currencies (Bangladesh Taka in case of EBL main operations, US Dollar in case of OBU and HKD in case of EBL Finance (HK) Limited) at the rate of exchange ruling on the day of transactions. Monetary assets and liabilities denominated in foreign currency ratenslated to the functional currency standard mid-rate of exchange ruling at the reporting date. Effects of exchange rate differences (rates at which transactions were initially recorded and the rate prevailing on the reporting date/date of settlements) applied on the monetary assets or liabilities of the Bank are recorded in the profit rand loss account as per BAS 21 "The Effect of Changes in Foreign Exchange Rates'. **Translation of foreign currency financial statements Assets and liabilities of ONI and EBL Finance (HK) Limited have been translated to the Taka (functional currency of the Bank)** using

Assets and liabilities of OBU and EBL Finance (HK) Limited have been translated into Taka (functional currency of the Bank) using year-end standard mid-rate of exchange (i.e. the closing rate) whereas income and expenses are translated using monthly average rate of standard mid-rates of exchange of the Bank. The cumulative amount of net exchange rate differences has been presented separately as a component of equity as per BAS 21.

#### 2.6 Basis of consolidation

- entities controlled by the parent (the Bank). Control exists when the Bank has the power over the subsidiaries sidiaries (inves
- Subsidiaries (investees) are entities controlled by the parent (the Bank). Control exists when the Bank has the power over the subsidiaries that gives right to direct relevant activities, exposure, or rights, to variable returns from its involvement with the subsidiaries, and the ability to use its power over the subsidiaries of affect the amount of the Banks returns. The consolidated financial statements incorporate the financial statements of the Bank and its subsidiary companies from the date that control commences until the date that control ceases. The financial statements of the Bank and its subsidiary companies are incorporated on a line by line basis and the investments held by the parent (the Bank) are eliminated against the corresponding share capital of group entities (subsidiaries) in the consolidated financial statements. Financial assets and liabilities are offset and there is an intention to estile on a net basis or to realise the asset and settle the liability to offset the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability is multaneously. Items are not offset in the consolidated financial statements unless required or permitteed by accounting standards and regulators.

E)	Effects of exchange rate changes on cash and cash equivalents	820,161	1,249,911
F)	Opening cash and cash equivalents	24,640,180,161	17,749,700,936
G)	Closing cash and cash equivalents (D+E+F)*	25,873,743,899	24,640,180,161
	*Cash and cash equivalents at end of the year consists of:		
	Cash in hand (including foreign currencies) 3.1	2,034,945,887	1,781,450,102
	Balances with Bangladesh Bank and its agent bank(s) 3.2	10,164,025,705	9,162,962,735
	Balances with other banks and financial institutions 4	13,572,287,207	13,690,983,224
	Money at call and short notice 5	100,000,000	-
	Prize bonds 6.1	2,485,100	4,784,100
		25,873,743,899	24,640,180,161

Director

The annexed notes 1 to 45 form an integral part of these financial statements

leany Managing Director & CEO

Dhaka, 20 March 2017

[ota] Surplus in profitand loss account Surplus in profit and loss account Foreign currency translation difference Foreign currency translation difference Reserve for non-banking assets Reserve against non banking assets General Reserve Reserve for revaluation of treasury securities Reserve for revaluation of treasury securities (HFI) Reserve for amortisation of treasury segurities Reserve for amortization of treasury securities 436.5 Asset revaluation reserve Asset revaluation reserve Excess of reserve over pre take-over loss-BCCI Excess of reserve over pre-take over loss-BCCI Dividend equalisation reserve Dividend equalisation reserve Statutory reserve Statutory reserve 2015 Paid-up capital ember Paid-up capital 916, ended 31 Dec 2015 r amortisation of scurities (HTM) t of revaluation curities (HFT) ed for the year

#### EBL Finance (HK) Limited

4)

3,113

chadhi

Director

569,

587.

31.261

56,040,000

6,111,797,850 6,111,797,850

for OBU nber 2015

EBL Finance (THK) Limited, the first foreign subsidiary of EBL, was incorporated on 28 November 2011 with Hong Kong (HK) authority. This subsidiary started its full fledged business operations (offshore trade finance, advising, documents collection etc.) in Hong Kong during 2013 after obtaining all the required licenses from Bangladesh and Hk authority. Registered office of EBL Finance (HK) Limited is Unit 1201, 12th Floor, Albion Plaza, 2-6 Granville Road, Tsimshatsui, Hong Kong.

#### EBL Asset Management Limited

EBL Asset Management Limited (EBLAML) was incorporated on 9 January 2011 to carry out the business of asset management, capital market operation, equity investment etc. Subscription of this company was completed in 2015 but full fledged business operation will start after getting license from BSEC.

Basis of preparation and significant accounting policies

#### Basis of preparation

Separate and consolidated financial statements

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

#### 2.1 Statement of compliance

2

The Financial Reporting Act 2015 (FRA) was enacted in 2015. But the Financial Reporting Council (FRC) under the FRA is yet to be formed which is 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 statements under such financial reporting standards.

Act 1991 has been amended to require banks to prepare their financial statements under such financial reporting standards. The FRC is yet to be formed and as such no financial reporting standards have been issued as per the provisions of the FRA. Hence, the consolidated financial statements of the Bank and its subsidiaries and the separate financial statements of the Bank as at and for the year ended 31 December 2016 have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by Bangladesh Financial Reporting standards (BFRS) and the requirements of the Bank Company Act 1991, the rules and regulations issued by Bangladesh Bank (BB), the Companies Act 1994, the Securities and Exchange Rules 1987. In case any requirement of the Bank Company Act 1991 and provisions and circulars issued by BB differ with those of BFRSs, the requirements of the Bank Company Act 1991 and provisions and circulars issued by BB shall prevail. Material departures from the requirements of BFRS are as follows:

#### i) Presentation of financial statements

Presentation of hnancial statements BFRSs: As per BAS 1 financial statements shall comprise statement of financial position, comprehensive income statement, changes in equity, cash flows statement, adequate notes comprising summary of accounting policies and other explanatory information. As per para 60 of BAS 1, the entity shall also present current and non-current assets and liabilities as separate classifications in its statement of financial position. Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flows statement, statement of changes in equity, liquidity statement) and certain disclosures therein are guided by the "First Schedule" (section 38) of the Bank Company Act 1991 (amendment up to 2013) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of BB. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications.

#### ii) nts in shares, mutual funds and other securities

BFRSs: As per requirements of BAS 39, investments in shares and securities generally fall either under 'at fair value through Profit and Loss Account' or under 'available for sale' account where any change in the fair value at the year-end is taken to profit and loss account or tion reserve account respectively.

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

The Bank reviews its investment in shares & MFs at each quarter end and took provision of Tk. 79.97 million as of 2016 as per BB guidel (note 13.8)

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

BFRSs: As per requirement of BAS 39, T-bills and T-bonds are to be categorised as 'Held For Trading (HFT)' and 'Held To Maturity (HTM)' where any change in the fair value of HFT securities is recognised in profit and loss account, and amortised cost method is applied for HTM an effective interest rate

securnces using an entective interest rate. Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 January 2009, amortisation loss is charged to profit and loss account, mark-to-market loss on revaluation of government securities (T-bills/T-bonds) categorised as HTF is charged to profit and loss account, but any unrealised gain on such revaluation is recognised to revaluation reserve account. T-bills/T-bonds designated as HTM are measured at amortised cost method but interest income/gain is recognised through equity.

The Bank recognised revaluation loss of Tk. 222 million and amortisation loss of Tk. 83 million in profit and loss account in 2016 against its investment in government treasury securities catagorised as HFT and HTM respectively. Unrealised gain of Tk. 12 million arising from evaluation of HFT securities and Tk. 6 million arising from amortisation gain have been booked in equity as reserve in compliance with BB guidelines (note 19 & 20).

#### Provision on loans and advances iv)

Provision on loans and advances BFRSs: As per BAS 39 an entity should undertake impairment assessment when objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis. Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 16 dated 18 November 2014 and BRPD circular no. 8 dated 2 August 2015, a general provision @ 0.25% to 5% under different categories of unclassified loans (standard/SMA loans) should be maintained regardless of objective evidence of impairment. And specific provision for sub-standard/doubful/bad-loss loans should be maintained regardless of objective evidence of impairment. And specific provision for sub-standard/doubful/bad-loss loans should be provided for off-balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

The Bank charged to its profit & loss account a general provision of Tk. 385 million (Tk. 284 million against unclassified loans & advances, and Tk. 101 million for off-balance sheet exposures) in 2016 (note 13.4.1).

#### v)

Other comprehensive income and appropriation of profit BFR5s: As per BA5 10 ther Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income (OCI) statement. BFR5s do not require appropriation of profit to be shown on the face of the statement of comprehensive income.

Bangladesh Bank: The templates of financial statements issued by BB do not include other comprehensive income nor are the elements of other comprehensive income allowed to be included in a single Other Comprehensive Income (OCI) 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. Furthermore, the above templates require disclosure of appropriation of profit on the face of profit and loss account.

#### vi) Financial instruments - presentation and disclosure

As per BB guidelines, in certain cases financial instruments are categorised, recognised, measured and presented differently from those prescribed in BAS 39. As such some disclosures and presentation requirements of BFRS 7 and BAS 32 cannot be made in these financial

- statucarus and regulators. Intra-group balances and transactions, and any unrealised income and expenses arising from intra-group transactions are eliminated in preparing the consolidated financial statements. Unrealised losses are eliminated in the same way as unrealised gains, but only to the extent that there is no evidence of impairment.

#### oss of control

Loss of control Upon loss of control of a subsidiary the group derecognises the assets (including any goodwill) and liabilities of the subsidiary at carrying amount, any non controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit arising on the loss of control is recognised in profit and loss account. If the group retains any interest in the former/previous/ex-subsidiary, then such interest is measured at fair value at the date that the control is lost. However, the group has neither lost control nor derecognised any asset or liability of any of its subsidiaries in the reporting period.

#### 2.7 Cash flows statement

Cash flows statement has been prepared in accordance with BAS 7 'Statement of Cash Flows' and under the guideline of BB BRPD circular no. 14 dated 25 June 2003. The statement shows the structure of changes in cash and cash equivalents during the financial year.

2.8 Reporting period These financial statements of the Group, the Bank and its subsidiaries, cover one calendar year from 1 January to 31 December

#### 2.9 Liquidity statement

The liquidity statement has been prepared mainly on the basis of remaining maturity grouping of assets and liabilities as at the close of the year as per following bases:

Particulars	Basis of Use				
Cash, balance with other banks and financial institutions, money at call and short notice, etc.	Stated maturity/observed behavioral trend.				
Investments	Residual maturity term.				
Loans and advances	Repayment/maturity schedule and behavioral trend (non-maturity products).				
Fixed assets	Useful life.				
Other assets	Realization/amortization basis.				
Borrowings from other banks and financial institutions	Maturity/repayment term.				
Deposits and other accounts	Maturity and behavioral trend (non-maturity products).				
Other long term liability	Maturity term.				
Provision and other liability	Settlement/adjustment schedule basis.				

2.10 Significant accounting policies The accounting policies set out below have been applied consistently to all periods presented in these financial statements, and have been applied consistently by group entities except otherwise instructed by Bangladesh Bank as the prime regulator

#### Accounting policies of subsidiaries

The financial statements of subsidiaries 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 of 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 EBL Finance (HK) Limited which is incorporated in Hong Kong.

#### Assets and basis of their valuation i) Cash and cash equivalents

Cash and cash equivalents include notes and coins in hand and at ATM, unrestricted balances held with BB and its agent bank, balance with other banks and financial institutions, money at call and on short notice and prize bonds which are not ordinarily susceptible to change in value.

#### ii) Investments

All investments (other than government treasury securities) are initially recognised at cost, including acquisition charges associated with investment. Accounting treatment of government treasury securities (categorised as HFT or/and HTM) is given following DOS circular 5 dated 26 May 2008 and subsequent clarifications on 28 January 2009. ociated with the

#### Held to Maturity (HTM)

Investments which are intended to be held till maturity are classified as Held to Maturity (HTM). These are measured at amortised cost at each year-end by taking into account any discount or premium on acquisition. Premiums are amortised and discounts are accredited, using the effective or historical yield. Any increase in value of such investments is booked to equity but decrease to profit and loss account.

#### Held for Trading (HFT)

These are investments primarily held for selling or trading. After initial recognition, investments are marked to market weekly and any decrease in the present value is recognized in the Profit and Loss Account and any increase is booked to Revaluation Reserve Account through Profit and Loss Account as per DOS Circular no. 05 dated 28 January 2009

#### **REPO and reverse REPO**

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no. 6 dated 15 July 2010 of BB. In case of REPO of both coupon and non-coupon bearing (treasury bill) securities, the Bank adjusts the revaluation reserve account for HFT securities and stops the weekly revaluation (if the revaluation date falls within the REPO period) of the same security. For interest bearing security, the Bank does not accrue interest during REPO period.

#### Investments - Initial recognition and subsequent measurement at a glance

#### Investments are stated as per following bases:

Investment class	Initial recognition	Measurement after initial recognition	Recording of changes
Govt. T-bills/T-bonds-Held for Trading (HFT)	Cost	Fair value	Loss to Profit and Loss Account, gain to Revaluation Reserve through Profit and Loss Account.
Govt. T-bills/T-bonds-Held to Maturity (HTM)	Cost	Amortised cost	Increase in value of such investments is booked to equity, decrease to profit and loss account.
Debenture/Bond	Face value	None	None
Shares (Quoted) *	Cost	Lower of cost or market value (overall portfolio)	Loss (net off gain) to profit and loss account but no unrealised gain booking.
Shares (Unquoted)*	Cost	Lower of cost or Net Asset Value (NAV)	Loss to profit and loss account but no unrealised gain booking.
Mutual fund (Closed-end) *	Cost	Lower of cost and (higher of market value and 85% of NAV)	Loss (net) to profit and loss account but no unrealised gain booking.
Prize bond	Cost	Cost	None

\* Provision for shares against unrealised loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for r funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of Bangladesh Bank.

Equity r 2016

Statement of Changes in for the year ended 31 December

Limited

Bank

Eastern



# Simple Math®

# Eastern Bank Ltd. Eastern Bank Ltd.

#### estment in Subsidiarie

Investment in subsidiaries are accounted for under the cost method of accounting in the Bank's financial statements in accordance with BAS 27 'Consolidated and Separate Financial Statements' and BFRS 3 'Business Combination'. Impairment of investment in subsidiaries is made as per the provision of BAS 36 'Impairment of Assets'.

#### iii) Loans, advances and provisions

Loans and advances comprise of non-derivative financial assets with fixed or determinable payment and are not quoted in an active market. These are recognised at gross amount on the date on which the are originated. The group has not designated any loans and advances' upon initial recognition as at fai value through profit and loss account or available-for-sale.

After initial recognition, 'loans, advances and receivables' are subsequently me ured at amortised cost main recognition, noise, available and receivance and recovariate an subsequently inexatice at a financial asset is ount at which the asset is measured at initial recognition less principal repayments, using EIR 4. The EIR is the rate that exactly discounts estimated future cash receipts (estimates cash flows rring all contractual terms of the instrument but not future credit losses) during the expected life g effective int method. The EIR is the rate that exactly disc considering all contractual terr of the financial instrument

#### Provision:

Heads

General provisions @ 0.25% to 5% under different categories on unclassified loans (standard/SMA) and @ 1% on off-balance sheet exposures, and specific provisions @ 20%, 50% & 100% on classified (substandard/doubful/bad-loss) loans are made on the basis of quarter-end review by the management and instructions contained in BRPD circular no.14 dated 25 September 2014, BRPD circular no. 19 dated 27 December 2012, BRPD circular no.16 dated 18 November 2014 and and BRPD circular no. 8 dated 1.2 More 1015, Breviciore and interest rungence one constantly down under other liabilities or 8 dated 2 August 2015. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of the Bank Company Act 1991 (amendment upto 2013), instead of netting off with

#### Rates General provision on: (including SMA) general loans and advances

Unclassified (including SMA) small and medium enterprise	0.25%
Unclassified (including SMA) Loans to BHs/MBs/SDs against shares etc.	2%
Unclassified (including SMA) loans for housing finance and on loans for professionals	2%
Unclassified consumer financing other than housing finance and loans for professionals	5%
Short term agri credit and micro credit	2.5%
Off-balance sheet exposures	1%
Specific provision on:	
Substandard loans and advances other than short term agri credit and micro credit	20%
Doubtful loans and advances other than short term agri credit and micro credit	50%
Bad/Loss loans and advances	100%
Substandard & Doubtful short term agri credit and micro credit	5%

#### iv) Fixed assets

The group applies the accounting requirements of BAS 16 'Property, Plant and Equipment' for its own assets (including finance lease where the bank is lessee) which are held for existing and future use in the business or other administrative purposes and are expected to be used for more than one year.

Bad/Loss short term agri credit and n

Fixed assets except land are stated at cost less accumulated depreciation as per BAS 16. Land is recognised at cost at the time of acquisition and subsequently measured at revalued amounts which are the fair value at the time of revaluation done by independent valuer and any surplus on revaluation is shown as equity component until the asset is disposed.

The cost of an item of fixed assets is recognised as an asset if it is probable that future economic benefits associated with the item will flow to the entity, and the cost of the item can be measured reliably.

- The cost of an item of fixed assets comprises:
- its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates
- any costs directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.
- the initial estimate of the costs of dismantling and removing the item and restoring the site on which it is located

#### Subsequent costs

uent costs are capitalised only when it is probable that the future economic benefits associated subsequent costs are captainsed only when it is produce that the future economic benefits associated with the costs will flow to the entity and cost can be measured reliably. The carrying amount of the replaced portion is derecognised. The costs of day to day servicing of fixed assets, i.e. repairs and maintenance is charged to profit and loss account as expense when incurred.

#### Depreciation

Depreciation is charged at the rates stated below on all the items of fixed assets on the basis of estimated useful lives as determined in the fixed asset obtained between an and the fixed assets of the coasts of estimated useful lives as determined in the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Charging depreciation commences from the month of acquisition (for full month) and ceases at the month when the assets are disposed. No depreciation is charged on building under construction until the usage of the assets. The rates and useful lives at which fixed assets are depreciated/amortised for current and comparative

Category	Estimated useful lives (Years)	Rate of depreciation/ amortisation
Buildings	40	2.50%
Furniture and Fixtures	10	10.00%
Machineries and equipment	5	20.00%
Computers	3	33.33%
Stabilisers and UPS	3	33.33%
Vehicles	5	20.00%
Software	5	20.00%

#### Capital work in progress/building under construction

Building under construction is recognised and reported under fixed assets as per BAS 16 as capital work in progress until the construction work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation of the asset will be charged from the date when it is available for the state of th

#### Derec nition of fixed assets

The carrying amount of an item of fixed assets is derecognised on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from derecognition of an item of fixed assets is to be recorded in profit or loss when the item is derecognised. Details of fixed assets are presented in note 8 and 'Annexure-A' of these financial stateme

#### Leased Assets

Fixed assets which are procured under finance lease arrangement (under which substantially all the risks and rewards incidental to ownership are transferred to the lessees i.e. EBL) are reported as leased ets as per BAS 17 'Leases'

Assets held under finance lease are recognised as assets of the Bank at an amount equal to lower of their fair value and the present value of minimum lease payments. The corresponding liability to the lessor is included in the balance sheet as a finance lease obligation. Any initial direct costs incurred are added to the amount recognised as leased asset.

#### Intangible assets

Intangible asset is an identifiable non-monetary asset without physical substance. The Group classifies its intangible assets as per BAS 38 'Intangible Assets' which comprises the value of all licensed computer software including core banking software of the Bank, cards management software, cheque processing software (i.e. BETTN), software of subsidiaries and other integrated customised software for call center, ATM service, HR & Finance division, etc.

#### Recognition, subsequent expenditure and measurement

The Group recognises an intangible asset if it is probable that future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with BAS 38 'Intangible Assets'. The Group does not have any intangible assets with indefinite useful lives.

#### Provision for nostro account

ix)

1%

100%

Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO) / 01/2005-677 dated 13 September 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank. On the reporting date, the Bank has no unsettled transactions outstanding for more than 3 months and no provision has been made in this regard. Provision for liabilities and accrued expenses

In compliance with BAS 37, provisions for other liabilities and accrued expenses are recognised in the financial statements when the Bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation. Retirement/post-employment benefits

#### The Bank contributes to a defined contribution plan (Provident Fund) and two defined benefit plans

(gratuity fund and superannuation fund) in compliance with the provisions of BAS 19 'Employee Benefits' Two subsidiaries i.e. EBLSL & EBLIL of the Bank have been maintaining 'provident fund' and 'gratuity fund' from March 2015

#### Defined contribution plans

Post-employment benefit plans under which rate of contributions into the plan is fixed. Any pays out of the plan to eligible outgoing members is based on the size of the 'fund' that comprises cumual contributions made into the scheme and investment returns on scheme assets. The Group maintains funded defined contribution plan i.e. 'Provident fund' for its employees under single trustee board. Provident fund

The Bank operates a contributory provident fund (recognised by National Board of Revenue or NBR on 31 July 1997) for its permanent employees funded by the employees (10% of basic salary) and the Bank equally. the Bank's contribution is made each month and recorded under salary and allowances. This fund s managed by a separate trustee board i.e. 'EBL Employees Provident Fund Trust' and any in decision out of this fund is made separately from that of the Bank's funds. Subsidiaries (EBLSL & EBLIL) of the Bank also operate two separate contributory provident funds for its permanent employees funded

by both the employees and organisation equally. Amount charged in profit and loss account as expense on defined contribution plan of the group is given in note 30 of these financial statements. Defined benefit plans

Post-employment benefit plans those define the amount that outgoing members will receive from the

Prost-employment openent plans unse define the annount that oblighing memoers win receive from the plans on separation on the bases of length of service and salar views. Contributions are made by the Bank into the scheme based on actuarial valuation. The Bank has an obligation to make up any shortfall in the plan, thereby bearing the risk of the plan under-performing. The Bank maintains two defined benefit plans i.e. 'Gratuity fund' and 'Superannuation fund' for its employees under two separate trustee boards. Subsidiaries (i.e. EBL I.S. et EBL II.) of the Bank also maintain a funded defined benefit plans i.e. 'Gratuity fund' under separate trustee boards from 01 March 2015. Gratuity fund

The Bank operates a funded gratuity scheme recognised by NBR with effect from 1 January 1997. This fund is managed separately by 'EBL Employees Gratuity Fund Trust' and any investment decision out of this fund is also made by this Trust. The benefit is paid on separation to the eligible employees i.e. who have completed at least 7 (seven) years of continuous service. As per the Banks policy, eligible employees are provided with the benefit equal to the latest monthly basic salary multiplied by applicable rates that write as pre-enrice leanth

Provision for gratuity is made monthly on the basis of actuarial valuation made once in three years, or immediately after any major change in the salary structure that could impact the periodic amount of contributions. Last actuarial valuation was done based on 30 September 2015. As per this valuation, effective from 1 October 2015, a contribution of 14.90% of basic salary is to be made to the fund per month until the next actuarial review is carried out. Contribution for the year 2016 has been made @14.90% of basic salary.

#### Superannuation fund

The Bank operates a recognised superannuation fund effective from 20 November 1999 which is governed by the trust deed of 'EBL Employees Superannuation Fund Trust'. As per the trust deed, benefit is payable to the eligible employees of the Bank as per their grade, length of service etc. Last actuarial valuation of the fund was carried out based on 30 September 2015. As per the valuation, effective from 1 October 2015, Tk 1.49 million is to be contributed to the fund each month until the next actuarial valuation is done. During 2016, Tk. 17.88 million has been contributed into the fund by the Bank.

Details i.e. actuarial liability, valuation method, service cost, required contribution etc. of defined benefit plan and amount recognised in profit & loss account are stated in note 30 of these financial statements. Other long-term benefits

The Bank's obligation in respect of long term benefit other than 'Gratuity fund' and 'Superannuation fund' is the amount of future benefits that employees have earned i.e. 'Earned Leave Encashment' in return for their service in the current and prior periods. The nature of this benefit to the eligible employees is encashment of earned leave upto maximum 90 days which is calculated based on last Basic Salary, House rent and Medical allowance and is paid in cash at the time of paying end service benefit. The Bank recognises earned leave encashment as expense as an when paid to outgoing employees.

#### The Group does not have any other long term employee benefit plans.

Short term benefits Short term employee benefits i.e. group insurance policy, hospitalisation facilities etc. are expensed as the Deale Mergarement Policy' of FBL, Liability related services is provided to the eligible employees as per 'People Management Policy' of EBL Liability is recognised only for the amount expected to be paid if the Group has a present legal or constructive obligation to pay any amount as a result of past service provided by the employee and the obligation can be estimated reliably

Contingent liabilities Contingent liabilities which are possible obligations that arise from past events whose existence will be Contingent liabilities which are possible obligations that arise trom past events wnose existence wu ou confirmed only by the occurrence or one-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are not recognised unless the possibility of an outflow of resources embodying economic benefits are reliably estimated. However, disclosure on contingent liabilities have been made on the face of balance sheet under 'Off-balance Sheet Items' as per the guidelines of BRPD circular No. 14 dated 25 June 2003.

#### Share capital and reserves

; i)

Authorised and issued capital

The authorised capital of the Bank is the maximum amount of share capital that the Bank is authorise by its Memorandum and Articles of Association to issue (allocate) among shareholders. This amount ca be changed by shareholders' approval upon fulfilment of relevant provisions of the Companies Act 199 Part of the authorised capital usually remains unissued. The part of the authorised capital already issue to shareholders is referred to as the issued share capital of the Bank.

#### Paid-up capital

The paid-up capital represents the amount of bank's capital that has been contributed by ordinary shareholders. The holders of ordinary shares are entitled to receive dividend as recommended by the Board and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM).

#### Share premiun The Share premium

remium represents the excess amount received by the Bank from its shareholders over the r value of its share. The amount of share premium can be utilised as per the provision of f the Companies Act 1994. Currently, the Bank does not have any share premium. section 57 of the Co Statutory reserve

In compliance with the provision of section 24 of the Bank Company Act 1991, the Bank is to transfer at least 20% of its profit before tax (PBT) to 'statutory reserve' each year until the sum of statutory reserve and share premium (if any) equal to the paid up capital of the Bank. In 2016, the Bank transferred Tk. 879.90 million to statutory reserve equivalent to 20% of PBT.

#### Asset revaluation reserve

When an asset's carrying amount is increased as a result of revaluation, the increased amount after deducting deferred tax liability which may arise against such revaluation gain as per BAS 12 'Income Tax', is credited directly to equity under the heading of assets revaluation reserve as per BAS 16 'Property Plant and Equipment. Apart from financial assets, the Bank revalues its lands following relevant circulars of Bangladesh Bank and BSEC.

#### Reserve for amortization/ revaluation of securitie

When the value of a government treasury security categorised as HTM increases as a result of amortisation, the amount thus increased is recognised directly to equity as 'reserve for amortisation'. However, any increase in the value of such securities categorised as HFT as a result of 'mark to market' is booked under equity as 'revaluation reserve' but any decrease is directly charged to profit and loss account as per Bangladesh Bank DOS circular letter no. 5 dated 26 May 2008 & DOS Circular letter no. 5 dated 28 January 2009.

#### Related party transaction

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant

influence. Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per BAS 24 'Related Party Disclosures', Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in 'Annexure - C and Annexure - C1.' The Bank carries out business with related parties in the ordinary course of business on an arm's length basis at commercial rates except for those transactions that the key management personnel have availed at concessionary rates which is applicable to all the eligible staffs. The Bank did not have any related party transaction exceeding this threshold as at the end of 2016. Transactions between the Bank and its subsidiaries and outstanding amount within the group have been disclosed in 'Annexure - C1'

#### vi) Reconciliation of books and account

Books of account in regard to inter-bank (in Bangladesh and outside Bangladesh) as well as inter branches are reconciled at regular intervals to keep the unreconciled balances within non-material level. Events after the reporting period

All the material events after the reporting period have been considered and appropriate adjustn disclosures have been made in the financial statements as per BAS 10 'Events after the Reporting P. Board's recommendation for dividend distribution is a common item presented in the note 45.

#### viii) Operating segments

Segn

vii)

The Group has identified following six reportable segments which are the Group's major strategic business units/entities. The strategic business units offer different products and services, and are managed separately based on the management and internal reporting structure of the group. For each of the strategic business units, the Group/BankK Management Committee reviews internal management reports on quarterly basis. The following summary describes the operations in each of the reportable segments

Segment Name	Description
Main operations (Onshore Banking)	Deals with the full range of commercial banking products and services offer by four different business units: Corporate, SME, Consumer Banking and Treasury.
Offshore Banking	Deals with loans, deposits and other transactions and balances in freely convertible currencies with eligible Corporate customers.
EBL Securities Limited	It buys, sells and deals in shares, debentures and other securities on behalf o customers and does margin lending etc.

It offers all kinds of merchant banking activities i.e., issue management, EBL Investments

EBL Finance (HK) Limited	It deals with trade finance and off-shore banking business in Hong Kong.
	It is to carry out husiness on asset management, portfolio management, capita

BL Asset anagement Limited merger & acquisition, corporate restructuring etc.

Information regarding the results of each reportable segment is included in 'Annexure - E'. Performance is measured based on segment revenue and profit, as included in the internal management reports that are reviewed by the Management Committee of the Bank. Segment profit is used to measure performanc as management believes that such information is relevant in evaluating the results of certain segments.

#### Risk management and other related matters

Financial Institutions are in the business of taking calculative risk and it is important how a bank decides on its risk appetite. EBL firmly believes that robust risk management is the core function that makes its business sustainable. The risk management systems in place at the Bank are discussed below:

#### Credit Risk

Credit risk is the risk of loss that may occur from the default of any counterparty to repay in accordance with agreed terms and conditions and/or deterioration of creditworthiness. Board of Directors is the apex body for credit approval of the Bank. However, they delegate authority to the Managing Director & CEO or other officers of the Credit Risk Management (CRM) Division. The Board also sets credit policies to the management for setting procedures, which together has structured the CRM framework in the bank. The Credit Policy Manual (CPM) contains the core principles for identifying, measuring approving and managing credit risk in the bank. The policy covers corporate, retail, Small and Medi Enterprise (SME) exposures. Policies and procedures together have structured and standardised CRM process both in obligor and portfolio level. There is a comprehensive credit appraisal procedure that s industry/business risk, management risk, financial risk, facility structure risk, security risk, onmental risk, reputational risk, and account performance risk. overs industry/busi

ent, at least once in a quarter, reviews credit exposures and portfolio performance of corpo Management, at ease note in a quarter, ferews create captosites and protono performance of corporate and SME (M) under a clearly set out 'carly alert' policy. If early alerts are raised, account plans are then re-evaluated; remedial actions are agreed and monitored. Remedial action includes, but not limited to exposure reduction, security enhancement, exit of relationship or immediate movement of our Special Asset Management Division (SAMD).

The bank follows the criteria for loan classification and provisioning requirement as stipulated BRPD circular no.14 dated 23 September 2012 and BRPD circular no. 5 dated 29 May 2013. Ade provision has been kept which is stated in Note 13.4 to the financial statements.

#### Liquidity Risk

b)

Laquidity Kisk Responsibility of managing and controlling liquidity of the bank lies with Asset Liability Commi (ALCO) that meets at least once in a month. Asset Liability Management (ALM) desk being prima responsible for management of liquidity risk closely monitors and controls liquidity requirements a daily basis by appropriate coordination of funding activities. A monthly projection of fund flow reviewed in ALCO meeting regularly. On monthly basis, ALCO monitors liquidity management examining key ratios, maximum cumulative outflow, upcoming funding requirement from all busis units, asset-liability mismatch etc.

ALCO also monitors concentration of deposits on large institutional depositors which is volatile in nature. In addition to these ratios, Bank prepares structural liquidity profile, maturity profile of term deposit, cash flow modelling and contingency funding plan on monthy basis, which are analysed in ALCO meeting to ensure liquidity at the level acceptable to the bank and regulators.

#### Market Risk

Risk Management Unit (RMU) is responsible for overall monitoring, control and reporting of market risk while treasury mid office is an integral part of market risk management which independently evaluates and monitors treasury department's transaction from risk perspective. Overall risk parameters and exposures of the bank are monitored by RMU and periodically reported to Bank Risk Management Committee (RRMC). Market risk can be subdivided into three categories depending on risk factors: interest ent eich foreing archivement for and evaluation for the context of the subdivided into three categories depending on risk factors: interest rate risk, foreign exchange risk, and equity price risk.

#### Interest Rate Risk

Other interest sensitive in

shore banking unit. But these transactions e

Foreign Exchange Risk

Interest rate risk is the risk to earnings or capital of the bank arising from movement of interest rates. The movement of interest rates affects bank's reported earnings and capital by changing Net interest income The market value of trading accounts (and other instruments accounted for by market value), and

Other interest sensitive income and expenses.
 To manage interest rate risk, ALCO regularly monitors various ratios and parameters. Bank deploys several analysis techniques (e.g. Rate Sensitive Gap Analysis, Duration Gap Analysis) to measure interest rate risk, its impact on Net Interest Income and takes insight about course of actions.

eign exchange risk is the risk that a bank's financial performance or position will be affected by

Foreign exchange risk is the risk that a bank's financial performance or position will be affected by fluctuations in the exchange rates between currencies and implied volatility on foreign exchange options. Bank makes import payment and outward remittance as its outflow, whereas it gets foreign currency inflow as export receipts and inward remittance. Exchange rate risk arises, if, on a particular day, these inflow-outflows don't match and bank runs its position long/short from these customer driven activities. Bank also faces foreign exchange risk if it sources its funding in one currency by converting fund from another currency. Currently, the Bank is facing such transaction exposure in foreign currency for its off-

me and expenses

Subsequent expenditure on intangible asset of the Group is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates otherwise is charged as expense economic benef when incurred.

Intangible assets are derecognised on disposal or when no future economic benefits are expected from their use. Gain or loss arising from derecognition of an intangible asset is measured as the difference between the net disposal proceed and the carrying amount of that intangible asset and are recognised in profit and loss accou

#### Core banking software of EBL

The core banking software used by EBL (not by subsidiaries) represents the value of application software licensed for the use of the Bank. The value of the software is carried at cost less accumulated amortisation. Initial cost comprises license fees paid at the time of purchase and other directly attributable costs incurred for customising the software for its intended use. The value of the software is amortised using the straight line method over the estimated useful life of 5 (five) years commencing from the month at which the application of the software is made available for use.

#### vii) Other assets

As per BRPD circular no. 14 dated 25 June 2003, other assets/item(s) have been shown separately as enerating' and 'non-income generating' in the relevant notes to the financial statements. ts include investment in subsidiaries, TREC of DSE & CSE, advance for revenue and capital Other : penditure, stocks of stationary and stamps, security deposits to

#### viii) Non banking assets

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

#### ix) Impairment of assets

An asset is impaired when its carrying value exceeds its recoverable amount as per BAS 36 'Impairment An asset is impaired when its carrying value exceeds its recoverable amount as per AA-3-6 impairment of Asset5. At the end of each reporting period the Bank and its subsidiaries review the carrying value of financial and non-financial assets (other than investment in subsidiaries) and assess whether there is any indication that an asset may be impaired and/or whenever events or changes in circumstances indicate that the carrying value of the asset may not be recovered. If any such indication exits, the Bank and the subsidiaries make an estimate of the recoverable amount of the asset. The carrying value of the asset is reduced to its recoverable amount, if the recoverable amount is less than its carrying amount and impairment losses are recognised in the profit and loss account. However, impairment of any assets are guided by the relevant BB circulars/instructions and BAS 39

#### Liabilities and provisions

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

Borrowings from other banks, financial institutions and agents include interest bearing borrowings which are stated in the financial statements at principal amount of the outstanding balance. Interest payables on such borrowings are reported under other liabilities.

#### Debt securities (Subordinated debt)

The Bank issued a 7-year non-convertible floating rate subordinated debt mainly to increase Tier-2 capital having received required approval from Bangladesh Bank & BSEC. Principal amount outstanding against the debt is reported under long term borrowing and interest payable of which is reported under other liabilities. Details of subordinated debt is given in note 11.1.a of the financial

#### Deposits and other accounts

Deposits and other accounts include non-interest bearing current deposits redeemable at call, interest ring short-term deposits, savings deposits and fixed deposits which are initially measured at the nsideration received. These items are subsequently measured and accounted for at the gross value of the outstanding balance in accordance with the contractual agreements with the con-

#### Other liabilities iii)

Other liabilities comprise items such as provision for loans and advances/investments, provision for taxes, interest payable on borrowing, interest suspense and accrued expenses etc. Individual item-wise liabilities are recognised as per the guidelines of Bangladesh Bank and Bangladesh Financial Reporting Standards (BFRS).

#### Dividend payments iv)

Interim dividend of the Group is recognised only when the shareholders' right to receive payment is Interim dividend of the Group is recognised only when the shareholders right to receive payment is stablished. Final dividend is recognised when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2016 has not been recognised as a liability in the balance sheet in accordance with BAS 10 Events after the Reporting Period. Dividend payable to the Bank's shareholders is recognised as a liability and deducted from the shareholders' equity in the period in which the shareholders' right to receive payment is established.

#### Provision for loans and advances v)

Provision for classified loans and advances is made on the basis of quarter-end review by the management and instructions contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012 and BRPD circular no. 16 dated 18 November 2014. Details are stated in Note 13.4 of these financial statements.

#### vi) Provision against investment in Capital Market

Provision for diminution of value of quoted shares and mutual funds (closed-end), placed under other liability, has been made on portfolio basis (gain net off) following DOS circular No. 04 dated 24 vember 2011 and DOS circular letter no. 03 dated 12 March 2015 respectively. For unquoted shares provision has been made based on available NAV of respective nos of units. As on the reporting date, the Bank does not hold any open-end mutual fund. Details are stated in Note 13.8 of these financial

#### vii) Provision for off-balance sheet exposures

ompliance with BRPD circular no. 14 dated 23 September 2012 and related earlier circulars, the k has been maintaining provision @ 1% against off-balance sheet exposures (mainly contingent

Provision for other assets Provision for other assets is made as per the instructions made in the BRPD circular No. 14 dated 25 June 2001 i.e. 100% provision is required on other assets which are outstanding for one year or more or classified as bad/loss.

#### Revenue recognition

#### Interest income

Interest on unclassified loans and advances is recognised as income on accrual basis, interest on classified loans and advances is credited to interest suspense account with actual receipt of interest there from credited to income as and when received as per instruction contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012 and BRPD circular no. 16 dated 18

#### Fees and commission income

Fess and commission income arises from services provided by the Bank and recognised as and when received basis. Commission charged to customers on letters of credit, letters of guarantee and acceptance are credited to income at the time of effecting the transactions except those which are received in advance

#### Interest income from investments

Interest income on investments in gove ent and other securities, debentures and bonds is for on accrual basis

#### Foreign exchange gain/ loss

ome includes all gain and losses from foreign currency day to day transactions, con Exchange inc uation of non monetary items. Dividend income

#### Dividend income from investments is recognised at the time when it is declared, ascertained and right to receive the payment is established as per BAS 18 'Revenue'.

#### erest paid on borrowings and deposits

Interest paid on borrowings and deposits are calculated on 360 days basis (except for some treasury instruments which are calculated on 364 days basis) in a year and recognised on accrual basis.

#### vii) Management and other expenses

Expenses incurred by the Bank are recognised on actual and accrual basis

rises current and deferred tax. Current tax and deferred tax is recognised in profit or start that it relates to a business combination or items recognised directly in equity. The expense co the extent that it relates to a busi a. Current tay

Current tax is the expected tax payable on the taxable income for the year, using tax rates enacted or substantially enacted at the reporting date and any adjustment to the tax payable in respect of previous

Provision for current income tax of the Bank has been made on taxable income @ 40% considerin major disallowances of expenses and concessional rates on certain incomes (0% on gain on trading of govt. securities, 10% on capital gain of shares & MFs and 20% on dividend income) as per Income Tax Ordinance (TIV) 1984. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the ITO 1984 and the tax authority of the country where it is incorporated.

#### b. Deferred tax

b. Deferred tax
Deferred tax asets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by BAS 12 'Income Taxes' and BRPD circular no.11 dated 12 December 2011. Deferred tax assets is recognised for the carry forward of nunsed tax losses and nunsed tax credits to the extent that it is probable that future taxable profit will be available against which they can be used. Deferred tax assets and liabilities are reviewed at each reporting period and are measured at the applicable tax rate as per tax laws that are expected to be applied when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities are reassessed at each reporting period and recognised only if that has become probable that future taxable profit or loss will be available against which they can be used or settled.

#### In reality, buyers bear the tax on behalf of sellers at the time of land registration and taxes paid at the time of land registration are final discharge of related tax liability of the seller (bank). Hence, no deferred tax liability has been recognised on land revaluation reserve of the bank.

Details of deferred tax assets or liabilities and amount recognised in profit and loss account for deferred tax income or expense are given in note 9.12 in the financial statements.

#### Materiality and aggregation

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

#### Offsetting

iii)

Others

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when there a legally enforceable right to offset the recognised amounts and there is an intention to settle on a ne realize the asset and settle the liability simultaneously. Advance tax paid and provision for tax of the Bank is presented on net basis as a liability item if the liability is higher than asset and as an asset iter if the asset is higher than liability. Card revenues and expenses only those are earned and incurred or red basis and directly attributable are presented on net off basis i.e interchange reimbursement (IRF & acquiring fees, risk assurance premium & merchant service commission. How ever, details breakup o cards revenue & expense are given in note 28.1.a.

Comparative information Comparative information including narrative and descriptive one is disclosed in respect of the preceding period where it is relevant on enhance the understanding of the current period's financial statements. Certain comparative amounts in the financial statements are reclassified and rearranged where relevant,

#### Earnings per share (EPS) As per BAS 33 'Earnings per

Earnings per share (EPS) As per BAS 33 'Earnings per Share' the Bank has been reporting 'Basic EPS' as there has been no dilution possibilities during the year. Basic EPS is computed by dividing the profit or loss attributable to ordinary shareholders of the Bank by the number of ordinary shares outstanding during the period. Bonus shares issued in current period are considered for number of ordinary shares outstanding for preceding period to present comparative EPS with retrospective adjustment (restated).

The Bank computes VaR (Value at Risk) on its foreign exchange position arising from customer driven foreign exchange transactions at 95% confidence level on daily basis. The Bank maintains various nostro s in different o ained by the Bank at the end of the day is within the stipulated limit prescribed by the Bangladesh Bank Equity Price Risk

sure is always hedged

## Equity price risk is the risk of losses caused by changes in equity prices. These losses could arise because of changes in the value of listed shares held directly by the bank; changes in the value of listed shares held by a bank subsidiary; changes in the value of listed shares used as collatera for lonars whether the loan was made for the purpose of buying the shares; and changes in the value of unlisted shares.

Mark to Market is the tool bank applies for making full provision against losses arisen from changes in market price of securities. As of 31 December 2016, the Bank sets aside Tk. 79.97 million charging its profit and loss account over the periods to cover unrealised loss against quoted securities. EBL is also computing Equity VaR (Value at Risk) on its equity exposure at 95% and 99% confidence level. 3.1.1 Local curr

#### Operational Risk

g)

Operational risk unit under Internal Control & Compliance Division (ICCD) is primarily responsible for risk identification, measurement, monitoring, control and reporting of operational risk. Internal Control (audit) Unit of ICCD also conducts risk-based audit at departmental and branch level throughout the vear. Besides 'Bank Risk Management Committee' (BRMC) which reports to MD & CEO also plays a . supervisorv role.

Supervisor i rote. Operational risks are analyzed through review of various control tools like Departmental Control Function Check List (DCFCL), Quarterly Operations Report (QOR), Loan Documentation Check List (LDCL), and Self Assessment Anti Fraud Internal Control Check list. This is a self-assessment process for detecting high risk areas and finding mitigants of those risks. The effectiveness of the Bank's Internal control are monitored on an ongoing basis, Key/high risk items are identified and monitored as part of dubt settistice. daily activiti

#### Prevention of money laundering and terrorist financing

# Prevention of money laundering and terrorist financing For prevention of Money Laundering and Terrorist Financing, the bank has a Board approved comprehensive "EBL Money Laundering and Terrorist Financing Risk Assessment and Management Guiddine". The CEO's formal Annual commitment on combatting Money Laundering (ML) and Financing of terrorism (CFT) is issued to ensure greater due diligence and compliance at all levels of the bank. The bank has also formed a Central Compliance Unit (CCU) under the leadership of Chief Anti Money Laundering Compliance officer (CAMLCO). Under the supervision of CAMLCO, CCU have Branch Anti Money Laundering Compliance Officer (BAMLCO) at branches and Department Anti Money Laundering Compliance officer (DAMLCO) in the departments to review and verify the transactions of accounts to make Suspicious Transactions Reports (STR), and ensure AML & CFT compliance culture throughout the bank. Training is being conducted continuously for all the officers of the Bank to create awareness and develop the skill for ensuring KYC (Know Your Clients) compliance and identifying suspicious activities/transactions. Information and communication technology risk

#### Information and communication technology risk

EBI, has a comprehensive IT Security Policy and procedures which are formally documented and oved by Board. In 2016 EBL obtained Payment Card Industry Data Security Standard (PCI DSS) certificate, which is an international accredition certification of Data Security. To prevent attack from Cyber criminals/fraudsters IT Division (hereinafter IT) has established standard Physical x Environmental Security Measures to all sensitive areas (e.g. Data Centre, Disaster Recovery (DR) ite, Power Rooms, Server Rooms, etc.). IT has standard Logical Security Measures (e.g. Access card, Password Protected Server, Access Log, Measuring Device Logs, Periodic Testing Results, etc.) to all core devices (server, PC, etc.), connecting devices (switch, router, etc.), security devices (firewall, IDS, etc.), all applications (core banking system, antivirus, firewall, VPN, utilities, etc.), databases, networks and others. IT has standard design and practice in network connectivity, access, build-up, configuration monitoring, maintenance and security. IT has Business Continuity Management (BCM) to suppor and handle any human made or natural incident/disaster. IT Security and Risk management team has also taken initiatives of awareness training for EBL officers as well as customers. We have separate information system audit to identify control gap and improve system continually.

#### Internal audit

The Bank has established an independent internal audit function with the head of Internal Control & Compliance (ICC). The internal audit team performs risk based audit on various business and operational areas of the Bank on continuous basis. The audit committee and the Board regularly reviews the internal audit reports as well as monitor progress of previous findings. However, the Head of Audit being part of internal control & compliance, report to audit committee of the Board and is responsible to audit committee of the Board.

#### Prevention of fraud

Like any other banks and financial institutions, EBL is also exposed to the inherent risk of fraud and Lice any other toants and mancian instructions, it is also exposed to use instead it is of name and hence implemented a number of anti fraud controls and procedures specifically designed to preven and detect any material instances of fraud or irregularities. As per the requirement of Bangladesh Bank regular reportings are done on self assessment of various anti fraud controls as well as any inciden and detect any material instances of fraue or inregulations as per un experimentation or semigan-regular reportings are done on self assessment of various anti fraud controls as well as an of fraud and forgeries that have been identified by the Bank. Regular staff training and ns are taken to e ire that all officers and staffs of the Bank are fully aware of y ous fraud risk programs are taken to ensure that all officers and statis of the pank are runy aware on various itaous itaos in their work areas and are prepared to deal with it. Incidence of fraud/thef has become somewhat inevitable in banking business but can very well be avoided or minimised by creating a highly regimented environment and harnessing a culture and value of transparency, accountability, trust and teamwork. With this endeavour a structured "EBL Fraud and Theft Risk Prevention and Management Policy" has en approved by EBL Board

#### 2A 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 tion and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2015. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term
Entity Rating	January to December 2015	22 June 2016	AA	ST-2
Entity Rating	January to December 2014	17 June 2015	AA	ST-2
Entity Rating	January to December 2013	18 June 2014	AA	ST-2

#### Compliance with Bangladesh Accounting Standards (BASs) and 2B

#### Bangladesh Financial Reporting Standards (BFRSs)

The Bank has complied with following BASs & BFRSs as adopted by ICAB during the preparation of financial statements as at and for the year ended 31 December 2016

agent Bank(s) (including		10,164,025,705	9,162,962,755	10,164,025,705	9,162,962,755
foreign currencies)	3.2	12,199,064,126	10,944,698,667	12,198,971,592	10,944,412,837
Cash in hand (includin	ıg foreiş	gn currencies)			
Local currency	3.1.1	2,018,392,648	1,755,116,130	2,018,300,114	1,754,830,301
Foreign currencies		16,645,773	26,619,802	16,645,773	26,619,801
		2,035,038,421	1,781,735,932	2,034,945,887	1,781,450,102
Local currency					
With Bank		2,018,300,114	1,754,830,301	2,018,300,114	1,754,830,301
With Subsidiaries		92,534	285,829	-	-
		2,018,392,648	1,755,116,130	2,018,300,114	1,754,830,301
Balance with Banglade (including foreign curr Bangladesh Bank :		0			
Local currency		9,520,990,214	8,565,018,968	9,520,990,214	8,565,018,968
Foreign currencies		218,536,903	243,124,968	218,536,903	243,124,968
		9,739,527,117	8,808,143,936	9,739,527,117	8,808,143,936
Sonali Bank (as an agent of Bangladesh Bank)-loc	al	424,498,588	354,818,799	424,498,588	354,818,799

10,164,025,705 9,162,962,735 10,164,025,705 9,162,962,735

**CONSOLIDATED & SEPARATE** 

BASs / BFRSs

BAS

BFRS

Standards sizeed but not yet effective The Institute of Chartered Accountants of Bangladesh (ICAB) has adopted following new standards and amendments to standards during the year 2016. All previously adopted reporting standards are consistently applied by the Bank as explained in note 2B.

BFRS 9, published in July 2014, replaces the existing guidance in BAS 39 Financial Instrument Recognition and Measurement. BFRS 9 includes revised guidance on the classification an Recognition and Measurement. BFRS 9 includes revised guidance in BAS 39 Financial Instruments: measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from BAS 39.

BFRS 9 is effective for annual reporting periods beginning on or after 1 January 2018, with early

The Bank is assessing the potential impact on its financial statements resulting from the application

BFRS 15 establishes a comprehensive framework for determining whether, how much and when revenue is recognised. It replaces existing revenue recognition guidance, including BAS 18 'Revenue', BAS 11 'Construction Contracts' and BFRIC 13 'Customer Loyalty Programmes'.

BFRS 15 is effective for annual reporting periods beginning on or after 1 January 2018, with early

The Bank is assessing the potential impact on its financial statements resulting from the application

Please refer to 'Report of the Audit Committee' for details disclosures on Audit Committee presented

Approval of infanctal statements were reviewed by the audit committee of the Board of the Bank in its 93 meeting held on 20 March 2017 and was subsequently approved by the Board in its 597 meeting held on the same date.

Consolidated

2015 2016

3.1 2,035,038,421 1,781,735,932 2,034,945,887 1,781,450,102

10 164 025 705 9 162 962 735 10 164 025 705

Status

\*Applied

N/A

\*Applied

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Applied

N/A

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N/A

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Applied

N/A

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\*Applied

N/A

Figures in Taka

2015

Bank

No.

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FINANCIAL STATEMENTS 2016 (AUDITED)

Name of BASs / BFRSs

Statement of Cash Flow

Construction Contracts

Employee Benefits

Borrowing Costs

Benefit Plans

Related Party Disclo

Investments in Associates

Interests in Joint Ventures

Interim Financial Reporting

Earnings per share

Impairment of Assets

gent Assets

Agriculture

Intangible Assets

Investment Property

Share-based Payment

**Business** Combinations

Discontinued Operations

ources

**Operating Segments** 

Joint Arrangements

2R 1

Fair Value Measurement

Regulatory Deferral Accounts

**BFRS 9 Financial Instruments** 

Summary of the requirements

Possible impact on fina

nmary of the requir

Possible impact on financial statements

in other information in the annual report

Note 2016

Audit Committee disclosures

2.11 Approval of financial statements

adoption permittee

of BFRS 15.

Cash

Cash in hand

currencies)

Balance with

3.1 Cash in ha

3.2 Balance w (including

(including foreign

Bangladesh Bank and its

BFRS 15 Revenue from Contracts with Customers

rvices offered king and

Financial Instruments: Presentatio

Income Taxes

Leases

nd Error

Property, Plant and Equipment

Events after the Reporting Period

Inventories

cial Staten

counting Policies, Changes in Accountin

counting for Government Grants and Disclo re of Government Assistance

The Effects of Changes in Foreign Exchange Rates

counting and Reporting by Retirement

onsolidated and Separate Financial Stat

Provisions, Contingent Liabilities and Contin

Financial Instruments: Recognition and

First-time Adoption of Bangladesh Financial Reporting Standards

Non-current Assets Held for Sale and

Financial Instruments: Disclosure

Consolidated Financial Statement

Disclosure of Interests in Other En

\* Subject to departure described in note 2.1 N/A = Not Applicable

Exploration for and Evaluation of Minera

#### Cash Reserve Ratio (CRR): 3.a

As per section 33 of the Bank Company Act 1991 (amended upto 2013) & MPD circular no. 1 dated 23 June 2014 issued by Bangladesh Bank (effective from 24 June 2014), EBL has been maintaining 6.0% CRR on daily basis and 6.5% on bi-weekly basis. CRR requirement is calculated on the basis of weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. CRR of December 2016 is maintained on the basis of weekly ATDTL of October 2016). Reserve maintained by the bank as at 31 December is as follows:

Average total demand and time liabilities of October 2016 (excluding inter-bank deposit)	142,252,018,000	131,096,108,800
Daily basis:		
Required reserve (6.0% of ATDTL)	8,535,121,080	7,865,766,528
Actual reserve held with Bangladesh Bank (In local currency)*	9,534,108,703	8,413,373,758
Surplus	998,987,623	547,607,230

#### Bi-weekly basis:

3.c.1 Bala

3.c Actu

The bank maintained excess cash reserve of Tk. 1,613 million in the last fortnight of 2016 (Tk. 1,562 ming up excess cash s in 2015) calculated by s

#### 3.b Statutory Liquidity Ratio (SLR):

Required reserve (13% of ATDTL)

Pursuant to section 33 of the Bank Company Act 1991 (amended upto 2013) & MPD circular no. 2 lated 10 December 2013 issued by Bangladesh Bank (effective from 1 February 2014), EBL has been maintaining 13% SLR on weekly average total demand and time liabilities (ATDTL) of a base month which is two months back of the reporting month (i.e. SLR of December 2016 is based on weekly ATDTL of October 2016). Reserve maintained by the bank as at 31 December is as follows:

Actual reserve held (Note 3.c)		21,065,300,056	21,911,739,901
Surplus		2,572,537,716	4,869,245,757
Actual reserve held			
Excess cash reserve	3.c.1	287,727,533	-
Cash held		2,034,945,887	1,781,450,102
Balance with Sonali Bank		424,498,588	354,818,799
Unencumbered approved securities (HFT)		607,023,408	2,587,554,000
Unencumbered approved securities (HTM)		17,711,104,640	17,182,917,000
Unencumbered approved securities (other eligible)		-	5,000,000
		21,065,300,056	21,911,739,901
Balance with Bangladesh Bank (local currency)		9,534,108,703	8,413,373,757
Less: Required cash reserve on bi weekly average basis of ATDTL)	(6.5%	9,246,381,170	8,521,247,072
Excess cash reserve		287,727,533	-

\*As per Bangladesh Bank statement

#### As per DOS circular no. 1 dated 19 January 2014 issued by Bangladesh Bank, cash reserve (if any) in excess of 6.5% of ATDTL is considered an eligible component of Statutory Liquidity Ratio (SLR) for that particular day.

18,492,762,340 17,042,494,144



# Eastern Bank Ltd. Sturple Mathe

## **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

No	te Consolidated 2016 2015	Figures in Taka Bank 2016 2015	Note	Consolidated 2016 2015	Figures in Taka Bank 2016 2015	Note	Consolidated 2016 2015	Figures in Taka Bank 2016 2015	9.3 Investment in subsidiary-EBL Finance (HK) Limited EBL Finance (HK) Limited, the first fully owned foreign subsidiary o with an authorised capital of HKD 1.41 million (equivalent to Tk. 14. 4) doed constraint in the June Vanc from earth 2013.	
4 Balances with other banks and Balance inside Bangladesh 4.1 Balance outside 4	9,799,656,546 10,947,113,801	9,021,366,991 10,671,688,124 4,550,920,216 3,019,295,100	<b>6.2.4 Commercial paper</b> Rangs Properties Limited Flammingo Fashions Limited	- 205,238,889 - 100,000,000	- 205,238,889 - 100,000,000	7.b.11 Movements of classified loans and Opening balance Additions during the year Reductions during the year	1 advances 4,384,313,103 5,183,213,3 3,114,279,042 2,475,118,9 (3,189,649,244) (3,274,019,20	92 3,022,330,871 2,380,275,747	fledged operations in Hong Kong from early 2013. 9.4 Investment in subsidiary-EBL Asset Management Limited This is another fully owned subsidiary of EBL incorporated on	
4.1 Balance inside Bangladesh In Current Deposit Accounts w	10,625,859,335 11,475,301,722 1		6.a Remaining maturity grouping On demand	- 305,238,889 of investments 2,485,100 4,784,100	- <b>305,238,889</b> 2,485,100 4,784,100	Closing balance 7kli Measures taken for recovery of The Bank in general takes follow		03 4,096,006,631 4,263,325,004	of Tk. 250 million. It has fully subscribed paid up capital of Tl license from BSEC to start full fledged operations. 9.5 Fair value of DSE Membership (currently recognised as TRI	
Banks Non Banking Financial Institutions (NBFIs)	156,931,284 103,454,552 	48,830,089 61,828,263  48,830,089 61,828,263	In not more than one month In more than one month but not more than three months In more than three months but not	12,199,041 205,238,889	- 999,773,960 12,199,041 205,238,889	i) Sending letters and reminders	• •		While assessing value of EBL Securities Limited in 2010, accounting firm) determined the fair value of DSE member assets and liabilities as it was. While acquiring the rest 40% s	the independent valuer (a ship only taking book value hares in 2012 based on valuat
Less: Inter company elimination In Special Notice Deposit	(8,425,258) (15,631,582) 148,506,026 87,822,970	48,830,089 61,828,263	In more than one year In more than one year but not more than five years In more than five years	7,432,202,282 3,987,488,233 7,271,900,617 11,116,322,550 8,221,042,101 7,588,781,874	5,941,006,924 3,503,062,361 7,271,900,617 11,096,322,551 8,221,042,101 7,588,781,874		hecated vehicles/mortgaged proper	ties.	ACNABIN, Chartered Accountants, the Bank considered on membership i.e. BDT 344.40 million (instead of full value of thereby avoided booking any revaluation gain of 60% shares ac	BDT 861 million as of 30 Jun
Accounts with: Banks Non Banking Financial Institutions	748,980,839 332,393,265	52,662,751 19,847,861	7 Loans and advances	22,939,829,141 23,902,389,606		<ul> <li>v) Disposal/encashment of secur</li> <li>vi) Taking legal proceedings and</li> <li>vii) Reporting to central bank.</li> </ul>			9.6 Value of CSE Membership (currently recognised as TREC of EBL Securities Limited acquired CSE Membership at a cost of its trading operation in 2013.	
Less: Inter company elimination	748,980,839 332,393,265 (17,704,470) (68,505,267) 731,276,369 263,887,998	52,662,751 19,847,861 	Loans, cash credits, overdrafts etc. 7.1 Bills purchased and discounted 7.2	137,473,558,900 120,083,051,166 18,897,775,910 14,366,370,854		viii) Rescheduling, restructuring ix) Negotiation and settlement w	, waiver or Written off. ith approval from competent autho 2016	2015	9.a Trading Right Entitlement Certificate (TREC) of DSE & CS of DSE & CSE under Demutualisation Scheme) As per Exchange Demutualization Act 2013, EBLSL was awar	
<i>In Fixed Deposit</i> <i>Accounts with:</i> Banks	11,051,915,494 11,735,121,801		7.1 Loans, cash credits, overdrafts Inside Bangladesh			7.hlla Business segment - wise classified le	Taka % Dans & advances of the Bank	Taka %	(TREC) as well as ordinary shares of DSE and CSE in Demutualisation Scheme ("the Scheme"). Share composition is a	exchange of membership lic as follows:
Non Banking Financial Institutions Less: Inter unit/company	5,910,000,000         5,675,390,833           16,961,915,494         17,410,512,634           (8,042,041,343)         (6,815,109,801)	16,961,915,494 17,405,121,801	Loans - geñeral Cash credit Overdraft	122,543,498,693 104,679,872,587 188,458,068 162,885,964 15,796,864,111 15,422,792,615 138,528,820,872 120,265,551,166	188,458,068 162,885,964 14,439,289,330 13,766,952,176	Corporate Offshore Banking Unit SME	2,180,864,741 53.24 - 1,577,401,758 38.5	4% 2,633,204,369 61.76%  1% 1,270,521,298 29.80%	Dhaka Stock Exchange Limited 7,	of Shares         Face Value           215,106         10           287,330         10
elimination Total 4.1.1 Balances of subsidiaries with	8,919,874,151 10,595,402,833 9,799,656,546 10,947,113,801	8,919,874,151 10,590,012,000	Less: Inter Company Elimination	(1,055,261,972) (182,500,000) 137,473,558,900 120,083,051,166		Consumer		0% 4,263,325,004 100.00%	Total number and value of shares         11           Implementation of the 'Scheme' is yet to be completed and t Hence, the actual fair value of TREC and ordinary shares of	
With Eastern Bank Limited (eli EBL Securities Limited EBL Investments Limited EBL Finance (HK) Limited			7.2 Bills purchased and discounted Inside Bangladesh Local bills /documents Foreign bills /documents	14,971,542,046 11,764,383,784 60,899,399 34,729,954	14,971,542,046 11,764,383,784 60,899,399 34,729,954	<ul> <li>Sugar &amp; edible oil refinerv</li> </ul>	classified loans & advances of the 1,651,708,162 40.3 7,145,317 0.1	2% 1,906,287,339 44.71%	However, management expects the fair value of TREC & share higher than the current value. Once further clarifications about able to determine the fair value, required adjustment can be m	s of DSE & CSE altogether to it the scheme and related fact
EBL Asset Management Limite Balance of subsidiaries with o	100,548,611 84,136,849		Outside Bangladesh Bills financed & UPAS ( by EBL Finance HK Ltd)	<b>15,032,441,445 11,799,113,738</b> 3,865,334,465 2,567,257,116	15,032,441,445 11,799,113,738	Crops, fisheries & livestocks Electronics goods Individuals Readymade garments industry	1,619,615 0.04 22,766,237 0.56 337,740,132 8.22 166,907,738 4.00	6% 9,825,795 0.23% 5% 359,599,336 8.43%		F Bank 5 2016
Banks Non Banking Financial Institutions	799,796,849 294,862,280 - 5,390,833 799,796,849 300,253,113			18,897,775,910 14,366,370,854	15,032,441,445 11,799,113,738	Ship breaking industry Metal & steel products Power & fuel Transport & e-communication	717,817,699 17.5 11,410,864 0.2 156,800,802 3.8 355,566,152 8,66	2%         700,526,231         16.43%           8%         205,868,729         4.83%           3%         142,636,546         3.35%	9.7 Receivable from Subsidiaries Receivable from: EBL Securities Limited	213,833,968
4.2 Balance outside Bangladesh: In Deposit account (non-interes	900,345,460 384,389,962 t bearing) with:		<ul> <li>7.2.1 Buts purchased and discounted (on the basis of the residual ma On demand</li> <li>Within one month</li> <li>In more than one month but less than three months</li> </ul>	513,373,087 382,672,305 2,297,489,045 3,510,674,025 5,218,820,581 4,980,290,590	513,373,087 125,946,593 2,297,489,045 2,740,496,890 5,218,820,581 3,439,936,321	Textile mills	270,548,723 6.6 15,970,590 0.3 380,004,600 9.2		EBL Finance (HK) Limited EBL Asset Management Limited	213,833,968
AB Bank Limited, India Al-Rajhi Bank, KSA Bank of Bhutan, Bhutan	17,967,351 2,097,304 314,750 313,817 410,752 1,155,215	17,967,351         2,097,304           314,750         313,817           410,752         1,155,215	In more than three months but less than six months Above six months		4,893,557,554 3,945,134,708 2,109,201,178 1,547,599,226			0%         4,263,325,004         100.00%           Figures in Taka	Deferred revenue expenses 5,573	38,013 25,000 63,013
Bank of Nova Scotia, Canada Bank of Tokyo-Mitshubishi UFJ, Ltd., India Bank of Tokyo-Mitshubishi	1,148,953 610,697 - 5,439,534 530,217 528,857	1,148,953 610,697 - 5,439,534 530,217 528,857	7.a Residual maturity grouping of bills purchased & discounted Receivable		15,032,441,445 11,799,113,738	Not 7.b.12 Particulars of loans and advance of the second		Bank 2016 2015	Less: Inter company elimination (8,024,962) (4,33	38,298) 24,715
UFJ, Ltd., UK Bank of Tokyo-Mitshubishi UFJ, Ltd., Japan Citibank NA, USA	1,213,332 1,155,491 187,676,384 284,737,232	1,213,332 1,155,491 187,676,384 284,737,232	On demand In not more than one month In more than one month but not	12,474,095,586 9,895,010,627	5,316,966,920 5,612,162,418 12,474,095,586 9,638,284,915	<ul> <li>i) Debts considered good in respect of which the bank is fully secured</li> </ul>	145,554,649,954 125,179,542,8	348 141,267,002,680 120,956,445,293	<ul> <li>Many them there are with a</li> </ul>	75,990 1,484,658
Commerz Bank AG, Germany Deutsche Bank AG, Germany	7,800,616 13,097,220 - 3,089,616	7,800,616 13,097,220 - 3,089,616	In more than three months but not more than one year	25,027,760,979 29,094,313,850 57,571,542,698 49,671,920,762		<ul> <li>ii) Debts considered good</li> <li>for which the bank holds</li> <li>no other security than the</li> </ul>	4,427,702,866 4,297,752,6	4,427,702,866 4,297,752,629	but less than six months More than six months but less than nine months More than nine months but less	35,010 - 90,000 -
Habib American Bank, USA HSBC, Hong Kong ICICI Bank Limited, India ICICI Bank Limited, Hong Kong	- 1,508,687 - 24,827,436 21,527,756 35,886,495 23,136,291 -	- 1,508,687 21,527,756 35,886,495 1,628,998 -	In more than one year but not more than five years In more than five years		50,598,195,066         34,704,881,354           5,382,773,561         5,471,133,008           152,083,687,536         130,226,324,465	debtor's personal security iii) Debts considered good and secured by the personal security of one or	6,388,981,990 4,972,126,5	6,388,981,990 4,972,126,543	More than twelve months           9.10         Interest and dividend receivables	01,000 1,484,658
Hong Kong JP Morgan Chase Bank NA, UK JP Morgan Chase Bank NA, Australia	19,022,618 14,490,769 2,516,210 3,009,541	19,022,618         14,490,769           2,516,210         3,009,541	<ul> <li>7.b Loans and advances on the bas</li> <li>7.b.1 Loans and advances to director Advance to directors and their</li> </ul>			more parties in addition to the personal security of the debtors. iv) Debts adversely	4,972,126,5	-,,	Interest receivables on placement 112,531,829 137,8 Interest receivables on government securities 510,024,704 832,5	112,531,829 109,627 510,024,704
JP Morgan Chase Bank NA, USA JP Morgan Chase Bank NA, Germany	81,864,884 - 5,623,409 3,091,979	81,864,884 - 5,623,409 3,091,979	1 1 0			classified; for which no provision is created.	- <u>156,371,334,810</u> 134,449,422,0	<u>130,226,324,465</u>	government securities         22,083,333         31,7           Dividend receivables         152,236,234         32,9           Vess-Inter unit/company         796,876,100         1,035,0	
Mashreqbank, USA National Commercial Bank, KSA Nepal Bangladesh Bank	8,008,157 23,954,373 1,383,689 1,472,662 8,873,170 3,704,503	8,008,157 23,954,373 1,383,689 1,472,662	Advances to customers     (group wise)     Industrial loans and	119,016,781,914 106,852,353,443		<ul> <li>v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other</li> </ul>	1,593,054,982 1,600,913,6	560 1,593,054,982 1,600,913,660	elimination	18,953)         (11,557,300)           21,370         776,972,929
Nepai Bangladesh bank Limited, Nepal NIB Bank Limited, Pakistan Nordea Bank, Norway	8,873,179 3,704,502 39,906,619 16,344,690 1,692,458 326,248	8,873,179 3,704,502 39,906,619 16,344,690 1,692,458 326,248		156,371,334,810 134,449,422,020	152,083,687,536 130,226,324,465	persons. vi) Debts due by companies and firms in which the directors of the bank have			Receivable from BB for Sanchaypatra and WEDB 9.11.a 178,190,993 461,0 Excise duty receivable from customers 116,886,643 81,9	178,190,993 178,190,993 116,886,643
Nordea Bank, Norway Standard Chartered Bank, Sri Lanka Standard Chartered Bank, Germany	1,692,458         326,248           7,309,676         -           10,047,209         242,669	1,692,458         526,248           7,309,676         -           10,047,209         242,669	<b>capital)</b> * Total loans and advances (in Tk. million)	excauce to any customer e	68,586 52,07	interests as directors, partners or managing agent or in case of private			Counter party receivable for Reverse REPO NRB remittance 1,220,724 1,4 Recoverable expenses 3,365,324 2,6	
Standard Chartered Bank, India Standard Chartered Bank, USA	135,928,146 44,684,503 132,984,327 40,067,816	135,928,146         44,684,503           132,984,327         40,067,816           212,226         546,728		loans and advances (comprising fu 247.2 million which is equivalent to		of advances, including			Cards acquiring/106,364,299102,2transactional account74,052,6844,5	310,362         3106,364,299           350,750         36,978,120           31,870         443,006,103
Standard Chartered Bank, Singapc Wells Fargo, USA Zuercher Kantonal Bank, Switzerland	108,732,335 - 371,145 1,803,830	212,326 546,738 108,732,335 - 371,145 1,803,830	at 31 December 2016.	loans and advances including bills		at any time during the period to directors or managers or officers of the	1,593,054,982 1,600,913,6	560 1,593,054,982 1,600,913,660	9.11.a Receivable from Bangladesh Bank for Sanchaypatra & WEDB	
Placement by OBU (interest bearing): EBL Finance (HK) Limited	826,202,789 528,187,921 3,746,224,720 2,515,934,615	<b>804,695,496 503,360,485</b> 3,746,224,720 2,515,934,615	Construction Sugar & edible oil refineries Crops, fisheries &	2,391,560,786 3,146,899,04	5 2,976,988,855 1,600,309,64	severally or jointly with any			For encashment of WEDB (Wage Earners Development Bond) 933,146 8	141,134         177,257,847           140,424         933,146           54,558         178,190,993
Less: Inter company elimination	(3,746,224,720) (2,515,934,615) 826,202,789 528,187,921	4,550,920,216 3,019,295,100	livestocks Electronic goods Individuals	3,226,079,584 2,180,536,17 2,803,890,226 1,494,952,85 21,103,197,968 18,469,379,46	8 2,803,890,226 1,494,952,85	including temporary advances, granted			9.12 Deferred tax assets (net off liabilities) Deferred tax asset 9.12.a 966,059,015 940,2	65,298 966,059,015 93,389 28,948,241
4.a Balance with other banks and (according to remaining mate		n Annexure - B.	Pharmaceuticals industry Readymade garments industry	2,009,484,248 1,973,952,08 19,932,391,994 14,382,763,02	5 2,009,484,248 1,973,952,08 6 19,932,391,994 14,382,763,02	companies or firms in which the directors of			937,110,774 906,9	71,909 937,110,774
Receivable On demand In not more than one month In more than one month but not	- 87,822,970 2,911,072,657 8,755,901,344 4,552,374,878 1,506,186,576	- 61,828,262 6,536,114,147 8,509,154,962 3,873,761,260 4,000,000	Ship breaking industry Metal & steel products Transport & e-communication Textile mills	6,404,516,686 3,008,572,16 13,796,487,042 9,976,666,85 7,666,590,425 8,156,360,41 7,074,910,441 10,816,159,56	7 13,796,487,042 9,976,666,85 6 7,666,590,425 8,156,360,41	<ul> <li>as directors, partners or managing agents or, in case of private companies as</li> </ul>			Temporary timing difference between charging specific provisi and written off B/L loans: Cumulative provision made against bad/loss loans	on 4,043,734,788
more than three months In more than three months but no more than one year In more than one year but not			Power & fuel Rubber & plastic industry Agri & micro credit	2,374,954,846 2,346,707,43 2,971,485,863 3,656,561,44 6,673,394,339 4,437,026,40	6 2,374,954,846 2,346,707,43 7 2,971,485,863 3,656,561,44	ix) Due from other banking     companies     x) Information in respect			Adjustment of corresponding provision on write off Deductible temporary difference	(1,628,587,251) (1 2,415,147,537
more than five years In more than five years	10,625,859,335 11,475,301,722 1	3,572,287,207 13,690,983,224	through NGO Others	25,148,031,405         18,917,571,90           156,371,334,810         134,449,422,02	0 25,148,031,405 18,917,571,90 0 152,083,687,536 130,226,324,46	of classified loans and     advances	- 4,308,942,901 4,384,313,1	4,096,006,631 4,263,325,004	Tax rate     Deferred tax asset     Opening deferred tax asset     Deferred tax income	40.00% 966,059,015 940,265,298 (25,793,717)
5 Money at call and short notice Modhumoti Bank Limited	e <u>100,000,000</u> - <u>100,000,000</u> -	100,000,000 - 100,000,000 -	7.b.4 Sector-wise concentration of lo Government sector Public sector Private sector	450,818,892 933,246,06 155,920,515,918 133,516,175,96		credited to income (i) (Decrease)/Increase of provision (specific)	1,826,806,114 1,558,103,6		9.12.b Deferred tax liability Temporary timing difference in written down value of fixed assels	
6 Investments Government 6.1 Others 6.2	1         18,320,613,148         19,775,255,082           2         4,619,215,993         4,127,134,524           22,939,829,141         23,902,389,606         2	3,128,020,635 3,622,708,653	7.b.5 Geographical location-wise co discounted	<u>156,371,334,810</u> 134,449,422,02	0 152,083,687,536 130,226,324,46 ncluding bills purchased and	debt against fully provided debts (iii) Amount of debt	1,957,170,216 2,129,901,8	1,957,170,216 2,129,901,812	Carrying amount of fixed assets Tax base Taxable temporary	1,253,539,255 1,181,168,653 72,370,602
6.1 Government (Investment in go Treasury Bills 6.1. Treasury Bonds 6.1	.1 - 1,493,750,198	- 1,493,750,198 18,318,128,048 18,276,720,784	Inside Bangladesh Dhaka division Chittagong division Svlhet division	106,322,645,043 94,003,324,83 40,225,258,181 33,887,376,35 832,412,785 664,704,89	5 40,220,169,583 33,887,376,35	written off	380,021,967 281,710,6	380,021,967 281,710,606	difference Tax rate Deferred tax liability Opening deferred tax	40.00% 28,948,241 33,293,389
Prize Bonds 6.1.1 Treasury Bills	2,485,100 4,784,100 18,320,613,148 19,775,255,082 1	2,485,100 4,784,100 8,320,613,148 19,775,255,082	Rajshahi division Khulna division Rangpur division Barisal division	2,401,185,758 1,326,949,88 1,538,257,220 1,212,673,10 360,542,434 206,858,87 131,943,731 54,162,95	2 2,401,185,758 1,326,949,88 6 1,538,257,220 1,212,673,10 8 360,542,434 206,858,87 9 131,943,731 54,162,95	kept against loans classified as bad/loss as at the Balance Sheet date. c) Amount of interest	2,445,493,404 2,426,808,0	2,415,147,538 2,400,663,245	liability Deferred tax income Deferred tax asset/liability have been recognised and measured as per	(4,345,148) BAS 12 'Income taxes' and BRF
Held for Trading (HFT) Held to Maturity (HTM)	- 1,493,750,198 - 1,493,750,198	- 1,493,750,198 - 1,493,750,198	Mymensingh division Outside Bangladesh Bills financed & UPAS ( by	<u>693,755,192</u> <u>526,113,99</u> <b>152,506,000,344 131,882,164,90</b> 3,865,334,466 2,567,257,11	4 152,083,687,536 130,226,324,46	suspense account xi) Cumulative amount of	1,476,831,794 1,444,993,4	1,294,241,389 1,350,150,204	11 dated 12 December 2011. In reality, buyers bear the tax on behalf of sellers at the time of of land registration are final discharge of related tax liability on tax liability has been recognised on land revaluation reserve	f the seller (the bank). Hence
6.1.1.a Treasury bills (maturity wise) Unencumbered 91-day treasury bills	- 999,773,960	- 999,773,960		156,371,334,810 134,449,422,02 iness segment - wise concentration	0 152,083,687,536 130,226,324,46	written off loans: Opening Balance Amount written off during the year	5,668,003,576 3,538,101,7 1,957,170,216 2,129,901,8		temporary timing difference in classified assets/liabilities for w to be accounted for in the year. 10 Non-banking assets	hich deferred tax asset/liabil
182-day treasury bills 364-day treasury bills	- 247,213,680 - 246,762,558 - <b>1,493,750,198</b>	- 247,213,680 - 246,762,558 - <b>1,493,750,198</b>	(including bills purchased and Division	Corporate SME	Consumer (including staff) Total	Balance of written off loans and advances 7.b.13 Cumulative amount of recovery		776         7,625,173,792         5,668,003,576           447         1,647,197,214         1,267,175,247	The Bank was awarded absolute ownership on few mortgaged court under section 33(7) of the Artharin Adalat Act 2003. T (carrying value of which was BDT 154,050,500 as on reportin	hese were recorded as non-l
6.1.2 Treasury Bonds Held for Trading (HFT) Held to Maturity (HTM) 6.1.2	607,023,408         1,093,803,638           17,711,104,640         17,182,917,146           2.a         18,318,128,048         18,276,720,784         1		Dhaka division Chittagong division Sylhet division Rajshahi division	77,141,623,198 14,467,794,61 30,236,628,822 5,314,838,05 - 378,818,46 1,225,384,402 834,095,74	2 4,668,702,709 40,220,169,58 8 453,594,317 832,412,78	7.b.14 Cumulative amount of written off loans for which		99 9,396,944,855 7,344,042,699	by professional valuation firm. Value of the assets received in a loans was kept as reserve against non-banking assets. Followin Name of Parties Assets details Entitlement	ddition to the loan outstand
6.1.2.a Treasury bonds (maturity wis Unencumbered 2-year treasury bonds	se holding)		Kajsnani division Khulna division Rangpur division Barisal division Mymensingh division	1,225,384,402 834,095,74 - 1,104,424,61 - 222,454,34 - 52,070,12 - 424,653,89	3 433,832,607 1,538,257,22 5 138,088,089 360,542,43 3 79,873,608 131,943,73	(note 7.b.15) 7.b.15 Details of cumulative amount of	f written off loans	Construction 2	Safa 18 decimal of land Teigaon, 18 January Garments Dhaka 2005 Ltd.*	000 8,727,000 8,727,00
2-year treasury bonds 5-year treasury bonds 10-year treasury bonds 15-year treasury bonds	7,121,525,194 7,234,239,973	7,121,525,194 7,234,239,973 8,552,767,172 8,137,064,932			6 20,680,901,258 152,083,687,53 Figures in Tak Bank	Opening balance     During the year     Closing balance	7,344,042,699 4,845,715,7 2,052,902,156 2,498,326,9 9,396,944,855 7,344,042,6	7,344,042,699         4,845,715,780           2,052,902,156         2,498,326,919           99         9,396,944,855         7,344,042,699		000         4,200,000         4,200,00           000         262,000         262,00
20-year treasury bonds	617,670,754         725,490,685           18,318,128,048         18,276,720,784         1	617,670,754         725,490,685           8,318,128,048         18,276,720,784	No 7.b.7 Business segment - wise concentra Corporate	tion of loans and advances including bi	2016 2015	<ul> <li>Opening balance</li> <li>During the year</li> </ul>	off loan accounts against which la	w suits have been filed 5,227 3,297 946 1,930 6,173 5,227	North American 6.5 Decimal of Land, 16 July 2007 31,600,0 Computer Tejgaon, Dhaka Dynamics and ors. Banela Union 82.98 Decimal of Land, 30 July 2007 19,617.	
6.2 Others (investment in other the Debentures 6.2	.1 - 5,000,000	- 5,000,000	Offshore Banking Unit (OBU) SME Consumer Executives & staffs	26,428,944,651 17,755,397,72 22,799,149,857 19,518,002,40 20,357,539,891 16,676,414,86 1,593,054,982 1,600,913,66	4 22,563,610,186 17,755,397,72 0 22,799,149,856 19,518,002,40 6 19,087,846,275 15,235,289,19	Fixed assets including land, bui     Cost (Revalued amount in case of     Freehold land and land	of Lands)		Steel Ind. Ltd. Chittagong Computer 0.14 acres of Land, 21 June 1,696, Bazar Sabujbagh, Dhaka 2009	
Corporate bonds 6.2 Ordinary shares & Mutual Funds (MFs) - quoted and 6.2 unquoted Commercial paper 6.2	.3 4,079,215,993 3,256,895,635	540,000,000 560,000,000 2,588,020,635 2,752,469,764 - 305,238,889	7.b.8 Loans & advances-CL category Inside Bangladesh	156,371,334,810 134,449,422,02	0 1,593,054,982 1,600,913,66 0 152,083,687,536 130,226,324,46	<ul> <li>development</li> <li>Buildings on freehold land</li> <li>Building under construction*</li> <li>Machinery and equipment</li> </ul>	4,044,759,466 4,044,759,4 730,856,590 730,856,5 631,520,511 572,749,4 768,107,795 727,963,3	590         730,856,590         730,856,590           420         631,520,511         572,749,420           444         761,627,108         722,753,229	Network         Stec Fashions         28.03 Deimal of land,         26 January         2,321,1           Ltd.         Mirpur, Dhaka         2009 <td< td=""><td></td></td<>	
6.2.1 Debentures House Building Finance	4,619,215,993 4,127,134,524	3,128,020,635 3,622,708,653	Continuous Ioan (CL-2) Consumer finance Small & Medium Enterprise (SME)	5,787,850,028 5,741,443,58 3,281,726,793 4,357,305,72		Computer and network equipments Furniture and fixtures	527,838,289 490,832,0 392,605,837 381,166,8 140,989,183 134,682,8 90,084,859 90,084,8	363         379,436,402         370,663,983           354         135,690,824         131,612,854	Store         Dhaka         2009           Sabbir         6 Decimal of Land, Mirpur,         10 May         600,1           Ahmed         Dhaka         2007         7           Tri Angle         0.33 Acres of Land, Savar,         26 April         6,600,0	
Corporation (HBFC) 6.2.2 Corporate bonds	- 5,000,000 - 5,000,000	- 5,000,000 - 5,000,000	Loans to BHs/MBs/SDs against shares Other corporate loans	935,261,972 5,045,213,340 5,486,896,84 15,050,052,133 15,585,646,15		Software Total cost Accumulated depreciation	432,406,833 337,104,7 7,759,169,363 7,510,200,1	12 429,249,953 334,132,732	Trading Dhaka 2007 Associates Unicom 1.6.5 Decimal of Land, 22 November 15,000,0 Bangladesh Dhaka 2007	000 15,000,000 15,000,00
Trust Bank Subordinated Bond United Commercial Bank Subordinated Bond	40,000,000         60,000,000           500,000,000         500,000,000           540,000,000         560,000,000	40,000,000         60,000,000           500,000,000         500,000,000           540,000,000         560,000,000	Demand Ioan (CL-3) Small & Medium Enterprise (SME) Cornorate Icans	5,011,217,853 4,372,366,50	1 5,011,217,853 4,372,366,50	and amortisation Written down value at 31 December * Building under construction re	5,954,156,754 5,953,130,3 presents the accumulated cost incur	77         5,940,093,948         5,942,705,054           rred for under construction corporate	Ltd. HM Yunus 1.84 Acres of Land, 6 February 55,700, Gazipur 2008	000 55,700,000 55,700,00 500 154,050,500 154,050,50
6.2.3 Ordinary shares & Mutual Fu Quoted shares & MFs Quoted shares (sector wise)	nds (MFs) - quoted and unquoted		Corporate loans Term loan (CL-4) Consumer finance (including	72,959,688,896 68,156,494,68	2 67,948,471,043 63,784,128,18 3 72,959,688,896 68,156,494,68	head office building located at 10 lands of the bank and is classifie that future economic benefit as	00, Gulshan Avenue, Dhaka and ot d as fixed assets under BAS 16 'Pro	her small establishments on different operty, Plant & Equipment' assuming the entity in near future. However,	*After expiry of initial 7 years period of holding in 2012 as allowed by 2013), the Bank was granted extension of 1 year (till 17 January 201	the Bank Company Act 1991 ( 3) by Bangladesh Bank (BB).
Banks NBFIs Insurances Fuel & power	536,909,376 662,864,861 1,012,189,174 323,428,557 40,767,599 54,214,655 477 062,580 203,400,854	221,496,140 628,209,562 454,774,533 189,606,819 28,376,197 34,853,918 215,465,830 215,465,830	staff, other than HF) Housing Finance (HF) Small & Medium Enterprise (SM Corporate loans	39,189,944,143 27,981,625,18	7 1,513,248,291 1,124,195,85 5 13,596,367,043 10,580,360,44 1 39,189,944,143 27,981,625,18	Details of the fixed assets are pr			that extended period, the Bank again applied to BB for extension but possession and dispose the property as soon as possible. Subsequently 5 March 2015 & 25 March 2016 to dispose the property at its earliest For rest of the properties. FRI has obtained time extension for	EBL published sale notice on 13 but no bidder participated yet.
Fuel & power Chemicals & pharmaceuticals Cement & ceramics Envineering	478,962,580 293,480,954 386,151,325 373,328,198 12,174,896 35,008,993 28,242,890 19,638,307	215,465,839 215,465,839 240,833,699 240,833,699 3,449,440 10,459,716 19,450,469 19,450,469	Short term agri credit and microcredit (CL-5) Short term agri credit	62,394,039,134 46,391,533,39 2,102,220,182 1,748,490,66	8 62,394,039,134 46,391,533,39 7 2,102,220,182 1,748,490,66	9 Other assets Income generating			For rest of the properties, EBL has obtained time extension fro 7 years. Meanwhile, EBL has published general sales notice to no amount was recovered against NBA during 2016. The B provision (book value of NBA minus Reserve against NBA) to	o dispose those properties at ank has maintained require avoid any further loss on in
Engineering Others Mutual Funds EBL Sponsored Mutual Funds	233,622,087 143,798,625 2,729,019,927 1,905,763,150 s:	<u>101,249,378</u> <u>110,664,802</u> 1,285,095,695 1,449,544,824	Outside Bangladesh Bills financed & UPAS ( by EBL Finance HK Ltd)	3,865,334,465 2,567,257,11		Securities Limited 9.1 Investment in subsidiary-EBL 9.2 Investments Limited 9.2	-	- 1,967,400,000 1,367,400,000 - 299,999,900 299,999,900	future due to complexity in taking absolute possession and/or <b>11 Borrowings from other banks, financial institutions and age</b> Borrowings inside 11.1 23.137.137.580 17.354.4	selling the same.
EBL First Mutual Fund EBL NRB Mutual Fund First Bangladesh Fixed Income Fund	103,185,000         103,185,000           250,973,470         250,973,470           750,000,000         750,000,000	103,185,000         103,185,000           250,973,470         250,973,470           750,000,000         750,000,000	7.b.9 Security/collateral-wise concer (including bills purchased and	tration of loans and advances	0 152,083,687,536 130,226,324,46	Finance (HK) Limited Investment in subsidiary-EBL Asset Management Limited 9.4		- 14,779,352 14,779,352 - 49,999,900 49,999,900	Bangladesh 11.1 25,151,157,60 175,573 Borrowings outside 11.2 16,232,548,390 14,180,3 Bangladesh 39,369,685,979 31,534,8	16,232,548,390
Mutual funds - others Total Quoted shares & MFs Unquoted shares & MFs	186,241,126         195,177,545           1,290,399,596         1,299,336,015           4,019,419,523         3,205,099,165		Collateral of movable/ immovable assets Local banks and financial institutions guarantee	3,671,150,925 1,684,446,98		Trading Right Entitlement     Certificate (TREC) of DSE     Trading Right Entitlement     Contigent (TREC) = 6 CCE     Contigent (TREC) = 6 CCE			11.1 Borrowings inside Bangladesh Demand Borrowing: Banks 9,623,829,576 7,608,90	59,976 8,442,041,374
Shares Total Ordinary Shares & MFs (Quoted and	59,796,470         51,796,470           59,796,470         51,796,470           4,079,215,993         3,256,895,635	31,796,470         31,796,470           31,796,470         31,796,470           2,588,020,635         2,752,469,764	Government guarantee Foreign bank guarantee Export documents Fixed Deposit Receipts	450,818,892 933,246,06 7,495,045,592 6,311,954,21 8,608,369,035 6,085,043,91	2 7,495,045,592 6,311,954,21	Certificate (TREC) of CSE     Non- Income generating     Receivable from		- 213,833,968 6,626,831	Less: Inter unit/company (9 097 303 346) (6 997 609	9,976 8,442,041,374 6, 9,800) (8,042,041,374) (6,
Unquoted) at cost 6.2.3.1 Market Value of Shares (as on Quoted shares & MFs	31 December)		(FDR) -own bank FDR of other banks Government bonds Personal guarantee	8,608,369,035 6,085,043,91 703,636,982 148,447,81 - 10,816,684,856 9,340,588,87	4 703,636,982 148,447,81	subsidiaries Other assets of subsidiaries 9.8			elimination 708,526,230 (6,57),60. 708,526,230 991,36 Term borrowing: Banks 11,365,005,507 7,014,68	
Banks NBFIs Insurances Fuel & power	615,946,782452,447,0971,036,710,147280,656,46925,932,93924,089,939439,515,710222,676,178	277,008,690 421,434,104 392,109,623 150,425,468 17,679,448 16,037,386 179,686,718 159,408,497	Other securities (hypothecation charges)	70,345,946,744         60,596,257,39           156,371,334,810         134,449,422,02		7 Stamps on hand Advance to staff for 9.5 expenses 9.5	3,382,597 3,276,2	3,371,397 3,234,292	Non Banking Financial Institutions (NBFIs) 11,365,005,507 7,014,68	6,116 7,618,771,600 4
Chemicals & pharmaceuticals Cement & ceramics Engineering	399,621,103         401,663,413           2,133,383         21,241,675           26,263,611         12,115,500	256,314,000 252,032,000 2,133,383 7,147,249 17,496,000 11,928,000	7.b.10 Classified and unclassified loan Unclassified Standard (including staff loan) Special Mention Accounts (SM4	148,556,604,639 126,315,370,85	0 144,481,893,635 122,213,261,39 7 3 505 787 270 3 749 738 06	Security deposits-govt. agencies Interest and dividend	6,934,714 6,762,5 0 628,557,273 987,521,3		Less: Inter unit/company elimination (3,746,233,907) (2,526,87 7,618,771,600 4,487,81 Subordinated bond & other borrowings under schemes:	0,876) - 5,240 7,618,771,600 4,
Others Mutual Funds <b>Total</b>	26,263,611 112,113,500 179,161,612 110,592,403 2,725,285,287 1,525,482,674 1,055,036,376 893,671,399 3,780,321,663 2,419,154,073	69,171,609         68,711,959           1,211,599,471         1,087,124,663           1,055,036,376         884,915,699	Classified Sub-standard	152,062,391,909 130,065,108,91 731,150,983 316,593,90	7 147,987,680,905 125,962,999,46 0 731,150,983 316,593,90	Sundry receivables 9.1 Advance rent Prepayments and advance		443,006,103         657,431,870           306,458,786         270,889,357	From Bangladesh Bank & others Investment Promotion & 608,718,282 699,47 Financing Facility (IPFF)	
* Lock in status of Shares & Mutual Funds Active Fine Chemicals Limited	Trading Started Lock in period		Doubtful Bad/Loss 7,b.	280,664,510 277,915,95 3,297,127,408 3,789,803,24 11 4,308,942,901 4,384,313,10 156,371,334,810 134,449,422,02		to vendors Deferred tax assets (net off liabilities)	2 937,110,774 906,971,9 4,032,882,402 4,212,281,6	909 937,110,774 906,971,909	Export Development Fund (EDF)         8,044,627,065         5,424,45           Refinancing for agrobased industries         776,672,399         906,11           Refinancing agribusiness - revolving         1,292,885,157         1,275,88	7,799 776,672,399
(placement share) Tung Hai Knitting & Dyeing	9 April 2014 3 Years	30 Nov 2017 8 April 2017 18 Aug 2019	Percentage of Classified Loans & Advances / NPL 7.b.10.a The amount reported above us outstanding of Tk. 2,557.4 millie	2.76% 3.269 nder SMA category includes certair	2.69%         3.27%           a loan accounts with an aggregat	<ul> <li>9.1 Investment in subsidiary-EBL S</li> </ul>	Securities Limited	s at a total cost of Tk. 479.90 million	Second crop diversification project 1,019,369,000 1,019,36	
Limited (placement share) EBL First Mutual Fund	19 Aug 2009 10 more		<ul> <li>ouistanding of Tk. 2.557.4 millio</li> </ul>	1014 / FL 10000000 1014 / FL 106	C7 million of the C1 in and the		,, in two plidses	IIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIIII	<ul> <li>Facility (LTFF)</li> <li>522,307,830</li> </ul>	522,307,030
	19 Aug 2009         10 years           23 May 2011         10 years           19 Mar 2012         10 years	22 May 2021 18 Mar 2022	which has not been reported as High Court Division of the Sup of Tk. 1,083.16 million (Tk. 876	classified as at year-end on the basi reme Court of Bangladesh. As at ye 0 million in 2015) has been kept as n if all those accounts are considered	s of stay order from the Honorabl ear end 2016, an aggregate amour specific provision against require	and injected afterwards Tk. 1,487 9.2 Investment in subsidiary-EBL I This fully owned subsidiary of E	7.50 million as fresh capital. nvestments Limited	nber 2009 with an authorised capital	Non convertible subordinated bond 11.1.a 2,500,000,000 2,500,00	5,400 14,809,839,759 11,8

#### ained in exchange of membership rading Right Entitlement Certificate ge of membership licenses under

				Figures in Taka
Note	Consolio 2016		Bai 2016	nk 2015
le from Subsidiaries				
e from:				
rities Limited nce (HK) Limited			213,833,968	2,087,400 4,188,653
Management Limited				350,778
0			213,833,968	6,626,831
ets of subsidiaries				
receivable	251,652,973	15,438,013		
revenue expenses	5,573	25,000		
company	251,658,546	15,463,013		
n	(8,024,962)	(4,338,298)		
	243,633,584	11,124,715		
o staff for expenses				
three months	1,484,658	2,175,990	1,484,658	2,175,990
three months	1,464,056		1,464,036	
an six months six months but less	-	35,010	-	35,010
months	-	190,000	-	190,000
n nine months but less re months	-	-	-	-
twelve months		-		-
	1,484,658	2,401,000	1,484,658	2,401,000
nd dividend receivables				
ceivables on placement ceivables on	112,531,829	137,847,351	112,531,829	137,600,271
nt securities	510,024,704	832,569,627	510,024,704	832,569,627
ceivables on non-	22,083,333	31,701,140	22,083,333	31,701,140
nt securities				
receivables	152,236,234 796,876,100	32,952,205 1,035,070,323	143,890,363 788,530,229	30,711,900 1,032,582,938
unit/company	(168,318,827)	(47,548,953)	(11,557,300)	(9,880,981)
n				
	628,557,273	987,521,370	776,972,929	1,022,701,957
ceivables				
from BB for 9.11.a	178,190,993	461,054,558	178,190,993	461,054,558
y receivable from	116,886,643	81,957,413	116,886,643	81,957,413
arty receivable		3,300,274		3,300,274
e REPO	1 220 724		1 220 524	
ttance ble expenses	1,220,724 3,365,324	1,488,390 2,870,002	1,220,724 3,365,324	1,488,390 2,870,002
uiring/	106,364,299	102,210,483	106,364,299	102,210,483
nal account eivables		4,550,750		4,550,750
ivables	74,052,684 480,080,667	657,431,870	36,978,120 443,006,103	657,431,870
	400,000,007	057,451,070	445,000,105	057,451,870
from Bangladesh Bank fo	r Sanchaypatra & WI	EDB		
nment of	177,257,847	460,214,134	177,257,847	460,214,134
tra ment of WEDB (Wage	177,257,047	100,217,134	177,257,047	100,217,134
velopment Bond)	933,146	840,424	933,146	840,424
	178,190,993	461,054,558	178,190,993	461,054,558
tax assets (net off liabili	ities)			
x asset 9.12.a	966,059,015	940,265,298	966,059,015	940,265,298
ax liability 9.12.b	28,948,241	33,293,389	28,948,241	33,293,389
	937,110,774	906,971,909	937,110,774	906,971,909
tax asset				
y timing difference betw	een charging specifi	ic provision		
n off B/L loans:				
e provision made I/loss loans			4,043,734,788	4,230,758,840
t of corresponding			(1 (20 507 251)	(1 880 005 505)
on write off			(1,628,587,251)	(1,880,095,595)
e temporary			2,415,147,537	2,350,663,245
			40.00%	40.00%
ax asset leferred tax asset			966,059,015 940,265,298	940,265,298 865,763,076
tax income			(25,793,717)	(74,502,222)
			(20,70,717)	(7 1,002,222)
tax liability				
y timing difference in v xed assets	vritten down			
amount of fixed			1 252 520 255	1 210 929 067

## ED. Eastern Bank Ltd. Simple Math®

## Eastern Bank Ltd.

### **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

Not	e Consol 2016	lidated 2015	Bar 2016	Figures in Taka nk 2015			Note	Consolida 2016	ted 2015	Ba 2016	Figures in Ta nk 2015
<b>.1.a Non-Convertible Subordinate</b> The Bank with due approval convertible subordinated bond	from Bangladesh				13.1	Privileged creditors (paya Tax Deducted at Source (T		government) 123,978,187	122,088,444	123,978,187	122,088,4
through private placement to e 4th, 5th, 6th and 7th year of ma floor and ceiling rate of 11.5% a	mhance Tier - II ca turity at 20% per ye	pital. The Bond w ar. Coupon rate of	ill be redeemed at the issued bonds i	t the end of 3rd, is variable with a		VAT Deducted at Source (V Excise duty deducted from customer accounts	/DS)	32,105,804 166,658,155 322,742,146	42,927,093 178,629,670 343,645,207	166,658,155	42,923,3 178,629,6 343,641,4
awarded AA- by CRISL in the lo component of Tier - II capital, guidelines/instruction. Followin	the outstanding am ng is the list of subs	ount of the Bond cribers to this Bon	is shown as a borr d:	rowing as per BB	13.2	Acquirer liabilities These liabilities are tempo Transactions are settled ne:		in nature arisen from	n prepaid, d	ebit and credit c	
Agrani Bank Limited Brac Bank Limited Janata Bank Limited Mercantile Bank Limited One Back Limited	200,000,000 100,000,000 250,000,000 250,000,000	200,000,000 100,000,000 250,000,000 250,000,000	200,000,000 100,000,000 250,000,000 250,000,000	200,000,000 100,000,000 250,000,000 250,000,000 600,000,000		'acquirer cash' which is a lia from Q-Cash/VISA ATMs Prepaid card liability Travel card liability	ability t	to relevant parties aris		hdrawal of cash by 364,754,242	
One Bank Limited Rupali Bank Limited Sonali Bank Limited	600,000,000 600,000,000 500,000,000 <b>2,500,000,000</b>	600,000,000 600,000,000 500,000,000 <b>2,500,000,000</b>	600,000,000 600,000,000 500,000,000 <b>2,500,000,000</b>	600,000,000 600,000,000 500,000,000 2,500,000,000		Credit card liability Debit card liability Acquirer cash and other liabilities		36,573,050 45,014,523 34,497,667	21,040,235 22,046,739 39,449,687 24,795,330	36,573,050 45,014,523	22,046,7 39,449,6 24,795,3
.2 Borrowing from Outside Ban In non-interest bearing with: Deutsche Trust Company	gladesh -	44,009,757		44,009,757	13.3	Current tax liabilities/(ass	sets)	500,234,880	342,063,297	500,234,880	342,063,2
Americas, USA HSBC, USA Habib American Bank, USA JP Morgan Chase Bank, USA	15,740 10,105,727	29,063,995 34,307,335	15,740 10,105,727	29,063,995 34,307,335		Provision for tax Opening balance Settlement/adjustments for previous years Provision for tax made			2,454,312,964 1,826,102,383)	(1,459,619,075)	2,414,304,0 (1,784,135,29
Standard Chartered Bank, Sri Lanka Wells Fargo, USA		623,646 33,183,788 141,188,521	10,121,467	623,646 33,183,788 141,188,521		Balance of income tax pai Opening balance	13.3.1 d	1,830,849,042 2,263,564,631 1,280,260,965	1,344,784,441 1,972,995,022 1,378,489,806		1,275,558,7 1,905,727,5 1,343,868,1
In interest bearing with: Asian Development Bank, Philippines Banca, Libao Sna, Snain		392,242,308 392,501,500		392,242,308 392,501,500		Settlement/adjustments for previous years	13.3.2	(1,496,568,283)	(1,824,207,484) 1,725,978,643 1,280,260,965	(1,459,619,075) 948,480,473	(1,784,135,29 <u>1,688,991,8</u> <u>1,248,724,6</u>
Banca Ubae Spa, Spain Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEC FMO, Netherland	629,617,600	3,768,014,400 942,003,600	2,833,279,200 629,617,600	3,768,014,400 942,003,600	1331	Total Income tax expenses/prov	vision	1,492,097,992	692,734,057		657,002,8
ICICI Bank, UAE ICICI Bank, Hong Kong International Finance Corporation (IFC),USA	2,065,712,208 472,213,200 3,148,088,000	1,404,103,182 2,355,009,000	2,065,712,208 472,213,200 3,148,088,000	1,404,103,182 2,355,009,000	151511	<b>Current tax expenses</b> Current year Adjustment for prior year			1,344,762,879 21,562	1,773,164,131	1,275,558,7
Mashreq Bank, NY, USA National Bank of Ras Al-Khaimah, KSA PROPARCO, France	501,483,859 465,580,971 1,259,235,200	- - 1,256,004,800	501,483,859 465,580,971 1,259,235,200	- - 1,256,004,800	13.3.2	Total income tax expenses Income tax paid during th	: 1e year		,344,784,441	1,773,164,131	1,275,558,7
Standard Chartered Bank, Hong Kong Standard Chartered Bank, Singapor	308,823,399 e 2,820,492,687	- 3,358,655,437	308,823,399 2,820,492,687	- 3,358,655,437		Withholding tax deducted at source Advance tax paid in cash Advance income tax paid		105,480,302 882,293,655	116,198,638 1,609,780,005 , <b>725,978,643</b>	875,804,088	88,173,3 1,600,818,4
United Bank Limited, USA United Bank Limited, UAE Wells Fargo, USA	- 1,302,377,953 <u>415,522,646</u> <b>16,222,426,923</b>	170,636,051 - - - - -	1,302,377,953 415,522,646 16,222,426,923	170,636,051 - - - -	13.4	Provision for loans, advan A) Specific provision move	ices an ement	nd OBS exposures (ex		J)	1,688,991,8 2,409,082,0
Total .a Remaining maturity grouping of Payable	16,232,548,390	14,180,358,799	16,232,548,390			Opening balance On fully provided debt written off during the year On recovery of debts		2,840,787,322 (1,628,588,037) 380,021,967	2,455,226,946 (1,890,743,042) 281,710,606	(1,628,588,037)	2,409,082,0 (1,890,743,04 281,710,6
On demand In not more than one month	910,098,818 6,213,533,106	991,360,176 4,470,656,602	481,572,588 6,513,501,467	- 4,992,472,708		previously written off Specific provision for the year <b>Provision held at the end of the</b>	13.4.1 e year	1,906,885,158	2,020,593,013 2,846,787,523	1,902,684,147	2,020,593,0 2,820,642,6
In more than one month but not mo than three months In more than three months but not more than one year In more than one year but not more	12,930,139,040	9,319,136,789	7,637,240,173	8,614,820,683 12,312,362,500		<b>B) General provision mov</b> Opening balance Provision made during the year		1,328,221,253	s ,187,861,436 140,359,817	1,328,221,253 236,405,912	1,187,861,4 140,359,8
than five years In more than five years	9,468,157,221 1,910,549,261 <b>39,369,685,979</b>	2,452,336,594 2,171,486,954 31,534,839,615	9,468,157,221 1,910,549,261 39,061,159,750	2,452,336,594 2,171,486,954 30,543,479,439		Provision held at the end of the year		1,564,627,165	1,328,221,253	1,564,627,165	1,328,221,2
Deposits and other accounts Current deposits and other accounts etc. Bills payable 12.3	797,002,510	15,413,733,946 910,454,248	16,659,952,664 797,002,510	15,429,365,528 910,454,248		C) General provision movem Opening balance Provision made during the Provision held at the		630,938,922 107,998,404	603,570,465 27,368,457 630,938,922	107,998,404	603,570,4 27,368,4 630,938,9
Savings bank deposits 12.3 Fixed deposits 12.4 Bearer certificates of deposits	38,426,476,123	32,646,443,552 78,935,264,980	38,426,476,123 84,400,727,353	32,646,443,552 79,003,770,247		end of the year Total provision for loans, advances and OBS exposures (excluding OBU)			805,947,698		
Current deposits and other ac		127,905,896,726 8 043 445 928	9 790 695 072	8 059 077 510	13.4.a	(A+B+C) Provision for loans, advan	ices ar	nd OBS exposures (O	BU)		
Current deposits 12.1. Deposit margin on facilities (LC, LG, acceptance etc.) Sundry deposits (TD		8,043,445,928 5,506,768,075 473,959	9,790,695,072 5,177,094,793	8,059,077,510 5,506,768,075 473,959		General provision on funded exposures General provision on non-funded exposures		225,636,102 16,825,747	177,553,977 23,781,552		177,553,9 23,781,5
redemption) Interest accrued on deposits	- 1,692,162,799 16,651,527,406	4/3,959 1,863,045,984 15,413,733,946	- 1,692,162,799 16,659,952,664	473,959 1,863,045,984 15,429,365,528		non-funded exposures Total provision for loans, advances and OBS	-	242,461,849	201,335,529 007,283,227	242,461,849	<u>201,335,5</u> 4,981,138,3
1 Current deposits Local currency Foreign currencies	7,663,524,187 2,127,170,885 9,790,695,072	7,117,011,002 942,066,508 8,059,077,510	7,663,524,187 2,127,170,885 9,790,695,072	7,117,011,002 942,066,508 8,059,077,510	13.4.1	exposures (including OBU) (13.4+13.4.a) Provision for loans and ad	: Ivance				
Less: Inter unit/company elimination	(8,425,258) 9,782,269,814	(15,631,582)	- 9,790,695,072	- 8,059,077,510				2016 Main Operation	(Bank Only OBU	) Total	Figures in Ta 2015 Total
2 Deposit margin on facilities (LC, LG, acceptance) Margin on letter of credit Margin on letter of	470,027,401	286,648,021	470,027,401	286,648,021		General provision for UC le & advances General provision on off-		236,405,912 107,998,404	47,478,113	283,884,025 101,003,143	201,443,2
guarantee Margin on acceptance	233,910,121 4,473,157,271 5,177,094,793	144,805,237 5,075,314,817 5,506,768,075	233,910,121 4,473,157,271 5,177,094,793	144,805,237 5,075,314,817 5,506,768,075		balance sheet exposures (O General provision charged during the year Specific provision charged	d	<b>344,404,316</b> 2,282,706,114	40,482,852	384,887,168 2,282,706,114	<b>243,405,9</b> 2,302,303,6
<b>Bills payable</b> Local currency Foreign currencies	796,567,310 435,200	561,431,521 349,022,727	796,567,310 435,200	561,431,521 349,022,727		during the year Recovery from loans previo written off Specific provision (net off		(380,021,967) 1,902,684,147	-	(380,021,967) 1,902,684,147	(281,710,60 2,020,593,0
Savings bank deposits Transactional deposit	797,002,510	910,454,248	797,002,510	910,454,248		recovery) for the year* Total provision for loans and advances charged during the		2,247,088,463	40,482,852		2,263,999,0
accounts: Local currency Foreign currencies	31,005,859,173 355,188,534 31,361,047,707	26,867,363,620 277,659,576 27,145,023,196	31,005,859,173 355,188,534 31,361,047,707	26,867,363,620 277,659,576 27,145,023,196		* Specific provision charges off loans in the current year					ry from writter
Scheme deposit accounts in local currency: EBL Confidence account EBL Secure account	3,978,395,251 39,503,175	3,359,031,881 67,414,778	3,978,395,251 39,503,175	3,359,031,881 67,414,778	13.4.2	Calculation of provision for Nature Outstanding	σ In	ns and advances (Ban nterest Eligible spense securities	k only) Base for provision		tual Surplus vision (shortage
EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account	2,292,943,385 355,724,735 7,065,428,416		398,861,870 2,292,943,385 355,724,735 <b>7,065,428,416</b>	286,398,824 1,498,608,392 289,966,481 5,501,420,356		Standard         141,772,248,41           SMA         4,622,377,50           SS         731,150,98	15 28 09 50 82 4	80,290,722 - 09,677,365 - 15,679,163 125,325,190	141,588,534,532 4,622,377,509 587,033,563	1,742,275,427 1,742, 47,987,840 47, 282,557,833 282,	275,427 987,840 ,557,833
Total Fixed deposits Special Notice Deposits (SND) account	18,553,170,816	11,483,557,409	18,553,170,816	<b>32,646,443,552</b> 11,483,557,409		DF         280,664,51           BL         3,084,191,13           Staff loan         1,593,054,98	38 43 82	23,970,411 60,235,941 34,623,727 1,103,757,700	211,293,368 1,760,047,537	2,415,147,537 2,415,	,055,373 ,147,537
Term deposits account RFCD account NFCD account	65,793,951,301 3,889,420 49,715,816 84,400,727,353	4,834,277 50,459,146	65,793,951,301 3,889,420 49,715,816 84,400,727,353	67,464,919,415 4,834,277 50,459,146 <b>79,003,770,247</b>		Total funded exposures         152,083,687,52           Off-balance sheet exposures         75,576,306,84           Total funded         152,083,687,52			148,769,286,509 75,576,306,844		5,763,068
Less: Inter unit/company elimination	(70,616,061)	(68,505,267)	84,400,727,353	-		Total funded & non-funded exposures Domestic banking unit (M	fain op	94,241,388 1,289,318,831 peration)	224,345,593,353	5,778,325,235 5,778	0,787,084 1,325,235
Deposits from banks- inside Bangladesh Other than banks	139,907,711,081		297,406,250 139,986,752,400 140,284,158,650			Offshore Banking Unit (O Total provision for loans	BU)		ures		,461,849 , <b>787,084</b> Figures in Ta
1 Deposits from banks Janata Bank Limited Meghna Bank Limited	42,311	43,169	42,311	43,169 1,494,889		Interest suspense account	Note	Consolidat 2016	2015	Ba 2016	nk 2015
Meghna Bank Limited Midland Bank Limited Modhumoti Bank Limited National Bank Limited National Credit and	2,716,445 2,974,277 5,090,385 156,253	1,494,889 13,618,868 530,769,844 156,295	2,716,445 2,974,277 5,090,385 156,253	1,494,889 13,618,868 530,769,844 156,295		Opening balance Amount transferred during th Amount recovered during the		1,444,993,449 958,296,962 (597,886,551)	1,096,173,580 1,039,086,325 (440,460,239)		1,028,365,6 1,012,051,0
Commerce Bank Limited NRB Bank Limited NRB Commercial Bank Limite One Bank Limited	703,520	- 141,206,095 4,963,067 539,750	504,480 78,799,169 3,147,348 703,520	- 141,206,095 4,963,067	:	Amount written off during the		(328,572,066)	(249,806,217) 1,444,993,449		(440,460,23
Southeast Bank Limited SBAC Bank Limited Standard Bank Limited	28,150 203,241,029	29,153		539,750	•	Balance at the end of the y		1,476,831,794	1,444,995,449	(597,886,551) (328,572,066)	(440,460,2) (249,806,2) 1,350,150,2
	2,883 297,406,250	27,755,975 3,933 <b>720,581,038</b>	28,150 203,241,029 2,883 297,406,250	539,750 29,153 27,755,975 3,933 <b>720,581,038</b>	:	Balance at the end of the y Interest suspense on margin lo Interest suspense account.	ear an (ext	tended by subsidiaries) v		(597,886,551) (328,572,066) 1,294,241,389	(249,806,2) 1,350,150,2
	297,406,250	3,933 720,581,038	28,150 203,241,029 2,883	29,153 27,755,975 3,933	13.6	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released)	ear an (ext	tended by subsidiaries) v		(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347	(249,806,2) 1,350,150,2
	297,406,250	3,933 720,581,038	28,150 203,241,029 2,883	29,153 27,755,975 3,933	13.6	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance	ear oan (ext Il & otf e year	tended by subsidiaries) u hers 11,937,098	nder negative 10,817,967	(597,886,551) (328,572,066) <b>1,294,241,389</b> equity is included in 11,384,347 280,000 (617,967)	(249,806,2 1,350,150,2 1 the consolidated 10,817,9
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer	297,406,250 icant concentration 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 tration of deposits	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 126,997,356,486 140,284,158,650 nts	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,276,632,472 121,201,265,523 127,990,033,575	13.6 13.7	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the	ear aan (ext ll & oth e year ear ad born	tended by subsidiaries) t hers 11,937,098 280,000 (1,170,718) 11,046,380	nder negative 10,817,967 1,119,131 -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673	(249,806,2: 1,350,150,2 1 the consolidated 10,817,9 566,3
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer Corporate Offshore Banking Unit (OBU) SME Consumer	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 tration of deposits 319,899,058 19,154,447,451	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 121,105,966,726 162,822,173 13,174,679,381 13,174,679,381	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 126,997,356,486 <b>140,284,158,650</b> <b>131,809,058</b> 19,154,447,451 <b>19,154,447,451</b>	29,153 27,755,975 3,933 <b>720,581,038</b> 5,276,632,472 121,201,265,523 127,990,033,575 162,822,173 13,174,679,381	13.6 13.7	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goo Opening balance Provision ande during the Paid during the year Balance at the end of the y	ear an (ext ll & oth e year ear od born year ear	tended by subsidiaries) u hers 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842	nder negative 10,817,967 1,119,131 - 11,937,098 18,510,673 - 18,510,673	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842	(249,806,2 1,350,150,2 1 the consolidated 10,817,9 566,3 11,384,3 18,510,6 18,510,6
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer Corporate Offshore Banking Unit (OBU) SME Consumer Others - bills payables	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 140,205,117,331 140,205,117,332	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 and other accour 27,814,130,596 162,822,173 13,174,679,381 85,843,810,329 910,454,247	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 <b>100,284,158,650</b> <b>140,284,158,650</b> <b>15</b> 33,162,259,867 319,154,447,451	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,27,6632,472 121,201,265,523 <b>127,990,033,575</b> 27,898,267,445 162,822,173 13,174,679,381 85,843,810,329 910,454,247	13.6	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mar following selection criterias	ear external	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 agod borrowers has la 5 & BRPD circular let	nder negative 10,817,967 1,119,131 - 11,937,098 - 18,510,673 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,665,842 ned as per Banglad	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer Corporate Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping or From banks Payable	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 140,205,117,331 140,205,117,332	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 and other accour 27,814,130,596 162,822,173 13,174,679,381 85,843,810,329 910,454,247	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 <b>100,284,158,650</b> <b>140,284,158,650</b> <b>141,259,867</b> 33,162,259,867 31,91,54,447,451 86,850,549,764 797,002,511	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,27,6632,472 121,201,265,523 <b>127,990,033,575</b> 27,898,267,445 162,822,173 13,174,679,381 85,843,810,329 910,454,247	13.6	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No late servicing of qua	ear aan (ext ll & oth e year ear year year ligible ch 201: for las 3 year urterly	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 29,000 borrowers has 5 & BRPD circular let st 3 years i.e. since January 20 interest during last 3 ;	nder negative 10,817,967 1,119,131 	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 11,046,380 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 19,510,675 19,510,510,510,510 19,510,510,510,510,510,510,510,510,510,510	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer Corporate Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but le than six months	297,406,250 977,312,960 12,309,489,204 126,018,315,167 33,083,218,548 319,899,058 19,154,447,451 140,205,117,332 140,205,117,317 140,	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 and other accour 27,814,130,596 162,822,173 13,174,679,381 85,843,810,329 910,454,247	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 <b>100,284,158,650</b> <b>140,284,158,650</b> <b>141,259,867</b> 33,162,259,867 31,91,54,447,451 86,850,549,764 797,002,511	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,27,6632,472 121,201,265,523 <b>127,990,033,575</b> 27,898,267,445 162,822,173 13,174,679,381 85,843,810,329 910,454,247	13.6 13.7	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No last servicing of quu y Clean CIB report agains v) Ful compliance as per s	ear example ex	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 good borrowers has 5 & BRPD circular let at 3 years i.e. since Jam s i.e. since Jamuary 20 interest during last 3 ie borrowers in last 3 y ne terms.	nder negative 10,817,967 1,119,131 11,937,098 18,510,673 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 19,510 10,510	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (617,967) 11,046,380 (12,824,831) 25,685,842 ned as per Banglad d 16 February 201 , 2015 & 2016.	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6 6 based on the
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concer Ofshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping o From banks Payable On demand Within one month In more than one month but let than six months In more than one year but within five years	297,406,250 977,312,960 12,309,489,204 126,018,315,167 33,083,218,548 319,899,058 19,154,447,451 140,205,117,332 140,205,117,317 140,	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,905,896,726	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 <b>100,284,158,650</b> <b>140,284,158,651</b> <b>140,284,158,651</b>	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,276,632,472 121,201,265,723 127,990,033,575 27,898,267,445 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,990,033,575	13.6 13.7 13.8	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No late servicing of quu iv) Clean CIB report again v) Full compliance as per s Provision for diminution of Opening balance Provision made/(released) during the year	ear	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 Towers 18,510,673 20,000,000 (12,824,831) 25,685,842 good borrowers has 5 & BRPD circular let at 3 years i.e. since January 20 interest during last 3 y in terms. te of quoted securitie 404,786,024 (313,163,038)	nder negative 10,817,967 1,119,131 - 11,937,098 18,510,673 - 18,510,673 - 18,510,673 - 18,510,673 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (617,967) 11,046,380 (12,824,831) 25,685,842 and a per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702)	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6 18,510,6 864,261,0 (495,141,17)
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Others public sector Private sector Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping of From banks Payable On demand On demand On demand Di more than one month hut le than six months In more than six months but le than an six months but le than on year In more than one year In more than one year but within five years but	297,406,250 977,312,960 12,309,489,204 126,018,315,167 310,83,218,548 319,899,058 19,154,447,451 140,205,117,332 140,205,117,317 140,	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,905,896,726	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 <b>100,284,158,650</b> <b>140,284,158,651</b> <b>140,284,158,651</b>	29,153 27,755,975 3,933 <b>720,581,038</b> 1,512,135,580 5,276,632,472 121,201,265,723 127,990,033,575 27,898,267,445 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,990,033,575	13.6	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No last servicing of quu iv) Clean CIB report agains v) Full compliance as per s Provision for diminution of Opening balance Provision for diminution of Provision for diminution of no. 4 dated 24 November 2	ear evan (ext ll & oth e year ear year ear chain like of the second second the second the seco	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 Towers 18,510,673 20,000,000 (12,824,831) 25,685,842 good borrowers hals 5 & BRPD circular let st 3 years i.e. since Jamis 5 & BRPD circular let st 3 years i.e. since Jamis 1 i.e. since Jamis J interest during last 3 y interest during last 3 y in terms. ae of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoid for mutual funds (cl	nder negative 10,817,967 1,119,131 - 11,937,098 18,510,673 - 18,510,673 - 18,510,673 - 18,510,673 - 18,510,673 - - 18,510,673 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 ned as per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 s been made as per	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6 6 based on the 864,261,0 (495,141,1 369,119,8 DOS circular
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Offshore Banking Unit (OBU) SME Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping of From banks Payable On demand Within one month but let than six months In more than one month but let than one year In more than one year but within five years In more than five years but within the years In more than banks Payable On demand Deter a banks Payable Other a banks Payable On demand Payable Deter a banks Payable On demand	297,406,250 977,312,960 12,309,489,204 126,018,315,167 33,083,218,548 319,89,058 19,154,447,451 140,205,117,332 140,205,117,332 140,205,117,332 56 deposits 58 - 297,406,250 9,537,692,352 9,537,692,352 9,537,692,352	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,905,896,726 720,581,038 - 720,581,038 - 720,581,038	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,449,204 126,997,356,486 140,284,158,650 186,850,549,764 797,002,511 140,284,158,651 297,406,250	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 162,822,173 13,174,679,381 162,822,173 13,174,679,381 127,990,033,575 720,581,038 720,581,038 720,581,038	13.6 13.7 13.8	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank ii) No past due during last iiii) No lats ervicing of qua iv) Clean CIB report againn v) Full compliance as per s Provision for diminution of Dening balance Provision made/(released) during the year	ear (ext ll & oth e year (ear ) od born year (ear ) ear ) ear ) ear ) for lass (ear ) for lass (ear ) for lass (ear ) gain ne (ear ) ear ) ear ) gain ne (ear ) ear ) ear ) for lass (ear ) for	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 Towers 18,510,673 20,000,000 (12,824,831) 25,685,842 good borrowers hals 5 & BRPD circular let st 3 years i.e. since Jamis 5 & BRPD circular let st 3 years i.e. since Jamis 1 i.e. since Jamis J interest during last 3 y interest during last 3 y in terms. ae of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoid for mutual funds (cl	nder negative 10,817,967 1,119,131 - 11,937,098 18,510,673 - 18,510,673 - 18,510,673 - 18,510,673 - 18,510,673 - - 18,510,673 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 12,5,685,842 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 s been made as per per DOS circular	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,6 18,510,6 6 based on the 864,261,0 (495,141,1 369,119,8 DOS circular
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Private sector Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping of From banks Payable On demand Within one month In more than one month but le than oist months In more than one year but within free years In more than one years but within free years In more than one years but within free years In more than hanks Payable On demand Mithin one month In more than one year but within free years In more than ane years but within free years In more than none month In more than one month In more than one month In more than one month In more than one month but le than three months	297,406,250 977,312,960 123,09,489,204 126,918,315,167 126,918,315,167 126,918,315,167 130,883,218,548 319,899,058 19,154,447,451 140,205,117,332 19,154,447,451 140,205,117,332 5 5 297,406,250 9,537,692,352 9,453,039,689 9,537,692,352 9,453,039,689 19,051,650,210	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 910,454,247 127,905,896,726 	28,150 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204 126,997,356,486 140,284,158,650 139,184,447,451 86,850,549,764 19,154,447,451 86,680,549,764 19,154,447,451 140,284,158,651 140,284,158,651	29,153 27,755,975 3,933 720,581,038 1,512,135,580 5,27,66,32,472 121,201,265,523 127,990,033,575 27,898,267,445 16,2422,173 11,74,679,381 35,844,3810,329 910,454,247 910,454,2173 910,454,2173 127,990,033,575 720,581,038	13.6 13.7 13.8	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No late servicing of quu iv) Clean CIB report again v) Full compliance as per s Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution ( no. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrowi	ear	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 2 good borrowers has 1 5 & RRPD circular lef at 3 years i.e. since January 20 interrest during last 3 y interrest during last 3 y 1,622,986 et off) of value of quoid d for mutual funds (cl k. 207,705,261 185,287,151 392,992,412 (27,401,840)	nder negative 10,817,967 1,119,131 - 11,937,098 11,937,098 18,510,673 - 19,50,70,673 - 19,50,70,748 - 19,50,704 - 19,509,748 - 19,509,748 - 298,875,876 - 298,875,876 - 298,875,876 - 298,875,876 - 298,875,876 - 298,875,876 - 298,875,876 - 20,548 - - - 20,548 - - - 20,548 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 ned as per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 is been made as per per DOS circular 207,705,261 169,442,611 1377,147,872 (11,557,300)	(249,8062) 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 19,510,6 19,5
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Corporate Other banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping of From banks Payable On demand Within one month In more than one month but le than six months In more than one month but le than one year In more than one year but within free years In more than one year but within the years In more than none month but le than six months In more than one year but within the years In more than none month but le than the years In more than the years but within the years From other than banks Payable On demand Within one month In more than one year but within the years In more than one pera but within the years but within the years but within the months In more than one year but within they wars but	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 19,154,447,451 86,850,549,764 19,154,447,451 140,205,117,332 19,154,447,451 140,205,117,332 19,154,447,451 140,205,117,332 19,254,447,451 140,205,117,332 19,254,467,250 9,537,692,352 9,466,250 9,537,692,352 9,466,0210 9,537,692,352 9,456,0210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 19,051,650,210 10,051,650,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050,210 19,050	3,933 720,581,038 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,905,896,726 720,581,038 - 720,581,038 - 720,581,038 - 720,581,038	28,150 203,241,029 2,883 <b>297,406,250</b> 12,309,489,204 126,997,356,486 140,284,158,650 186,850,549,764 797,002,511 140,284,158,651 297,406,250 297,406,250 9,537,692,352 9,471,464,947 19,122,266,272	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 127,990,033,575 720,581,038 720,581,038	13.6 13.7 13.8 13.9	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No lats envicing of qu y) Clean CIB report agains v) Clean CIB report agains v) Clean CIB report agains v) Floronison for diminution of Opening balance Provision for diminution ( no. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrowing	ear	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 good borrowers has ls 5 & BRPD circular let it 3 years i.e. since January 20 good borrowers in last 3 y interest during last 3 ; be borrowers in last 3 y interest during last 3 ; be torrowers in last 3 y in terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quot d for mutual funds (cl k. 207,705,261 185,287,151 392,992,412 (27,401,840) 365,590,572 mt for REPO	10,817,967 1,119,131 11,937,098 18,510,673 19,510,673 19,510,674 19,510,674 19,510,674 19,510,674 19,510,674 19,510,674 19,510,674 19,510,712 19,510,712 19,510,712 19,510,712 19,510,712 10,510,	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (617,967) 11,046,380 (28,24,831) 25,685,842 26,85,842 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 s been made as per per DOS circular 207,705,261 169,442,611 377,147,872 (11,557,300) 365,590,572	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 19,80,9 19,80,92 10,90,92 10,90
Sector - wise concentration of deposits and other accounts Other public sector Other public sector Private sector Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but let than six months In more than one year but within five years In more than banks Payable On demand Within one month In more than one year but within five years In more than but let than one year In more than but let than one years In more than but let than three month In more than one month but let than net han five years but within five years In more than one month but let than three months In more than one month but let than three months In more than one year but within five years In more than one year but within five years but within five years but within five years but	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 140,205,117,331 19,154,447,451 86,850,549,764 19,154,447,451 140,205,117,332 19,154,447,451 140,205,117,332 140,205,117,332 140,205,117,332 140,205,117,332 19,154,407,451 297,406,250 9,537,692,352 9,463,039,689 19,051,650,210 33,576,136,047 6,6048,436,312	3,933 720,581,038 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 85,843,810,329 910,454,247 127,905,896,726 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038	28,150 203,241,029 2,883 <b>297,406,250</b> 97,7312,960 12,309,449,204 126,997,356,486 140,284,158,650 131,162,259,867 319,189,058 19,154,447,451 140,284,158,651 297,406,250 297,406,250 297,406,250 9,537,692,352 9,471,464,947 19,122,266,272 33,576,136,047 66,048,436,312	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 162,822,173 13,174,679,381 162,822,173 13,174,679,381 127,990,033,575 720,581,038 720,581,038 720,581,038 720,581,038	13.6 13.7 13.8 13.9	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mars following selection criteria: i) Relationship with bank ii) No past due during last iii) No last servicing of quu vi) Clean CIB report agains v) Full compliance as per s Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of No. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrowing (including subordinated bond Interest payable on borrowing: Less: Inter unit/company elimi	ear is an external ex	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 Towers 18,510,673 20,000,000 (12,824,831) 25,685,842 regod borrowers has la 5 & BRPD circular let at 3 years i.e. since January 20 interest during last 3 ; be ofrowers in last 3 ; on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quot d for mutual funds (cl k. 207,705,261 185,287,151 392,992,412 (27,401,840) 365,590,572 int for REPO jing Profit & Loss accc s under REPO Outstandown of the formation of th	nder negative 10,817,967 1,119,131 	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (817,967) 11,046,380 (817,967) 11,046,380 (817,967) 11,046,380 (817,967) 11,046,380 (818,510,673 20,000,000 (12,824,831) 25,685,842 absel to the set of the set	(249,806,2 1,350,150,2 10,817,9 5666,3 11,384,3 18,510,6 19,510,1 19,
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Private sector Disconser Offshore Banking Unit (OBU) ME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but let than one year In more than one year but within ten years In more than one month but let than ore than three months but ethan three months In more than one month In more than one year but within ten years In more than one month but let than one month In more than one month but let than one month In more than one month but let han one month In more than one year but within ten years In more than one year but within ten years but with	297,406,250 977,312,960 123,09,489,240 126,918,315,167 126,918,315,167 130,883,218,548 31,989,058 19,154,447,451 140,205,117,331 140,205,117,332 5 5 297,406,250 297,406,250 9,537,692,352 9,453,303,689 19,051,650,210 33,576,150,210 34,580 34,580 35,58	3,933 720,581,038 1,512,135,580 5,276,633,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 19,154,427,451 86,850,549,764 797,002,511 140,284,158,651 297,406,250 297,406,250 9,471,464,947 19,122,266,272 33,576,136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,651 139,986,752,400 140,284,158,651 1481,198	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,299,023,575 12,299,124,679,381 13,174,679,381 13,174,679,381 13,174,679,381 13,174,679,381 127,990,033,575 720,581,038 720,581,038 720,581,038 716,434,249 12,411,454,538 12,276,824 127,299,033,575 127,990,033,575	13.6 13.7 13.8 13.9	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank iii) No past due during last iiii) No late servicing of qua iv) Clean CIB report again v) Full compliance as per s Provision for diminution (p no. 4 dated 24 November 22 12 March 2015 of Banglade Interest payable on borrowing (including subordinated bond Interest payable on borrowing Less: Inter unit/company elimi Soccurity value adjustment This account was created by portfolio of government see mark-to-market valuation v in 2016 complying relevant Miscellanceus payable	ear is an (ext is a second sec	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 20,000,000 (12,824,831) 20,000,000 (12,824,831) 20,685,842 20,685,842 20,685,842 20,685,842 20,685,842 20,685,842 20,6024 (313,163,038) 91,622,986 et off) of value of quoi d for mutual funds (cl uk. 207,705,261 185,287,151 302,992,412 (27,401,840) 365,590,572 int for REPO ging Profit & Loss acccs is under REPO ging Profit & Loss acces is under REPO outstar t considered while do iction and circulars of 421,540,000	nder negative 10,817,967 1,119,131 	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (12,824,831) 25,685,842 (14,570,673 20,000,000 (12,824,831) 25,685,842 (14,570,673 (14,570,673) (12,824,831) 25,685,842 (14,570,707,147,873) (14,570,71,147,873) (14,577,147,873) (14,577,147,873) (14,577,370) 365,590,572 trevaluation loss o 2,2015 against whi owever, due adjust 421,540,000	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 19,510,1 19,5
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Private sector 2 Business segment-wise concer Corporate Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but le than one year In more than non the sub within ten years In more than noney but within ten years In more than noney but within ten years In more than one year but within ten years In more than noney but Within one month In more than noney but Within one month In more than noney but Within one year In more than one year but within ten years In more than oney are but within ten years In more than oney ar	297,406,250 977,312,960 12,309,489,204 126,918,315,167 130,985,217,331 140,205,117,331 140,205,117,331 140,205,117,332 5 297,406,250 297,406,250 297,406,250 297,406,250 30,953,7692,352 9,453,303,689 19,051,650,210 33,576,170,210 33,576,170 34,580,210 34,580,210 35,576,210 35,5	3,933 720,581,038 1,512,135,580 5,276,633,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 710,454,249 12,327,317,679 20,455,720 720,581,038 716,434,249 12,327,317,679 20,405,770,290 36,859,123,058 47,520,310,620 9,356,358,864 127,195,387,629 342,063,297 76,724,893 44,350,582 24,762,84 24,34,645,207 342,063,297 76,724,893 61,530,582 692,734,057	28,150 203,241,029 2,883 297,406,250 2,309,489,204 12,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 140,284,158,651 140,284,158,651 297,406,250 297,406,250 297,406,250 9,537,692,352 9,471,464,947 19,122,266,272 33,576,136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,651 32,2741,668 500,234,880 61,162,902 1,481,198	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,898,267,445 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 127,990,033,575 720,581,038 716,434,247 124,11,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 712,9462,537 127,990,033,575 2,2276,8224 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 2,276,8234 343,641,457 742,0585 2,577,24,893 343,641,457 742,053,985 2,577,24,893 343,641,457 742,053,985 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 742,053,285 2,577,24,893 343,641,457 75,0582 343,641,457 75,0582 343,641,457 75,0582 343,641,457 75,0582 343,651,958 343,641,457 75,0582 343,651,958 343,651,958 343,651,958 343,651,958 343,651,958 343,651,958 343,651,958 343,651,958 343,651,958 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,651,957 343,557 3457 343,557 3457 3457,5577,5577 3457,5577,5577,5577,5577,557777,5577777777	13.6 13.7 13.8 13.9	Balance at the end of the y Interest suspense on margin lo Interest suspense account. 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Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Private sector Dusiness segment-wise concer Corporate Offshore Banking Unit (OBU) ME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but let than one year In more than one year but within five yearss In more than non that let than one than they within ten years From other than banks Payable On demand Within one month In more than one year but within ten years In more than five years but within ten years In more than five years but within ten years In more than fire years but within ten years In more than fire years but within ten years In more than One year but within ten years In more than One years but within ten	297,406,250 977,312,960 123,09,489,240 126,918,315,167 126,918,315,167 126,918,315,167 130,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 319,899,058 9,154,447,451 140,205,117,332 297,406,250 297,406,250 297,406,250 9,557,692,352 9,463,303,689 19,051,650,210 33,576,120,217 44,290,752 34,240,251,17331 1,481,198 132,2742,146 132,147 132,14	3,933 720,581,038 1,512,135,580 5,276,633,472 121,117,128,674 127,905,896,726 127,905,896,726 122,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038,047,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038 720,582,038,042,039 720,58	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 140,284,158,651 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,471,464,947 19,122,266,272 33,576,136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,651 5,02,34,880 61,162,902 14,81,198 500,234,880 61,162,902 14,81,198 322,741,668 500,234,880 61,162,902 14,81,975 1,481,198	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 27,898,267,445 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 162,822,173 13,174,679,381 127,990,033,575 720,581,038 716,434,247 124,11,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 712,990,033,575 2,276,824 2,276,824 343,641,457 742,0581,0382 61,530,582 657,002,859 4,779,802,843 201,335,529	13.6 13.7 13.8 13.9 13.10	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the e circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank ii) No past due during las iii) No late servicing of qua iv) Clean CIB report again v) Full compliance as per s Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of no. 4 dated 24 November 22 12 March 2015 of Banglade Interest payable on borrowing Less: Inter unit/company elimit Sccurity value adjustment This account was created by portfolio of government see mark-to-market valuation v in 2016 complying relevant Miscellancous payable Durasting a written of Hoas Gaussing & KEDPO adjustment account, etc.)	ear is a second	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 regod borrowers has la 5 & BRPD circular let at 3 years i.e. since January 20 interest during last 3 ; be of orowers in last 3 ; on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoid d for mutual funds (cl k. 207,705,261 185,287,151 392,992,412 (27,401,840) 365,590,572 mt for REPO outstar t considered while do iction and circulars of 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388	nder negative 10,817,967 1,119,131 	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (617,967) 11,046,380 (12,824,831) 25,685,842 a0,000,000 (12,824,831) 25,685,842 a0,2015 & 2016. 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,885 369,119,855 369,119,119,119,119,119,119,119,119,119,1	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,5
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Private sector Offshore Banking Unit (OBU) SME Consumer Others - bills payables Residual maturity grouping or From banks Payable On demand Within one month In more than one month but let than six months In more than one year but within five years In more than one year but within five years but within nore month In more than one month but let than one than three months but less than one year In more than one year but within ten years From other than banks Payable On demand Within one month In more than one year but within five years but years	297,406,250 977,312,960 123,09,489,204 126,918,315,167 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 33,08,32,18,548 29,460,30,689 9,537,692,352 9,463,039,689 19,051,650,210 33,576,150,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210,210 34,578,210 34,578,210,2	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 9,04,570,290 36,859,123,95 7520,310,620 9,356,358,864 127,858,864 127,958,867,26 2,276,824 343,645,207 342,063,297 76,724,833 61,530,582 692,734,057 4,805,947,698 201,335,529 1,444,993,449 11,937,098	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,537,692,352 9,471,464,947 19,122,266,272 9,537,6136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,650 1,481,198 500,234,880 6,1162,902 1,481,198 500,234,880 6,1162,902 1,481,198	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,990,033,575 127,898,267,445 162,822,173 13,174,679,381 13,174,679,381 13,174,679,381 13,174,679,381 127,990,033,575 720,581,038 716,434,247 127,990,033,575 720,581,038 716,434,249 12,411,454,538 20,405,770,290 36,859,123,985 47,502,310,61 127,290,033,575 2,276,824 343,641,457 127,980,3357 2,276,824 343,641,457 127,980,3357 2,276,824 343,641,457 2,276,824 343,641,457 2,276,824 343,641,457 127,980,359 4,779,802,843 2,276,824 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 344,441,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 343,641,457 345,641,457 345,641,457 345,641,457 345,641,457 345,641	13.6 13.7 13.8 13.9 13.10	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank ii) No past due during last iii) No last servicing of quu vi) Clean CIB report agains v) Full compliance as per s Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of no. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrowing (including subordinated bond Interest payable on borrowing interest payable on borrowing classified & written of loan Other Japalades Bank Compronise settienengt of dasaffed & written of loan Other Japalades Mark Compronise settienengt of dasaffed & written of loan Other Japalities (FDD) adjustment account, etc.)	ear in the second secon	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 20,000,000 (12,824,831) 20,000,000 (12,824,831) 20,000,000 (12,824,831) 20,685,842 20 god borrowers has 1 5 & BRPD circular lef t 3 years i.e. since January 20 interrest during last 3 y on terms. te of quoted security 404,786,0214 (313,163,038) 91,622,986 et off) of value of quoid d for mutual funds (cl 185,287,151) 392,992,412 (27,401,840) 365,590,572 Int for REPO ging Profit & Loss accc s under REPO outstar t considered while do (clion and circulars of 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000	nder negative 10,817,967 1,119,131 - 11,937,098 11,937,098 18,510,673 - 20,212,48,953 - 31,072,378 - 80,6599,657 - 36 - 36,22,15,000 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 (12,824,831) 25,685,842 and as per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 ben made as per per DOS circular 207,705,261 169,442,611 377,147,872 (11,557,300) 365,590,572 trevaluation loss o 2,2015 against whi owever, due adjust 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388	(249,806,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,7 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,510,1 19,515,8 19,10,2
Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Other public sector Private sector Other public sector Other public sector Others - bills payables Residual maturity grouping of From banks Payable On demand Within one month In more than one year but within five years In more than one year but within five years but within five years but within five years but within the years In more than one month but let than one than three months but let than one year In more than one year but within five years but within the years In more than one perar but within five years 13. Acquirer liabilities Privileged creditors 13. Acquirer liabilities Privision for loans, advances advances and OBS exposures 13. Current tax liabilities Provision for non- banking asets Provision for non- banking assets Provision for loans, advances agod borrowers Provision for loans, advances and OBS copours 13. Gord borrowers Provision for non- banking assets Provision for loans, advances and OBS copours 13. Provision for loans, advances and OBS copours 13. Provision for non- banking assets Provision for loans, advances and OBS copours 13. Provision for loans, advances and OBS copours (DBU)	297,406,250 977,312,960 123,09,489,204 126,918,315,167 130,983,218,548 330,83,218,548 330,83,218,548 330,83,218,548 330,83,218,548 330,83,218,548 330,83,218,548 330,83,218,548 330,83,218,548 319,890,058 9,154,447,451 140,205,117,332 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,463,039,689 19,051,650,210 33,576,170 19,907,711,880 19,907,711,880 10,162,207	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 720,582,038,038 720,582,038 720,582,038,032 720,582,038,038 720,582,038,038 720,582,038,038 720,582,038,038 720,582,038,038 720,592,038,038 720,592,038,038 720,592,038,038 720,592,038,038 720,592,038,038 720,592,038,038,038,038,038,038,038,038,038,038	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 297,406,259,867 319,899,058 19,154,427,451 86,850,549,764 797,002,511 140,284,158,651 29,7406,250 297,406,250 29,537,692,352 9,471,464,947 19,122,266,272 9,537,692,352 9,471,464,947 19,122,266,275 9,471,464,947 19,122,266,275 9,471,464,947 19,33,576,136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,650 1,481,198 8500,234,880 61,162,900 140,284,518,650 1,481,198 8500,234,880 61,162,900 140,244,138,6518 5,778,325,235 242,461,849 1,294,241,389 11,046,380 12,761,835 25,685,842	29,153 27,755,975 3,933 720,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,990,033,575 127,898,267,445 162,822,173 13,174,679,381 13,174,679,381 13,174,679,381 13,174,679,381 720,581,038 716,434,249 12,411,454,528 20,405,770,290 36,859,123,385 47,520,310,621 9,356,358,864 127,264,852 47,520,310,621 9,356,358,864 127,264,852 47,520,310,621 127,990,033,575 2,276,824 343,641,457 127,990,033,575 2,276,824 343,641,457 127,990,033,575 2,276,824 343,641,457 127,990,033,575 127,990,033,575 2,276,824 343,641,457 127,990,033,575 2,276,824 343,641,457 2,276,824 343,641,457 127,990,034,575 2,276,824 343,641,457 127,990,034 342,905,3297 76,724,893 4,779,802,843 2,276,824 343,641,457 12,761,835 18,510,673	13.6 13.7 13.8 13.9 13.10 13.11	Balance at the end of the y Interest suspense on margin lo Interest suspense account. 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Sector - wise concentration of deposits and other accounts Government sector Other public sector Private sector Other public sector Private sector Others - bills payables Residual maturity grouping of From banks Payable Others - bills payables Residual maturity grouping of From banks Payable On demand Within one month In more than one month but le than six months In more than one year but within five years In more than one year but within they years but within they years but within they rears In more than banks Payable On demand Within one month In more than one year but within they years but within they rears In more than they earn but within they rears In more than three months but le than three months In more than three months but less than one year In more than three months but less than one year but within five years In more than five years but within they ears In more than five years but within they ears In more than five years but within for years In more than five years but within for years or more Other Liabilities Privileged creditors In Tore than five years but within for protested In they eary and OSS exposures In does resoures (OBU) Interest supenes accound II. 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Provision fo	297,406,250 977,312,960 123,09,489,240 126,918,315,167 126,918,315,167 126,918,315,167 130,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,893,028 9,154,447,451 140,205,117,332 297,406,250 297,406,250 297,406,250 9,537,692,352 9,463,039,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,30,689 19,051,650,210 33,576,130,647 10,227,42,146 500,234,880 61,162,900 14,920,979,992 45,5808,671,101 a,242,461,849 51,1476,831,794 51,1466,380 12,761,835 72,5685,842	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 720,582,038,042,038 720,582,038,042,038 720,592,038,042,038,042,038,042,038,042,038,042,042,042,042,042,042,042,042,042,042	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,537,692,352 9,471,464,947 19,122,266,272 9,537,6136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,650 1,481,198 500,234,880 6,1162,902 14,81,198 500,234,880 6,1162,902 14,81,198 500,234,880 6,1162,902 14,81,198 500,234,880 6,1162,902 14,81,198 500,234,880 6,1162,902 14,81,198 30,2741,668 500,234,880 6,1162,902 14,81,198 30,2741,668 500,234,880 6,1162,902 24,2461,849 1,294,241,389 11,046,380 12,761,835	29,153 3,933 720,581,038 5,276,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,990,033,575 127,898,267,445 162,822,173 13,174,679,381 13,174,679,381 13,174,679,381 13,174,679,381 720,581,038 716,434,247 127,990,033,575 720,581,038 716,434,249 12,411,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 716,434,249 12,411,454,538 12,266,858,864 47,50,3095 12,276,824 343,641,457 12,266,3297 76,724,893 61,530,582 61,530,5	13.6 13.7 13.8 13.9 13.11 13.11 13.11	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Pail during the year Balance at the end of the y Provision for rebate to go Opening balance Provision made during the Pail during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mars following selection criteria i) No patto during that iii) No late during that pail during that eduring that iii) No late during that iii) No late servicing of qua iv) Clean CIB report again v) Clean CIB report again v) Full compliance as per s Provision for diminution ( Opening balance Provision for diminution ( no. 4 dated 24 November 20 12 March 2015 of Banglade Interest payable on borrowing (including subordinated bonc Interest payable on borrowing including subordinated bonc Interest payable on borrowing in 2016 complying relevant Miscellancous payable Payable to Bangladesh Bank for sanchayarta & WEDB Unclaimed instruments Gassfied & written of Ioan Other liabilities (FDD payable of Bangladesh Bank for sanchayarta For sale of Sanchaypatra For sale of Sancha	ear	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 2 good borrowers has la 5 & BRPD circular let at 3 years i.e. since January 20 interrest during last 3 ; be forgwors in last 3 ; on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoid d for mutual funds (cl k. 207,705,261 185,287,151 302,992,412 (27,401,840) 365,590,572 mt for REPO ing Profit & Loss accc s under REPO outstars (207,705,261 185,287,151 302,992,412 (27,401,840) 365,590,572 mt for REPO 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000 9,400,000 421,540,000 650,012,687 18,798,743	nder negative 10,817,967 1,119,131 - 11,937,098 18,510,673 - - - - - - - - - - - - -	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 ,2015 & 2016. 369,119,885 (289,148,702) 79,971,183 s been made as per per DOS circular 207,705,261 169,442,611 367,147,872 (11,557,300) 365,590,572 t revaluation loss o 2,2015 against whi owever, due adjust 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 412,140,000 9,400,000	(249,8062) 1,350,150,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,7 19,510,1 1
sector - wise concentration of leposits and other accounts inverment sector Drier public sector Private sector Difference Banking Unit (OBU) ME Consumer Diffshore Banking Unit (OBU) Mite Diffshore Banking Unit (OBU) Diffshore Banking Unit (OBU) Diffshore Banking Unit (OBU) Diffshore Banking Unit (OBU) Trivision for Ioans, Advances and OBS exposures 13: Accutating OBU) Trivision for Ioans, Marking assets Trovision for Ioans, Marking assets Trovision for Ioans, Advances and OBS exposures 13: Accutating OBU) Trovision for Ioans, Marking assets Trovision for Ioans, Advances Trovision for Ioans, Marking assets Trovision for Ioans, Advances Trovision for Ioans, Advances Tro	297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 126,918,315,167 140,205,117,331 91,915,447,451 86,850,549,764 91,915,447,451 86,850,549,764 91,915,447,451 140,205,117,332 140,205,117,332 140,205,117,332 9,537,692,352 9,463,039,689 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 139,907,711,808 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 139,907,711,808 19,951,650,210 133,957,613,047 66,048,436,312 2,230,756,470 139,907,711,808 19,951,650,210 133,576,136,047 66,048,436,312 2,230,756,470 139,907,711,808 140,205,117,331 1,481,198 1,4276,431,794 5,5808,671,101 a, 242,461,849 5,11,046,380 12,761,835,74 5,11,046,380 12,761,835 7, 25,685,842 3,91,622,986 20,653,393 401,199,336	3,933 720,581,038 1,512,135,580 5,276,632,472 121,117,128,674 127,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 91,454,249 12,327,317,679 20,405,770,290 36,859,123,985 47,520,310,620 9,356,358,864 127,185,315,687 127,95,896,726 2,276,824 343,645,207 342,063,297 7342,063,297 7342,063,297 7342,063,297 7342,063,297 7342,063,297 7342,063,297 7342,053,958,864 127,185,315,687 127,958,947,698 201,335,529 1,444,993,449 11,937,098 12,761,835 18,510,673 404,786,024 22,166,111	28,150 203,241,029 2,883 <b>297,406,250</b> (12,309,489,204 126,999,204 126,999,204 126,999,205 140,284,158,650 140,284,158,651 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,537,692,352 9,471,464,947 19,122,266,272 9,537,692,352 9,471,464,947 19,122,266,272 9,537,6136,047 2,230,756,470 140,284,158,650 1,481,188 5,778,325,240 140,284,158,6518 5,778,325,235 242,461,849 1,294,241,389 11,046,380 12,761,835 25,685,842 79,971,183 17,831,174	29,153 3,933 720,581,038 5,276,532,472 121,201,265,523 127,290,033,575 127,290,033,575 127,290,033,575 127,290,033,575 720,581,038 720,590,590,590,590,590,590,590,590,590,59	13.6 13.7 13.8 13.9 13.11 13.11 13.11	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Pail during the year Balance at the end of the y Provision for rebate to go Opening balance Provision made during the Pail during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mars following selection criteria i) No patto during that iii) No late servicing of qua iv) Clean CIB report again v) Full comfigueace as per Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Interest payable on borrowing (including subordinated bonc Interest payable on borrowing insclutance and set the y Provision for diminution of Distribuic set on borrow Interest payable on borrowing (including subordinated bonc Interest payable on borrowing in 2016 complying relevant Miscellanceus payable Payable to Bangladest Bank for sanchayarta & WEDB Unclaimed instruments Gassfied & written of Ioan Other liabilities (FDD Payable of Bangladest Bank For sale of Sanchaypatra For sale	ear instruction instructinstruction instruction instruction instruction instruction instru	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 Towers 11,046,380 Towers 125,685,842 regod borrowers has log 5 & BRPD circular let at 3 years i.e. since January 20 interest during last 3 ; be ofrowers in last 3 ; on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quot d for mutual funds (cl k. 207,705,261 185,287,151 392,992,412 (27,401,840) 365,590,572 14 considered while do te considered while do 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000 9,400,000 421,540,000 1650,012,687	nder negative 10,817,967 1,119,131 11,937,098 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 19,597,748 881,850,659 (477,064,635) 404,786,024 404,786,004 404	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 ,2015 & 2016. 369,119,885 (289,148,702) 79,971,183 s been made as per per DOS circular 207,705,261 169,442,611 367,147,872 (11,557,300) 365,590,572 trevaluation loss o 2,2015 against whi owever, due adjust 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 412,140,000 9,400,000	(249,8062) 1,350,150,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,7 19,510,1 1
cector - wise concentration of leposits and other accounts inverment sector There public sector "rivate sector Difference banking Unit (OBU) ME Consumer Difference Banking Unit (OBU) ME Com banks Vayable Difference Banking Unit Within one month In more than one year but vithin five years In more than five years but vithin ten years Difference Banking Unit Within one month In more than five years but vithin ten years In more than five years but vithin ten years In more than one year but vithin ten years In more than five years but vithin ten years In the dual five years but vithin ten years In the second than ten years or more Difference In the second II in ten valuation of shares (ret) Value adustion of shares (ret) Value adustion of bar valuation of shares (ret) Value accurits (Walue adjustment Inter pranch and inter ystem accounts Value adjustment Inter ystem accounts Value adjustment Inter ystem accounts Value adjustment Inter ystem accounts (Marce IPPO	297,406,250 977,312,960 126,918,315,167 126,918,315,167 126,918,315,167 130,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 330,883,218,548 319,899,058 19,154,447,451 140,205,117,332 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 10,252,250 20,253,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252,252 20,253,252 20,254,252 20,254,252 20,253,252 20,254,252 20,253,252 20,253,252 20,253,252 20,253,252 20,253,252 20,253,252 20,254	3,933 720,581,038 1,512,135,580 5,276,633,472 121,117,128,672 121,117,128,672 122,905,896,726 162,822,173 13,174,679,381 58,843,810,329 910,454,247 127,905,896,726 720,581,038 720,581,03	28,150 203,241,029 2,883 297,406,250 2,309,489,204 126,997,356,486 140,284,158,650 140,284,158,650 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 29,537,602,352 9,471,464,947 19,122,266,250 29,471,464,947 19,122,266,72 33,576,136,047 66,048,436,312 2,230,756,470 139,986,752,400 140,284,158,650 1,481,198 500,234,880 61,162,902 24,240,752 1,481,686,518 5,0778,325,235 242,461,849 1,294,241,389 11,046,580 12,761,835 25,685,842 79,971,183 17,831,174 386,669,340 365,590,574 22,244,669,340	29,153 3,933 720,581,038 5,276,581,038 5,276,632,472 121,201,265,523 127,990,033,575 127,290,033,575 127,290,033,575 720,581,038 720,581,038 720,581,038 720,581,038 720,581,038 716,434,249 12,411,454,538 20,405,770,290 36,859,123,985 47,50,310,61 22,276,824 47,50,310,61 127,290,033,575 2,276,824 47,50,310,61 127,290,033,575 2,276,824 47,50,310,61 127,290,033,575 2,276,824 47,50,310,50,285 61,530,582 61,5	13.6 13.7 13.8 13.9 13.10 13.11 13.11 13.12	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made/(released) during the year Adjustment made during the Balance at the end of the y Provision for rebate to go Opening balance Provision made during the Paid during the year Balance at the end of the y Provision for rebate to the c circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank ii) No past due during last iii) No last servicing of quu viv Clean CIB report again y Ful compliance as per s Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of no. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrow Interest payable on borrow in 2016 complying relevant Miscellancous payable Payable to Bangladesh Bank for sanchayfatts & WEDB Unclaimed instruments Compronise settlement of Ioan Other Liabilities of Subaldi Accounts payable on different adjustment account, etc.) Payable to Bangladesh Bank For sale of Sanchaypatra For Sanchaypa	ear instruction instructinstruction instruction instruction instruction instruction instru	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 2 good borrowers has ls 5 & BRPD circular let at 3 years i.e. since January 20 interest during last 3 on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoid d for mutual funds (cl sk. 207,705,261 185,287,151 392,992,412 (27,401,840) 365,590,572 mt for REPO outstars 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000 9,400,000 421,540,000 2,211,300 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000 9,400,000 421,540,000 (221,707,195]	nder negative 10,817,967 1,119,131 11,937,098 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 18,510,673 19,597,748 14, 881,850,659 (477,04(,35) 404,786,024	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 11,384,347 280,000 (617,967) 11,046,380 18,510,673 20,000,000 (12,824,831) 25,685,842 ned as per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 3 been made as per per DOS circular 207,705,261 169,442,611 179,477,705,261 169,472,613 177,705,261 169,472,613 177,705,261 169,472,613 177,705,261 169,472,613 177,705,261 169,472,613 177,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,261 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,705,275 179,477,475 179,477,475 179,477,475 179,477,475 179,477,475 179,477,475 179,477,475 179,477,475 179,475 179,475 179,475 179,475 179,475 179,475 179	(249,8062) 1,350,150,2 1,350,150,2 10,817,9 566,3 11,384,3 18,510,6 18,510,7 19,510,1 1
Government sector Other public sector Private sector Offshore Banking Unit (OBU) SME Consumer Others - bills payables <b>Residual maturity grouping o</b> <b>From Banks</b> Payable On demand Within one month In more than one month but lee than one year In more than one year but within five years In more than nix months but lee than one year In more than nix months but lee than one year In more than new year but within five years <b>From other than banks</b> Payable On demand Within one month In more than five years but within five years In more than five years but in the years Interest suppose account Interest suppose account Interest yapable on Interest payable on In	297,406,250 977,312,960 126,918,315,167 140,205,117,331 126,918,315,167 140,205,117,331 91,915,447,451 86,850,549,764 140,205,117,332 140,205,117,332 140,205,117,332 140,205,117,332 140,205,117,332 140,205,117,332 9,537,692,352 9,463,039,689 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 19,997,108 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 19,997,108 19,951,650,210 33,576,136,047 66,048,436,312 2,230,756,470 19,997,108	3,933 720,581,038 1,512,135,580 5,276,633,472 121,117,128,674 127,905,896,726 122,896,726 122,896,726 122,896,726 122,905,896,726 122,905,896,726 720,581,038 720,	28,150 203,241,029 2,883 297,406,250 2,309,499,204 126,999,204 126,999,204 126,999,204 126,999,256,486 140,284,158,650 131,889,058 19,154,427,451 86,850,549,764 797,002,511 140,284,158,651 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 297,406,250 207,406,2	29,153 3,933 720,581,038 5,276,632,472 121,201,265,523 127,7990,033,575 27,898,267,445 162,822,173 13,174,679,381 162,822,173 13,174,679,381 85,843,810,38 716,434,247 127,990,033,575 720,581,038 720,581,038 716,434,249 12,411,454,528 720,581,038 47,520,310,621 9,355,358,864 127,269,452,357 127,990,033,575 2,276,824 343,641,457 73,420,63,297 76,724,893 41,530,582 657,002,859 4,779,802,843 201,335,529 1,350,150,204 11,384,347 12,761,835 18,510,673 369,119,885 18,106,801 369,511,385 18,510,673 369,119,885 18,106,801 369,511,385 18,510,673 369,119,885 18,106,801 369,351,335 272,294,646 6,056 464,143,909	13.6 13.7 13.8 13.9 13.10 13.11 13.11 13.12	Balance at the end of the y Interest suspense on margin lo Interest suspense account. Provision for protested bil Opening balance Provision made(released) Adjustment made during the Balance at the end of the y Provision for rebate to goe Opening balance Provision for rebate to goe Opening balance Provision for rebate to the e circular no. 6 dated 19 Mar following selection criteria: i) Relationship with bank ii) No past due during last iii) No lats evicino for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of Opening balance Provision for diminution of olicity ageled (released) during the year Balance at the end of the y Provision for diminution of o. 4 dated 24 November 2 12 March 2015 of Banglade Interest payable on borrow Interest payable on borrowing (including subordinated bond Interest payable on borrowing Interest payable on borrowing Less: Inter unit/company elimi Sccurity value adjustment This account was created bp portfolio of government see mark-to-market valuation v in 2016 complying relevant Miscellancous payable Payable to Bangladesh Bank for sancharpatra & WEDD Unclaimed instruments Compropise settlement of Cassified & written of Hoans Other liabilities of subsidi Accounts payable (rabagiadesh Bank For sale of Sancharpatra For sale of Sancharpatra Bank overdraft Provision for employee gratuity Less: Intra group outstanding bala Rent & other expenses	ear instruction instructinstruction instruction instruction instruction instruction instru	tended by subsidiaries) u hers 11,937,098 280,000 (1,170,718) 11,046,380 rowers 18,510,673 20,000,000 (12,824,831) 25,685,842 2 good borrowers has 1 5 & BRPD circular lef st 3 years i.e. since January 20 interrest during last 3 ; 9 te borrowers in last 3 ; on terms. te of quoted securitie 404,786,024 (313,163,038) 91,622,986 et off) of value of quoi d for mutual funds (cl k. 207,705,261 185,287,151 329,992,412 (27,401,840) 365,590,572 mt for REPO ing Profit & Loss accc s under REPO outstars t considered while do citcon and circulars of 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 Sanchaypatra & WEI 412,140,000 9,400,000 421,540,000 (221,707,195] (140,917,927)	nder negative 10,817,967 1,119,131 11,937,098 11,9	(597,886,551) (328,572,066) 1,294,241,389 equity is included in 111,384,347 280,000 (617,967) 11,046,380 (12,824,831) 25,685,842 and as per Banglad d 16 February 201 , 2015 & 2016. 369,119,885 (289,148,702) 79,971,183 been made as per per DOS circular 207,705,261 169,442,611 377,147,872 (11,557,371,47,872) (11,557,371,47,872) (12,514,000) 2,2015 against whi owever, due adjust 421,540,000 2,231,300 147,250,316 72,751,772 643,773,388 412,140,000 9,400,000	(249,8062 1,350,150,7 10,817,9 566,3 11,384,3 18,510,6 10,555,8 13,1072,3 13,1072,3 13,1072,3 13,1072,3 14,100,532,0 14,

		Figure - T											Figure : 77 *
ated 2015	Bar 2016	Figures in Taka 1k 2015	13.a	Nostro Reconciliation Up to three months	As per our book (GL Debit (USD) Credit (		book (statement) Credit (USD)		Note	Consoli 2016	idated 2015	Bar 2016	Figures in Taka nk 2015
122,088,444 42,927,093 178,629,670	123,978,187 32,105,326 166,658,155	122,088,444 42,923,343 178,629,670		More than three months but let than six months More than six months but less than nine months More than nine months but less than twelve months			· ·	22	Foreign currency translation d Assets and liabilities of EBL Offs into Taka (which is the function exchange of the Bank @ USD 1 =	hore Banking Unit al currency of the l = BDT 78.7022 and	Bank) using year- d HKD 1 = BDT 1	end standard mid 10.1486. Yearly inc	rate of comes and
<b>343,645,207</b> om prepaid, de	<b>322,741,668</b> bit and credit ca	343,641,457 ard transactions.	•	More than twelve months <b>Total</b> The Bank is not required to kee there was no debit entry aging		ed debit balance as at b	alance sheet date as Figures in Taka	23	expenses are translated using mo 10.1499). The net cumulative res component as per BAS 21 (para Surplus in profit and loss accor Opening balance	ult of the exchange 39).			
sen due to with 234,731,248	d monthly. Major drawal of cash by 364,754,242	EBL cardholders 234,731,248	14	No Share Capital	te Consolidated 2016 201		Bank 2015		Profit for the year (excluding dividend from subsidiaries) Transfer to statutory reserve	2,716,335,721 (879,902,418)	2,282,608,953	2,515,569,839 (879,902,418)	2,120,529,105
21,040,293 22,046,739 39,449,687 24,795,330	19,395,398 36,573,050 45,014,523 34,497,667	21,040,293 22,046,739 39,449,687 24,795,330	•	<ul> <li>A) Authorised capital</li> <li>1,200,000,000 ordinary shares</li> <li>Tk. 10 each</li> <li>B) Issued, subscribed and full</li> </ul>	12,000,000 12,000,	000,000 12,000,000,0	00 12,000,000,000		Bonus share issued Cash dividend paid Currency adjustment for offshore Dividend received from subsidiaries	1,642,339	661,898	(916,769,670) (1,222,359,570) 1,414,917 140,916,987	592,284 100,387,097
<b>342,063,297</b> 2,454,312,964	500,234,880 1,905,727,553	342,063,297 2,414,304,058	•	No of Shares           2016         2015           Issued         129,345,000           cash         129,345,000		3,450,000 1,293,450,0	00 1,293,450,000	24	Closing balance Contingent liabilities Acceptances and endorsements 24.1			<b>2,751,906,907</b> 32,666,382,402	<b>3,113,036,822</b> 29,367,215,759
(1,826,102,383) 1,344,784,441 1,972,995,022	(1,459,619,075) 1,773,164,131 2,219,272,609	(1,784,135,293) 1,275,558,787 1,905,727,552	•	Issued as bonus 573,511,752 481,834,785 share <u>702,856,752 611,179,785</u>		3,347,850 5,735,117,5 ,797,850 7,028,567,5			Letters of guarantees24.2Irrevocable letters24.3of credit24.3Bills for collection24.4	17,720,419,522 5,836,991,295	5,667,837,422	17,720,419,522 5,836,991,295	13,233,474,177 17,203,519,865 5,667,837,422
1,378,489,806 (1,824,207,484) 1,725,978,643 1,280,260,965	1,248,724,693 (1,459,619,075) 948,480,473 737,586,091	1,343,868,144 (1,784,135,293) 1,688,991,842 1,248,724,693	14.1	Slab-wise list as on 31 Decem Pursuant to clause - Cha of th Association (AoA) of the Ban capital of the Bank is Tk. 12,00	e Memorandum of Associatio k and clause - 4 of BCCI Rec 0,000,000 and issued/subscribe	construction Scheme 1 ed/fully paid up capital	992, the authorised is Tk. 7,028,567,520	24.1	Acceptances and endorsements Acceptances Acceptances - (ULC-Cash)		7,154,625,116 21,505,066,757	7,483,698,187 24,474,319,796	7,154,625,116 21,505,066,757
692,734,057	1,481,686,518	657,002,859	•	denominated by Tk. 10 per sh December 2016 is as follows: Percentage of group wise share		d up capital of Tk. 7,02				31,958,017,983 708,364,419 32,666,382,402	707,523,886	708,364,419	28,659,691,873 707,523,886 <b>29,367,215,759</b>
21,562 1,344,784,441	1,773,164,131	1,275,558,787	•		res holding 14ka 20,064 31.56% 2,218,200,6		ing 1.57% 1,929,238,860	24.2	Letters of guarantees Directors Government Banks and other financial institutions	192,900 477,209,527 8,438,836,229	192,900 475,998,127 7,087,933,572	192,900 477,209,527 8,438,836,229	192,900 475,998,127 7,087,933,572
116,198,638 1,609,780,005 1,725,978,643	72,676,385 875,804,088 948,480,473	88,173,372 1,600,818,470 1,688,991,842	•	Financial Institutions 73,1	69,621         58.03%         4,078,696,2           67,067         10.41%         731,670,6           56,752         100.00%         7,028,567,5	66,501,737 1	7.55%         3,517,541,620           0.88%         665,017,370           0.00%         6,111,797,850		Others (Customers etc.) Letters of guarantee- Offshore Banking Unit	6,989,118,609 15,905,357,265 -	5,629,353,675 13,193,478,274 39,995,903	6,989,118,609 15,905,357,265 -	5,629,353,675 13,193,478,274 39,995,903
2,435,226,946 (1,890,743,042)	) 2,820,642,667 (1,628,588,037)	2,409,082,091 (1,890,743,042)		A range wise distribution sche the listing regulations of Dhak Range			regulation 37 of %) of shareholding	24.2.a	Total A case was filed at Artha Rin Ad Overseas Limited, against Nation		Eastern Bank Lin	nited (EBL), succe	ssor of BCCI
281,710,606	380,021,967 1,902,684,147	281,710,606 2,020,593,013		001-500 501-5,000 5,001-10,000	5,335 3,520 432	1,037,728 6,043,613 3,130,747	0.15% 0.86% 0.45%		decreed against NBL on 4 Januar Tk. 45,565,139 (from 1 October 72,931,589. Against the decreed on 14 July 2014 in favor of EBL b	1994 to 31 Decem amount, NBL mad	iber 2003) making de an appeal again	g an aggregate amo nst the order which	ount of Tk. h was dismissed
2,846,787,523 res	3,474,760,744	2,820,642,668		10,001-20,000 20,001-30,000	244 77	3,399,305 1,893,754	0.48% 0.27%		had paid Tk. 13,683,225 to the c an appeal on 30 July 2015 in the the Honorable High Court, Dha	ourt being 50% of Honorable Supren ka. After hearing b	the principal decr me Court, Dhaka a both the parties th	reed amount. Agai against the judgm ae honorable Appe	in, NBL has filed ent passed by ellate Division
1,187,861,436 140,359,817 1,328,221,253	1,328,221,253 236,405,912 1,564,627,165	1,187,861,436 140,359,817 1,328,221,253	•	30,001-40,000 40,001-50,000 50,001-100,000	55 36 90	1,952,969 1,640,442 6,242,540	0.28% 0.23% 0.89%	24.3	of the Supreme Court passed juc petition against the said judgme Irrevocable letters of credit				
s 603,570,465 27,368,457	630,938,922 107,998,404	603,570,465 27,368,457		100,001-1,000,000 1,000,001 and above Total	180 78 10,047	61,433,398 616,082,256 <b>702,856,752</b>	8.74% 87.65% 100.00%		Letters of credit (LC) - cash sight Letters of credit (LC) - cash usance	3,139,080,353 10,026,411,174	5,695,113,129 6,714,101,765	3,139,080,353 10,026,411,174	5,695,113,129 6,714,101,765
630,938,922	738,937,326	630,938,922		Status of shareholding (shares Control and Compliance (HoI CEO, CS, CFO & HoICC and	of EBL) as on 31 December 20 CC) and top five salaried exect	16 by CEO, CS, CFO, F atives is shown in the fo	lead of Internal		Letters of credit (LC) - back to back Letters of credit (LC) -	4,249,818,359 17,415,309,886 59,453,303	4,119,029,778 16,528,244,672 121,673,557	4,249,818,359 17,415,309,886 59,453,303	4,119,029,778 16,528,244,672 121,673,557
4,805,947,698	5,778,325,235	4,779,802,843		Name		gnation	No. of shares (EBL) held		cash sight-OBU Letters of credit (LC) - cash usance-OBU	245,656,333	553,601,636	245,656,333	553,601,636
<b>DBU)</b> 177,553,977	225,636,102	177,553,977		Ali Reza Iftekhar (with his spot Safiar Rahman (with his spous S M Akhtaruzzaman Chowdh	e & minor children) DMI	aging Director & CEO O & Company Secretar P & Head of ICC	168,926	24.4	Total Bills for collection Bills for collection (LC)	17,720,419,522 587,124,253	2,266,597,200	587,124,253	2,266,597,200
23,781,552 201,335,529	16,825,747 242,461,849	23,781,552 201,335,529		minor children) Masudul Hoque Sardar (with children)	-	& Head of Finance	-		Bills for collection (sales contract) Margin on bills purchase -	3,046,563,897 1,534,202,513	2,199,117,469 246,762,577	3,046,563,897 1,534,202,513	2,199,117,469 246,762,577
5,007,283,227	6,020,787,084	4,981,138,372		Hassan O. Rashid Akhtar Kamal Talukder Ahmed Shaheen	DMI DMI	itional Managing Direc D - Operations & IT D & Head Corporate	tor		document Bills for collection - Offshore Banking Unit (OBU)	5,167,890,663 669,100,632	4,712,477,246 955,360,176	5,167,890,663 669,100,632	4,712,477,246 955,360,176
e year (Bank o 6 (Bank Only)		Figures in Taka 2015		M. Nazeem A. Chowdhury Md. Abdul Hakim	Bank	P & Head of Consumer		25	Interest income	5,836,991,295	5,667,837,422	5,836,991,295	5,667,837,422
OBU 47,478,113	Total 283,884,025	Total 201,443,264		Shares held by any sharehold 10% or more	Divis er to the extent of	sion	Nil		Interest on advances Interest on money at call and short notice Interest on placement with	13,231,395,703 18,096,272 804,335,392	12,985,958,873 53,003,522 929,601,681	12,940,663,584 18,096,272 802,978,505	12,648,200,540 53,003,522 912,451,222
(6,995,261) 40,482,852	101,003,143 384,887,168	41,962,728 243,405,992		Not	e Consolidated 2015		Figures in Taka Bank 2015		banks and financial institutions Interest on foreign currency balances	14,619,198	732,120	14,619,198	732,120
	2,282,706,114 (380,021,967) 1,902,684,147	2,302,303,619 (281,710,606) 2,020,593,013	14.2	Capital to Risk Weighted Ass <u>Common Equity Tier-1 Capi</u> Paid up capital		797,850 7,028,567,52	20 6,111,797,850		Less: Elimination of inter unit/company transactions	14,068,446,565 (405,816,681) 13,662,629,884	13,969,296,196 (352,918,328) 13,616,377,868	13,776,357,559 (230,719,386) 13,545,638,173	13,614,387,404 (276,199,512) 13,338,187,892
40,482,852	2,287,571,315	2,263,999,005		Statutory reserve General reserve Dividend equalization reserve	6,991,700,268 6,111,7 130,000,000 130,0 356,040,000 356,0	797,850         6,991,700,20           000,000         130,000,00           040,000         356,040,00	68 6,111,797,850 130,000,000 00 356,040,000	26	Interest paid on deposits and b Interest on deposits 26.1	orrowings etc. 6,370,814,546	8,187,703,942	6,370,814,546	8,187,703,942
presented after 14 dated 25 Jun	netting off recover ne 2003.	ry from written		Retained earnings Regulatory adjustments:		31,611 17,258,214,69			Interest on borrowings 26.2 from banks & FIs Interest on borrowings 26.3 from BB & others	1,824,034,849 264,591,647	1,842,192,912 252,448,334	1,609,761,223 264,591,647	1,624,960,823 252,448,334
provision		ision (shortage)		Goodwill and all other intangib assets (WDV of software) Reciprocal crossholdings in th CET1 capital	IP	79,889) (231,339,91 53,818) (66,70			Interest on margin Less: Elimination of inter	1,773,660 8,461,214,702 (405,816,681)	4,216,300 10,286,561,488 (352,918,328)	1,773,660 8,246,941,076 (230,719,386)	4,216,300 10,069,329,399 (276,199,512)
141,588,534,532 4,622,377,509 587,033,563 211,293,368	47,987,840 47,9 282,557,833 282,5	275,427 - 987,840 - 557,833 - 955,373 -		Investment in own CET1 capital (mutual fund) Deferred tax assets (95% as pe BB circular)	(917,750,004) (895,25		4) (893,252,033)	26.1	unit/company transactions Interest on deposits Interest on savings deposits	<b>8,055,398,021</b> 1,448,506,506	<b>9,933,643,160</b> 1,569,180,413	<b>8,016,221,690</b> 1,448,506,506	<b>9,793,129,88</b> 7
1,760,047,537	2,415,147,537 2,415,1			<u>Tier -2 Capital</u> General provision Subordinated debt	16,258,470,422 14,887,0 2,546,026,340 1,526,2 2,500,000,000 2,500,0	2,546,026,34	1,477,797,548		Interest on short notice deposits Interest on term deposits	489,180,072 4,433,127,968 6,370,814,546	792,075,491 5,826,448,038 8,187,703,942	489,180,072 4,433,127,968 6,370,814,546	792,075,491 5,826,448,038 8,187,703,942
75,576,306,844 224,345,593,353		,763,068 -		Revaluation reserves (50% of fixed assets & securities) Regulatory adjustment:	2,247,343,035 2,247,3 7,293,369,375 6,273,5			26.2	Interest on borrowings from ba		314,421,946	153,604,567	149,367,144
	5,778,325,235 5,778, 242,461,849 242,	325,235 - 461,849 -		Revaluation reserves for fixed assets & securities (40% in 2016 & 20% in 2015) A. Total regulatory capital	(898,937,214) (449,46 6,394,432,161 5,824,1 22,652,902,583 20,711,1	28,757 6,394,432,10	5,775,671,976		Interest on term borrowing Interest on subordinated bond	1,059,257,070 288,287,669	1,049,301,971 248,904,108	1,059,257,070 288,287,669	997,124,684 248,904,108
sures	6,020,787,084 6,020,7 Bar	Figures in Taka		B. Total risk weighted assets C. Required capital based on risk weighted assets (10% on B)	151,468,318,161 148,775,9 15,146,831,816 14,877,5				Inter bank REPO (repurchase agreement)	108,611,917 1,824,034,849	229,564,887 1,842,192,912	108,611,917 1,609,761,223	229,564,887 1,624,960,823
2015 1,096,173,580	2016 1,350,150,204	2015 1,028,365,606		D. Surplus/ (deficiency) (A-C) Capital to Risk Weighted Ass	7,506,070,767 5,833,5	79,955 7,590,928,92	70 6,092,646,160	26.3	Interest on borrowings from B Repo with BB under ALS Borrowing under IPFF	B & others - 15,135,962	4,213,357 26,337,820	- 15,135,962	4,213,357 26,337,820
1,039,086,325 (440,460,239) (249,806,217)	870,549,802 (597,886,551) (328,572,066)	1,012,051,054 (440,460,239) (249,806,217)		Minimum requirement 2016 20 On Tier-1	Consolidated	Ban 2015 201	k (Solo) 6 2015		Borrowing under EDF Borrowing under LTFF	111,227,827 8,311,766	82,940,853	111,227,827 8,311,766	82,940,853 - 33,589,283
1,444,993,449 under negative e	1,294,241,389 quity is included in	1,350,150,204 the consolidated		capital to 5.50% 5.50 RWA On Tier-2 Not N	ot	10.01% 10.80			Refinancing for agrobased Industries Refinancing agribusiness - revolving Second crop diversification project	28,995,770 67,683,456 31,090,755	33,589,283 72,665,658 31,005,807	28,995,770 67,683,456 31,090,755	72,665,658 31,005,807
10,817,967	11,384,347	10.817.967		capital to RWA Capital to RWA ratio (CRAR)	ed	3.91% 4.30 13.92% 15.10			Borrowing from SME Foundation	2,146,111 264,591,647	1,695,556 252,448,334	2,146,111 264,591,647	1,695,556 252,448,334
10,817,967 1,119,131 - 11,937,098	280,000 (617,967) 11,046,380		15	Not Statutory reserve	e Consolidated 2016 201		Figures in Taka Bank 2015	. 2/	Investment income Dividend Income: Ordinary shares (other than dividend from subsidiaries)	86,874,382	51,190,484	50,606,240	31,631,075
11,937,098		11,384,34/		Opening balance Transferred from profit during the year	6,111,797,850 6,111,7 879,902,418	- 879,902,4			Dividend from subsidiaries Interest on reverse REPO	- 86,874,382 2,742,844	- 51,190,484 48,506,742	140,916,987 191,523,227 2,742,844	100,387,097 132,018,172 48,506,742
- 18,510,673 - -	18,510,673 20,000,000 (12,824,831) 25,685,842	- 18,510,673 - - 18,510,673	16	Closing balance Dividend equalisation reserv					Interest on commercial paper Interest on corporate bonds Interest on treasury bonds	15,513,397 56,707,763 2,376,842,600	34,052,309 33,079,338 2,963,372,446	15,513,397 56,707,763 2,376,842,600	34,052,309 33,079,338 2,963,372,446
been maintain tter no. 3 datec	ed as per Banglad l 16 February 2016	esh Bank, BRPD		of net profit (amount by which paying cash dividend in exces	lated 20 October 2002, banks a h cash dividend exceeds 20%) s of 20%. This is treated as `Co	to dividend equalisatio	n reserve while		Interest on govt. treasury/ Bangladesh Bank bills Gain (net off loss) from trading in govt. securities	12,325,391 1,034,383,672	65,654,766 1,281,266,131	12,325,391 1,034,383,672	65,654,766 1,281,266,131
nuary 2014. 014. years.	2015 0		17	Excess of reserve over pre-take of Reserve against pre take-over loss 17.7	1,554,759,750 1,554,7				Loss on revaluation of treasury securities (HFT)* Loss (gain net off) on sale of	(221,775,032) (101,730,017)	(703,410,416) (239,105,024)	(221,775,032) (152,831,585)	(703,410,416) (278,169,160)
years i.e. 2014,		A		over loss 17.	617,792,231 617,7	67,519)         (936,967,51)           92,231         617,792,23			quoted securities *As per instruction/circular of B	<b>3,261,885,000</b> angladesh Bank vi	<b>3,534,606,776</b> ide DOS circular l	<b>3,315,432,277</b> letter No. 5 dated 2	<b>3,576,370,328</b> 26 May 2008
881,850,659 (477,064,635) 404,786,024	369,119,885 (289,148,702) 79,971,183	864,261,061 (495,141,176) 369,119,885	17.1	This represents the amount de branches in Bangladesh under	Ioss-BCCI ducted from depositors and oth clause 11(3) of the Scheme. In atus against BCCI assets was can	accordance with clause	14 of the Scheme, a	28	and subsequent clarifications on Commission, exchange and bro	28 January 2009. okerage			
oted shares has	been made as per per DOS circular l	DOS circular		Chartered Accountants. Cons	equentially, it was decided that t is to be made to BCCI depos	t in view of the shorta	ge in target recover		Fees, commission and 28.1 charges Exchange gain (net off 28.2 exchange loss)	1,839,651,823 673,600,321	1,774,070,403 883,874,726	1,777,845,899 671,399,915	1,746,719,450 882,711,477
190,599,748	207,705,261	186,567,471	17.2		veen BCCI assets and liabilities (936,967,519) (968,22)				Brokerage 28.3		89,289,415 2,747,234,544	- 2,449,245,814	2,629,430,927
108,276,128 298,875,876 (22,548,953)	169,442,611 377,147,872 (11,557,300) 365,590,572	95,608,156 282,175,627 (9,880,981)		Recovery/(adjustment) during the year Closing balance		261,200	- 31,261,200	28.1	Fees, commission and charges: Loan processing fees Service charges (periodic & adhoc)	314,927,012 308,471,153	301,272,120 313,312,344	314,927,012 272,198,016	301,272,120 285,961,391
	revaluation loss or		18	Assets revaluation reserve (la Opening balance	and only) 2,534,874,738 3,689,4	195,550 2,534,874,7	3,689,495,550		Early settlement fees Cards fees & charges 28.1.a (net off directly	49,140,188 444,288,757	30,502,020 457,975,324	49,140,188 444,288,757	30,502,020 457,975,324
	.2015 against whic wever, due adjustr			Adjustment for impairment made during the year Closing balance	- (1,154,62 2,534,874,738 2,534,8	· · ·	- (1,154,620,812) 8 2,534,874,738		associated cards expenses) Commission on general banking (PO, FDD, remittance, etc)	85,896,492	58,414,281	85,896,492	58,414,281
367,542,000 2,229,474	421,540,000 2,231,300	367,542,000 2,229,474		This revaluation reserve is may the time of land registration at tax liability of the seller (bank)	de against lands only. In reality nd taxes paid at the time of lan . Hence, no deferred tax liabili	7, buyers bear the tax o d registration are final ty has been recognised	n behalf of sellers at discharge of related on land revaluation		Commission on trade business (LG, LC, acceptance)	636,928,221 1,839,651,823	612,594,314 1,774,070,403	611,395,434 1,777,845,899	612,594,314 <b>1,746,719,450</b>
105,755,805 331,072,378	147,250,316 72,751,772	105,755,805 331,072,378	19	reserve of the bank. There is no for which deferred tax asset/lia Reserve for amortisation of trea	o other material temporary tim bility is required to be account usury securities (HTM)	ing difference in classi ted for in the year.	fied assets/liabilities	28.1.a	a Cards fees & charges (net off di Cards fees & charges: Fees & charges (debit & prepaid	rectly associated of 73,990,374	cards expenses) 95,652,769	73,990,374	95,652,769
806,599,657 DB	643,773,388	806,599,657		Opening balance Addition during the year Adjustment made during the year	3,436,541 8	076,822 2,764,44 811,462 3,436,54 23,838)			card) Credit Card: Annual fees	111,126,692	105,857,166	- 111,126,692	105,857,166
362,215,000 5,327,000	412,140,000 9,400,000	362,215,000 5,327,000		during the year <b>Closing balance</b> As per instruction/circular of 1 subsequent clarifications on 28	6,200,987 2,7 Bangladesh Bank vide DOS cir	64,446 6,200,98	2,764,446		Late payment & overlimit fees Cash advance fees Interchange reimbursement (IRF) & acquiring fees	158,061,765 19,470,327 104,719,270	146,990,782 18,800,960 83,581,294	158,061,765 19,470,327 104,719,270	146,990,782 18,800,960 83,581,294
<b>367,542,000</b> 190,021,320	421,540,000	367,542,000	20	Reserve for revaluation of tr Opening balance Addition during the year	easury securities (HFT)	90,521 1,374,979,4 537,390 734,040,89			(IRF) & acquiring rees Risk assurance premium Merchant service commission Card cheque fees (processing & issue)	77,162,108 19,713,884 69,976,221	76,705,456 4,283,496 100,830,682	77,162,108 19,713,884 69,976,221	76,705,456 4,283,496 100,830,682
28,041,819 - 1,157,555				Adjustment made during the year Closing balance	(2,096,874,864)         (2,714,74)           12,145,508         1,374,9	48,434) (2,096,874,86	4) (2,714,748,434)		Replacement fees & others	69,976,221 10,358,939 644,579,580	4,472,167 637,174,772	69,976,221 10,358,939 644,579,580	4,472,167 637,174,772
219,220,694 (6,626,831) (4,228,209)			21	*As per instruction/circular of subsequent clarifications on 2 Reserve against non-bankin		circular letter no. 5 date	ed 26 May 2008 and		Cards direct expenses Membership & priority pass Acquiring & IRF charges Insurance expense	87,287,920 36,022,276 53,169,740	89,327,716 13,941,178 47,334,212	87,287,920 36,022,276 53,169,740	89,327,716 13,941,178 47,334,212
(4,338,298) - (10,965,129)			•	Opening balance Adjustment made during the year	141,288,665 178,9 - (37,68	071,165 141,288,66 82,500)	- (37,682,500)		Other service charges (ATM card usage, cash back etc) Total cards fees & charges (net)	23,810,887 200,290,823 444,288,757	28,596,342 179,199,448 457,975,324	23,810,887 200,290,823 444,288,757	28,596,342 179,199,448 457,975,324
208,255,565			:	Closing balance	141,288,665 141,2	88,665 141,288,66	5 141,288,665	:					(Page 5 of 7)

Is direct expenses abership & priority pass         87,287,920         89,327,716         87,287,920         89,327,716           atring & IRF charges         36,022,276         13,941,178         36,022,276         13,941,178           rance expense         53,169,740         47,334,212         53,169,740         47,334,212           rance expense         53,169,740         47,334,212         53,169,740         47,334,212           r service charges (ATM card         23,810,887         28,596,342         23,810,887         28,596,342           a cards fees & charges (net)         200,290,823         179,199,448         200,290,823         179,199,448           a cards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324	ang one (obo)	5,836,991,295	5,667,837,422	5,836,991,295	5,667,837,422
rest on operated and rest on pleasance of a base of a babse of a base of a		13,231,395 703	12,985.958 873	12,940.663 584	12,648.200 540
end and and any and any	rest on money at call and				
ren on polanics14/09/0973.2.1014/09/0973.2.1073.0.1073.	rest on placement with		929,601,681	802,978,505	912,451,222
Hammaton mit in the start i	rest on foreign		732,120	14,619,198	732,120
jackjackjackjackjackjackjackjackisolationjackjackjackjackjackjackjackisolationjackjackjackjackjackjackjackjackisolationjackjackjackjackjackjackjackjackjackisolationjack<					
crist on deposits         2:1         3730814546         5.17703.942         3730814546         5.187703.942         373081393         374773         373					
ner on equal 2 21 23308 43.66 81.7733.92 33008 43.66 81.873.733.92 33008 43.66 1.842.923.21 3009.761.22 34.543.64 34.540.933 34.540.933 34.540.933 34.540.943.84 34.943.940 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.943 34.540.94 34.540.540 34.540.94 34		13,662,629,884	13,616,377,868	13,545,638,173	13,338,187,892
end on Derivation2621.842,054,8491.842,192,9211.669,761,2231.624,690,22318 or others1.773,6601.251,6301.713,6601.252,448,3342.465,91,6472.24,483,34618 or others8.461,214,071.282,654,1488.264,941,071.0069,373,9901.0059,373,9801.027,913,913,90019 or on anying decorporation1.448,456,6561.599,148,4114.448,306,5601.599,148,4114.448,306,3601.599,148,411et on anying decorporation1.448,918,0025.722,073,9114.483,180,0077.22,073,9124.433,182,0081.792,354,420et on anying decorporation1.562,92,7501.049,301,9711.059,257,6071.997,112,484et on anying decorporation1.052,92,7501.049,301,9711.059,257,6071.997,112,484rest on anying decorporation1.052,92,7501.049,301,9711.059,257,6072.03,572,03rest on anying decorporation1.052,92,7501.049,301,9711.059,257,6072.03,572,03rest on anying decorporation1.052,5572.03,572,031.112,72,7272.03,572,03rest on anying decorporation1.052,5573.112,6673.111,6672.03,572,03rest on anying decorporation1.052,5573.112,6673.112,6673.112,667rest on anying decorporation1.052,5573.108,05773.113,5582.03,572,03rest on anying decorporation2.052,448,743.112,6171.053,557rest on anying decorporation2.052,448,743.112,6171.03,577,75rest on any			8 197 702 042	6 370 014 546	8 197 702 042
set on barnie of any	rest on borrowings 26.2				
enumpin173.601.216.007.216.007.216.007.216.00Elimination energy (05816.68)1052.918.28)1026.912.981026.912.981026.912.98Elimination energy est on energy energy energy est on energy energy energy energy est on energy energy energy energy energy est on energy	rest on borrowings 26.	264,591,647	252,448,334	264,591,647	252,448,334
Himmaton of intrastions (mompany transactions)(405.816.68)(52.918.32)(20.719.3.86)(27.19.512)Set on shrot notic of iotic of intrastions est on anytin deposite is to intern deposite is 49.180.0721.569.180.01131.448.506.5061.569.180.0113est on hort notic of iotic of intern deposite is 49.180.0724.831.802.0744.838.102.7085.826.448.083est on hort notic of iotic of		1,773,660	4,216,300	1,773,660	4,216,300
Jompany transaction         Section         Section <td>: Elimination of inter</td> <td></td> <td></td> <td></td> <td></td>	: Elimination of inter				
sets on asyng separate         1.448.506.506         1.569.180.411         1.448.506.506         1.569.180.411         1.448.506.506         1.569.180.413         1.569.180.413           set on atomic deposits         443.120.728         3.526.4431         4.331.2270.82         3.526.4431         4.331.2270.321           set on term deposits         6.370.814.546         8.187.703.942         6.370.814.546         8.187.703.942           set on term dormand borrowing         1.059.257.070         1.049.01071         1.059.257.070         9.97.134.844           set on abundantiab bond         1.828.257.690         2.48.904.108         2.88.287.669         2.48.904.108           brank REPO (repurchas         1.86.11917         229.564.87         1.632.450.823         2.63.97.103           renem1)         1.1227.827         82.90.403         1.11.227.827         82.90.403           set on and materians protein         2.13.957         3.13.99.233         3.19.99.751         3.13.99.233           set on and materians protein         2.146.34.848         1.42.13.877         3.13.99.233         2.99.9761         3.35.99.233           set on and materians protein         2.11.1227.827         82.90.403         1.14.85.965.56         2.64.83.56           set on and materians trenowing in onstetrain protein         2.11.89.77763.33.0793					
exis on notice depositie         449,130,072         72,207,540         489,130,072         72,207,540           exis on nerm depositie         443,127,988         5,256,448,00         4,351,279,00         5,256,448,00           exis on abordoving         109,257,00         1,49,21,99,12         1,50,605,60         149,367,144           exis on abordoving         109,257,00         1,49,21,99,12         1,60,270,00         1,99,257,00           insk REPO (repurchase         288,287,699         248,904,108         288,287,699         248,904,108           insk REPO (repurchase         26,337,810         15,135,962         24,63,37,80         15,135,962         24,83,37,80           owing under IPF         11,12,228,271         82,904,038         11,223,823,82         31,000,57					
6.370,814,546         8,187,703,942         6.370,814,546         8,187,703,942           rest on orwing, from bank & F.I         iteration or intermorving, 10.99,25700         10.99,25700         10.99,25700         19.91,214,445           rest on ubordinated bond, 10.89,257,000         10.89,257,000         10.89,257,000         10.89,257,000         128,287,669         248,904,108           rest on ubordinated bond, 10.86,11,917         229,564,887         10.86,11,917         229,564,887           rement)         111,227,827         62,037,820         15,115,560         24,313,377           owing under IDFF         111,1227,827         82,900,333         111,227,827         82,900,337           noring from Subidiarties         67,683,456         72,665,658         31,090,755         31,009,755           adea plantarties         67,683,456         72,665,658         31,090,755         31,009,375           adea plantarties         67,683,458         51,190,444         95,652,214,211         1,695,555           adea plantarties         67,683,458         51,190,444         95,652,721         32,082,755           adea plantarties         67,683,456         72,665,658         31,691,075         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755					
ext on borrowing:         507,878,193         314,421,946         153,604,567         149,367,144           text on term borrowing:         1.059,257,070         1.049,301,771         1.059,257,070         997,124,644           text on term borrowing:         1.059,257,070         1.049,301,771         1.059,257,070         997,124,644           trans.         1.059,257,070         1.049,301,771         1.059,257,070         1.049,301,771         1.059,257,00         997,244,849         2431,327           trans.         1.052,4054,849         1.442,192,912         1.669,761,223         1.624,496,422           swith B0 under ALS         0.421,335,720         1.513,566         2.433,57         2.433,57           swith B0 under ALS         2.433,175         2.430,533         1.1227,827         8.2,906,570         3.3589,238           andrag primuins -rewing ad org deviation and prive ad 31,057,554         2.445,114         1.027,555         2.146,111         1.055,556         2.146,111         1.055,556         2.146,111         1.055,556         2.146,111         1.055,556         2.146,111         1.055,556         2.146,111         1.055,557         3.106,170,577         3.1079,177         3.3079,335         7.035,379,377         3.0379,335         7.035,379,3359,335         7.035,379,3359,3733         5.077,076,333,3079,335	rest on term deposits				
est on demand borrowing est on term borrowing est on term borrowing rest on subordination brank EPO (repurchase ement)         1059,257,070         1049,30,171         1059,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         992,257,070         1049,361,1917         229,564,887         1086,611,917         229,564,887         1086,611,917         229,564,887         1086,611,917         229,564,887         1086,611,917         229,564,887         108,611,917         229,564,887         108,611,917         229,564,887         108,611,917         229,564,887         108,611,917         229,564,887         108,611,917         229,564,887         108,611,917         229,564,887         108,511,356         26,337,200         103,559,283         306,559,283         306,559,283         306,559,233         306,559,233         306,559,233         306,559,233         306,559,310,05,507         33,509,233         306,559,310,05,507         33,509,233         306,559,310,05,507         33,509,233         306,559,310,05,507         33,509,353         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310         306,559,310	rest on horrowings from				
cast on term borrowing         1,099,257,070         1,049,301,971         1,059,257,070         997,124,844           terst on subordinated bond         288,257,669         248,904,108         288,237,669         248,904,108           terst on subordinated bond         288,257,669         248,904,108         288,257,669         248,904,08           terst on borrowing from BE         Estat.031,429         1,621,902,012         1,621,902,022         225,544,848           owing lunder IDF         111,227,827         82,904,033         111,227,827         82,904,033           nacing grominancing for         28,997,700         3,589,238         28,999,770         3,589,238           atoming much IDFF         8,311,766         -72,665,588         67,683,8456         72,665,588         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755         31,009,755         31,009,757         31,			314,421,946	153,604,567	149,367,144
abade REPO (regurshes)         108,611.917         229,564.887         108,611.917         229,564.887           issue abare of the sectors           coving under PDF         11,122,7827         62,6377,820         15,135,962         26,337,820           coving under PDF         111,122,7827         62,403,830         111,122,7827         82,9063,707         33,589,283           abare findustries         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653           abare findustries         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,683,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         67,633,465         72,665,653         66,654,766         72,655,753         64,617,617         73,617,613         73,637,210         73,637,210         73,637,210	rest on term borrowing	1,059,257,070	1,049,301,971	1,059,257,070	997,124,684
ement)					
rest on borrowing from BB & others           owith BB under ALS         15,135,962         26,337,820         15,135,962         26,337,820           owing under DFF         11,127,827         82,408,53         11,227,827         82,940,853           owing under LTFF         8,311,766         -         8,311,766         -           anding gribuntes - revining all origh division of the division origin form SME Formatian         28,995,770         33,589,283         28,995,770         33,589,283           anding gribuntes - revining all origh division origin form SME Formatian         66,6874,382         51,190,484         50,606,240         31,631,075           and origh division origin form subsidiaries         -         140,916,987         100,387,997           rest on commercial paper         56,707,763         33,079,338         56,707,763         33,079,338           rest on comporate bonds         2,25,791         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391         65,654,766         12,325,391					
owith BB under ALS         4,213,357         4,213,357         4,213,357           owing under DFF         11,125,827         26,377,820         15,135,962         26,377,820         15,135,962         26,377,820         32,894,833           owing under DFF         8,311,766         8,311,766         33,589,283         28,995,770         33,589,283           ancing grounder LTFF         8,311,766         7,834,56         7,668,345         7,266,556           ancing grounder LTFF         8,311,766         7,834,56         7,266,556         2,146,111         1,695,556           ancing grounder LTFF         8,6874,382         5,1190,484         50,606,240         31,631,075           and or domisidiatrice)         66,874,382         5,1190,484         191,532,327         132,018,107,233,007,033           rest on commercial paper         55,677,763         33,079,338         56,677,763         33,079,338           rest on comporate bonds         2,27,642,602         2,66,372,446         2,37,642,602         2,66,372,446         2,37,642,602         2,66,372,446           and cop on sale of ing in gort, scorride         2,27,123,237         1,281,266,131         1,034,383,672         1,281,266,131         1,034,383,672         2,81,64,261         1,46,111         1,421,26,506         2,67,392,912			1,042,192,912	1,009,/61,223	1,024,960,823
owing under IPFF         15,135,962         26,337,820         15,135,962         26,337,820           owing under EDF         111,227,827         82,940,835         111,227,827         82,940,835           owing under EDF         8,31,766         -         63,317,860         -           anama growing ion         28,995,770         33,589,283         28,995,770         33,589,283           anding growing ion         57,883,456         72,665,688         67,683,456         72,665,688           along one diversification project         31,097,555         31,097,555         31,097,555         31,005,697           ader from subsidiaries         -         -         140,916,987         100,357,970           ader from subsidiaries         -         -         140,916,987         100,357,970           rest on comparide paper         55,670,763         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63         33,079,338         56,077,63	-	ыв & others -	4,213,357		4,213,357
oving under LTFF         8,311,766         8,311,766         23,995,770         33,589,283         28,995,770         33,589,283           anding groubiniss -revoring di org dversification protein         7,683,456         72,665,558         67,683,456         72,665,558         67,683,456         72,665,558         67,683,456         72,665,558         21,46,111         1,695,555         21,46,111         1,695,555         21,46,111         1,695,555         22,448,314         264,591,647         252,448,334           stment income dend from subsidiaries)         66,874,382         51,190,448         191,523,227         132,018,172           rest on comports bonds rest on comport bonds rest on comports bonds on and east 1         1,034,383,672<	rowing under IPFF		26,337,820	15,135,962	26,337,820
nancing for mancing for anding sphanes -revolving anding sphanes -revolving anding sphanes -revolving and from subsidiaries and from subsidi and from subsidiaries and			82,940,853		82,940,853
ancing apphalaness - revolving dving dversfination project 10, ed., pol., po	nancing for		33,589,283		33,589,283
aid ong intersification project owing from SME Foundation         31,090,075         31,005,075         31,005,077         31,005,077         31,005,077         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         252,448,334         264,591,647         263,520         252,448,334         264,591,647         252,448,334         264,591,647         263,52,90         253,642,600         29,63,372,446         25,654,766         23,654,766         24,64,794,794,794,794,794,794,794,794,794,79		67,683,456	72,665,658	67,683,456	72,665,658
264,591,647         252,448,334         264,591,647         252,448,334           stment income dend from subsidiaries dend from subsidiaries dend from subsidiaries rest on commercial paper rest on comport bonds         56,874,382         51,190,484         140,916,987         100,387,097           rest on commercial paper rest on comport bonds         5,5707,753         33,079,338         56,707,763         33,0	nd crop diversification project	31,090,755	31,005,807	31,090,755	31,005,807
dend Income: inary share (other than lead from subsidiaries) dend from subsidiaries) dend from subsidiaries iead from subsidiaries iead from subsidiaries iead from subsidiaries iead from subsidiaries rest on reverse REPO 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,844 48,506,742 2,742,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,375,842,600 2,963,372,446 2,122,539 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,281,266,131 1,034,383,672 1,774,070,403 1,777,845,899 1,746,719,450 2,607,309,012 2,607,309,012 2,607,309,012 2,607,309,012 2,617,210 3,14,927,012 3,14,927,013 4,14,288,757 3,14,92,93 4,42,93,95 4,42,93,95 4	o				
inary starses (other than dend from subsidiaries) dend from subsidiaries         86,874,382         51,190,484         50,606,240         31,631,075           dend from subsidiaries         -         -         140,916,987         100,387,097           rest on commercial paper         15,513,397         44,652,329         15,513,397         44,652,309           rest on commercial paper         15,513,397         44,652,309         15,513,397         44,652,309           rest on resurp bonds         2,56,707,63         33,079,338         56,707,763         33,079,338           rest on resurp bonds         1,23,75,842,600         2,963,372,446         2,375,842,600         2,963,372,446         2,375,842,600         2,963,372,446         2,375,842,600         2,963,372,446         2,375,842,600         2,963,372,446         2,375,842,600         2,863,770         3,315,336,672         1,281,266,131         1,034,383,672         1,281,266,131         1,034,383,672         1,281,266,131         1,034,383,672         1,281,266,160         3,307,338         Secontristics         3,315,432,277         3,576,370,032           orin revaluation of surgitable bank vide DOS circular letter No. 5 dated 26 May 2008         3,316,332,277         3,576,370,0328         3,315,332,271         3,31,432,271         3,46,71,953           rege         2,637,539,212         2,747,470					
dend from subsidiaries         -         -         140,916,987         100,387,097           rest on commercial paper         15,513,397         34,052,309         15,513,397         34,052,309           rest on commercial paper         15,513,397         34,052,309         15,513,397         34,052,309           rest on corporate bonds         5,6707,763         33,079,338         5,6707,763         33,079,338           rest on croporate bonds         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,93,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,963,372,446         2,376,842,600         2,315,432,277         3,576,670,328           or metulation of usel of (igin net off) ons ale of (igin net off) ons ale of (igin net off) anary 2009         3,316,432,277         3,316,432,277         3,576,6370,328         3,316,342,277         3,316,342,277         3,576,370,328           aran		86,874,382	51,190,484	50,606,240	31,631,075
rest on reverse REPO rest on comported paper rest on comported bonds rest on corporate bonds rest on corporate bonds rest on corporate bonds rest on corporate bonds 2,376,842,600 1,034,383,672 1,282,5391 1,034,383,672 1,281,266,131 1,777,845,889 1,746,719,450 3,315,432,277 3,576,370,328 7,575,324 1,774,070,403 1,777,845,889 1,746,719,450 3,050,202 49,140,188 30,502,020 49,				140.916.987	100,387,097
rest on commercial paper rest on nonmercial paper rest on nonmercial paper rest on nonmercial paper rest on resury bonds rest on resury bonds rest on resury bonds rest on resury bonds padesh Bank bils on revaluation of rol ret off loss) from rig in govt. recurities rol ret off loss) from rol ret off loss) from ret rol rol ret loss) from ret rol rol ret loss) from ret rol rol ret loss) from ret rol				191,523,227	132,018,172
erest on treasury bonds rest on govt. treasury / log movt. log movt. l				15,513,397	
rest on gort. Treasury/ gladesh Bank bills (net off loss) from (net off loss) from (net off loss) from ervaluation of sury securities (101,730,017) (239,105,024) (152,831,585) (278,169,160) (101,730,017) (239,107,013) (1,777,845,899) (1,746,719,450) ges anage gain (net off 28.2, 673,600,321) 883,874,726 (671,399,915 882,711,477 anage loss) (122,4287,068 89,289,415 (2,637,539,212) 2,747,234,544 2,449,245,814 2,629,430,927 (2,637,539,212) 2,747,234,544 2,449,245,814 2,629,430,927 (2,637,539,212) 2,747,234,544 2,449,245,814 2,629,430,927 (2,637,539,212) 301,272,120 314,927,012 301,272,120 (14,641,879,875) 331,312,344 (272,198,016 285,961,391 (160,73) (2,637,532,21) 612,594,314 611,395,434 612,594,314 (152,594,314 (152,594,314) 612,594,314 611,395,434 612,594,314 (152,594,314) (152,594,314,281,557,532) 444,288,757 457,975,324 444,288,757 (3,690,764 (161,724) (3,690,762) 158,57,166 111,126,692 105,857,166 (111,126,692 105,857,166 111,126,692 105,857,166 (111,126,692 105,857,166 111,126,692 105,857,166 (111,126,692 105,857,166 111,126,692 105,857,166 (114,794,732 18,800,960 19,470,327 18,800,960 (2,604,879,9580 637,174,772 644,579,580 637,174,772 (3,516,974) 47,334,212 35,106,874 (3,338,1294) (3,642,975,580 637,174,772 644,579,580 637,174,772 (3,602,276 13,941,178 35,106,974 173,342,12 (3,810,887 12,595,532 12,914,444,288,757 457,975,324 444,288,757 457,					
a (net off loss) from ing ing yot, securities ion revaluation of sury securities (HFT);         1,034,383,672         1,281,266,131         1,034,383,672         1,281,266,131           (221,775,032)         (703,410,416)         (221,775,032)         (703,410,416)           (2am net off) on sale of ed securities         (221,775,032)         (703,410,416)         (221,775,032)           (261 securities)         3,261,885,000         3,534,606,776         3,154,322,77         3,756,370,328           per instruction/circular of Bangladesh Bank vide DOS circular Letter No. 5 datel 26 May 2008         subsequent clarifications on 28         1,839,651,823         1,777,407,040         1,777,845,899         1,746,719,450           ges ange gain (net off 28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange loss)         124,270,012         301,272,120         314,927,012         301,272,120           ange gain (net off 28.2         673,600,321         301,272,120         314,927,012         301,272,120           ange loss)         ges         304,471,153         313,312,344         272,198,016         285,961,391           hoc)         ges         304,927,012         301,272,120         301,272,120         301,272,120           ic charges (periodic hoc)         308,871,153         313,312,344         272,	rest on govt. treasury/				
on revaluation of sury securities (HFT)* (gain net of) no ale of (101,730,017)         (231,775,032)         (703,410,416)         (221,775,032)         (703,410,416)           (gain net of) no ale of (gain net of) no ale of ed securities         3,261,885,000         3,334,606,776         3,315,432,277         3,576,370,328           per instruction/circular of Bangladesh Bank vide DOS circular view No. 5 dated 26 May 2008           subsequent clarifications on 28 January 2009.           unission, exchange and betwerage           c.commission and 28.1         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           ges         673,600,321         883,874,726         671,399,915         882,711,477           ange gain (net off 28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange gain (net off 28.2         673,600,321         803,874,723         314,927,012         301,272,120           ice charge (proidic thoc)         306,471,153         313,312,344         272,198,016         285,961,391           toff circtly         636,928,221         612,594,314         612,594,314         612,594,314           rese & charges 28.1.a         444,288,77         457,975,324         444,288,75         457,975,324           toff circtly         1,839,651,823         1,774,070,403		1,034,383,672	1,281,266,131	1,034,383,672	1,281,266,131
sury securities (HFT)*         (221,73,032)         (00,410,416)         (221,73,032)         (00,410,416)           i (gain net off) on sale of ed securities         (101,730,017)         (239,105,024)         (152,831,585)         (278,169,160)           3,261,885,000         3,534,606,776         3,315,432,277         3,576,370,328           per instruction/circular of Bangladesh Bank vide DOS circular letter No. 5 dated 26 May 2008         subsequent clarifications on 28 January 2009.           umission, exchange and brokerage commission and 28.1         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           ges range gain (net off 28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange loss)         ange loss)         2,647,259,212         2,747,245,414         2,449,245,814         2,629,340,927           commission and charges: periodic floc         304,871,153         313,312,344         272,198,016         285,961,391           thoc)         y settlement fees         314,927,012         301,272,120         301,272,120         301,272,120         301,272,120           is fees & charges         28.1a         614,928,757         457,975,324         444,288,757         457,975,324         444,288,757           if directly         sociated ards mese)         mission on gen					
Index         Index         Index           3,261,885,000         3,534,606,776         3,315,432,277         3,576,370,328           Per instruction/circular of Bangladesh Bank vide DOS circular letter No. 5 dated 26 May 2008           mission, exchange and brokerage           ange gain (net off         28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange gain (net off         28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange gain (net off         28.2         673,600,321         2,747,234,544         2,449,245,814         2,629,430,927           c, commission and charges         314,927,012         301,272,120         314,927,012         301,272,120           cic charges (periodic thoc)         308,471,153         313,312,344         272,198,016         285,961,391           thoc)         y ettlement fees         49,140,188         30,502,020         49,140,188         30,502,020           is fees & charges 28,1.a         636,928,221         612,594,314         6113,395,434         612,594,314           for crup         636,928,221         612,594,314         611,395,434         612,594,314           for crup         636,928,221         612,594,314         612,594,314         612,594,314<	sury securities (HFT)*				
per instruction/circular of Bangladesh Bank vide DOS circular letter No. 5 dated 26 May 2008           subsequent clarifications on 28 January 2009.           mission, exchange and brokerage           , commission and 28.1         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           ges         673,600,321         883,874,726         671,399,915         882,711,477           ange goin (net off 28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange goin (net off 28.2         673,600,321         803,874,726         671,399,915         882,711,477           ange goin (net off 28.2         673,600,321         301,272,120         314,927,012         301,272,120           ice charges (periodic         308,471,153         313,312,344         272,198,016         285,961,391           thoc)         y settlement fees         49,140,188         30,502,020         444,288,757         457,975,324           off directly         ciated cards         nmess)         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           bi fees & charges         85,896,492         58,414,281         85,896,492         58,414,281         612,594,314         6112,594,314         612,594,314         612,594,314         612,594,314					
subsequent clarifications on 28 January 2009. mission , exchange and brokerage , commission and 28.1 [ $383,651,823$ 1,774,070,403 [ $1,777,845,899$ ] $1,746,719,450$ ges anage gain (net off 28.2 $673,600,321$ 883,874,726 $671,399,915$ 882,711,477 ange loss) 28.2 $124,287,068$ 89,289,415 $-$ <b>2.637,539,212 2,747,234,544 2,449,245,814 2,629,430,927</b> , commission and charges: a processing fees 314,927,012 301,272,120 314,927,012 301,272,120 ice charge (periodic 306,471,153 313,312,344 222,198,016 285,961,391 thoc) 9 y settlement fees 49,140,188 30,502,020 49,140,188 30,502,020 Is fees & charges 28.1.a 0444,288,757 457,975,324 444,288,757 457,975,324 off directly ciated cards a 444,288,757 457,975,324 444,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 457,975,324 044,288,757 0457,975,324 044,288,757 0457,975,324 044,288,757 0457,975,324 044,288,757 0457,975,324 044,288,757 0457,975,324 044,288,757 0457,976,314 0611,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0613,395,434 0612,594,314 0612,594,314 0613,595,396 07,740,003 07,77,845,899 07,467,71,450 07,455 07,162,108 7,6705,455 07,162,108 7,7162,108 7,7162,108 7,7162,108 7,7162,108 7,7162,108 7,7162,108 7,7162,108 7,7162,108 7,71					
. commission and 28.1         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           ggs         anage gain (net off         28.2         673,600,321         883,874,726         671,399,915         882,711,477           serage         28.3         124,287,068         89,289,415         -         -         -           c. commission and charges         314,927,012         301,272,120         314,927,012         301,272,120<				letter No. 5 dated	26 May 2008
ges anage gain (net off ange gain (net off ange gain (net off ange loss)         673,600,321         883,874,726         671,399,915         882,711,477           strange loss)         124,287,068         89,289,413         -         -         -           strange loss)         2,377,234,544         2,449,245,814         2,629,430,927         -           stranges (periodic thoc)         308,471,153         311,312,344         2,721,208,016         285,961,391           thoc)         308,471,153         313,312,344         272,198,016         285,961,391           thoc)         308,471,153         313,312,344         2,737,234,544         2,442,288,757           stess charges 28,1a, off directly         49,140,188         30,502,020         49,140,188         30,502,020           thoc)         1444,288,757         457,975,324         444,288,757         457,975,324         444,288,757           off directly         636,928,221         612,594,314         611,395,434         612,594,314           ness (LG, LC, acceptance)         1,33,651,823         1,774,070,403         1,77,845,899         1,746,719,450           th fees charges (debit & prepiad         73,990,374         95,652,769         73,990,374         95,652,769           rid Card: ual fees         111,126,692         105,857,					
anage gain (net off         28.2         673,600,321         883,874,726         671,399,915         882,711,477           ange loss)         28.3         124,287,068         89,289,415         -         -           -2.637,539,212         2,747,234,544         2,449,245,814         2,629,430,927         -           c, commission and charges:         314,927,012         301,272,120         314,927,012         301,272,120           ic charges (periodic lic charges (periodic life charges (periodic life charges 28.1a)         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         444,288,757         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         457,975,324         444,288,757         45		1,839,651,823	1,774,070,403	1,777,845,899	1,746,719,450
sering         28.3         124,287,068         89,289,415         -           2,637,539,212         2,747,234,544         2,449,245,814         2,629,430,927           c, ommission and charges:         an processing fees         314,927,012         311,927,012         311,927,012         301,272,120           ice charges (periodic ice charges (periodic idirectly settlement fees         49,140,188         30,502,020         49,140,188         30,502,020           is fees & charges         28.1a         444,288,757         457,975,324         444,288,757         457,975,324           fidirectly cicated cards inses)         insesion on trade energination on trade fees & charges         636,928,221         612,594,314         611,395,434         612,594,314           file card:         insesion on trade fees & charges         insesion on trade energination on trade fees & charges         636,928,221         612,594,314         611,395,434         612,594,314           if Card:         insesion on trade fees & charges         insesion on trade fees & charges         insesion on trade fees & charges         111,126,692         105,857,166         111,126,692         105,857,166           id Card:         insers insersion         insersion on trade fees & charges         insersion on insersion insersion insion on trade fees & charges         indefees         111,126,692         105,857,166 <td>nange gain (net off 28.2</td> <td>673,600,321</td> <td>883,874,726</td> <td>671,399,915</td> <td>882,711,477</td>	nange gain (net off 28.2	673,600,321	883,874,726	671,399,915	882,711,477
commission and charges         314,927,012         301,272,120         314,927,012         301,272,120           n processing fees         308,471,153         313,312,344         272,198,016         285,961,391           thoc)         308,471,153         313,312,344         272,198,016         285,961,391           thoc)         settlement fees         49,140,188         30,502,020         49,140,188         30,502,020           is fees & charges         28.1a         444,288,757         457,975,324         444,288,757         457,975,324           off directly         associated cards         session         associated cards         associated cards           mission on general banking         85,896,492         58,414,281         85,896,492         58,414,281           fDD, remittance, etc)         associated cards expenses         636,928,221         612,594,314         611,395,434         612,594,314           ness (LG, LC, acceptance) <b>1,839,651,823</b> 1,77,4,070,403 <b>1,777,845,899 1,746,719,450</b> st fees & charges (net off directly associated cards expenses)         advance fees         19,470,327         18,800,960         19,470,327         18,800,960           fit Card:         -         -         -         -         -         -         <	0 .			2 449 247 01 :	2 620 420 007
a processing fees         314,927,012         301,272,120         314,927,012         301,272,120           ike charges (periodic         308,471,153         313,312,344         272,198,016         285,961,391           ihco)         y settlement fees         49,140,188         30,502,020         49,140,188         30,502,020           is fees & charges         28.1a         444,288,757         457,975,324         444,288,757         457,975,324           off directly         at44,288,757         457,975,324         444,288,757         457,975,324           insision on general banking resolutions on general banking resolutions on general banking resolutions (LG, LC, acceptance)         636,928,221         612,594,314         611,395,434         612,594,314           insission on trade ness (LG, LC, acceptance)         636,928,221         612,594,314         611,395,434         612,594,314           is fees & charges (net off directly associated cards expenses)         is fees & charges (net off directly associated cards expenses)         is fees & charges (net off directly associated cards expenses)         is fees & charges (net off directly associated cards expenses)         is advance fees         19,470,327         18,800,960         19,470,327         18,800,960         19,470,327         18,800,960           i advance fees         19,470,327         18,800,960         19,471,327         18,			2,/47,234,544	2,449,245,814	2,029,430,927
ice charges (periodic hboc)         308,471,153         313,312,344         272,198,016         285,961,391           iboc)         9 vettlement fees         49,140,188         30,502,020         49,140,188         30,502,020           is fees & charges         28.1.a         444,288,757         457,975,324         444,288,757         457,975,324           off directly         mission on general banking         85,896,492         58,414,281         85,896,492         58,414,281           rbox mission on general banking         85,896,492         58,414,281         611,395,434         611,2594,314           mission on general banking         85,896,492         1,774,070,403         1,777,845,899         1,746,719,450           mission on general banking         636,928,221         612,594,314         611,395,434         612,594,314           mission on general banking         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           ba fees & charges (net off etrectly associated cards         associated cards         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         19,470,327         18,800,960         19,470,327         18,800,960           charge (etro commission         19,471,384         4,283,496         69,976,221 <td></td> <td></td> <td>301,272,120</td> <td>314,927,012</td> <td></td>			301,272,120	314,927,012	
y settlement fees ls fees & charges (28.1.a) of directly ciated cards messe) mission on general banking FDD, remittance, etc) mission on general banking FDD, remittance, etc) <b>1.839,651,823</b> <b>1.774,070,403</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.777,845,899</b> <b>1.746,719,450</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.11,126,692</b> <b>1.1</b>	rice charges (periodic	308,471,153	313,312,344	272,198,016	285,961,391
off directly (atacd cards mses)         85,896,492         58,414,281         85,896,492         58,414,281           mission on general banking mess)         85,896,492         58,414,281         85,896,492         58,414,281           pmission on rade ness (LG, LC, acceptance)         636,928,221         612,594,314         611,395,434         612,594,314           tess & charges (net off directly associated cards expenses)         1,399,651,823         1,777,407,0403         1,777,845,899         1,746,719,450           tess & charges (abit & prepaid         73,990,374         95,652,769         73,990,374         95,652,769           dit Card:         -         -         -         -           ual fees         111,126,692         105,857,166         111,126,692         105,857,166           n dvance fees         19,470,327         18,800,960         19,470,327         18,800,960           h acquiring fees         -         -         -         -           assurance premium         77,162,108         76,705,456         77,162,108         76,705,456           charge fees         19,371,884         4,283,496         19,9713,884         4,283,496         19,033,0823         4,472,167           accuaring fees         10,358,939         4,472,167         10,358,939         <	y settlement fees				
sness)         sness)         snession on general banking pD, remittance, etc)         85,896,492         58,414,281         85,896,492         58,414,281           PDD, remittance, etc)         636,928,221         612,594,314         611,395,434         612,594,314           insiston on trade ness (LG, LC, acceptance)         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           Is fees & charges (net off Urectly associated cards expenses)         is fees & charges         is fees & charges         73,990,374         95,652,769         73,990,374         95,652,769           dit Card:         -         -         -         -           ual fees         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         158,061,765         146,990,782         158,806,1765         146,990,782           a davance fees         19,470,327         18,800,960         19,470,327         83,581,294           ) a acquiring fees         -         104,719,270         83,581,294         104,719,270         83,581,294           ) a cquiring fees         -         10,338,939         4,721,67         10,358,939         4,472,167           ) a cquiring fees         -         10,358,939         4,472,167         10,358,939	off directly		,,,,,,224	. 11,200,737	
FDD. remittance, etc)         636,928,221         612,594,314         611,395,434         612,594,314           mission on trade ness (LG, LC, acceptance)         1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           is fees & charges (net off directly associated cards expenses) & drages (deht & prepaid         73,990,374         95,652,769         73,990,374         95,652,769           dit Card:         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         19,470,327         18,800,600         19,470,327         18,800,610           advance fees         19,470,327         18,800,600         19,470,327         18,830,960         19,470,327         18,800,610           advance fees         19,470,327         18,800,600         19,470,327         18,830,960         19,470,327         18,80,930         4,472,107           acsurance premium         77,162,108         76,705,456         77,162,108         76,705,456           chart service commission         19,713,884         4,283,496         19,713,884         4,283,496           chare fees & others         10,358,939         4,472,167         10,358,939         4,472,167           infing & IRF charges         87,287,920         89,327,716         10,358,939	enses)				
ness (LG, LC, acceptance)         1         1         1           1,839,651,823         1,774,070,403         1,777,845,899         1,746,719,450           1s fees & charges (net off directly associated cards expenses)         1         1,777,845,899         1,746,719,450           1s fees & charges (net off directly associated cards expenses)         1         1,11,126,692         105,857,166           111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         158,061,765         146,990,782         158,061,765         146,990,782           a davance fees         19,470,327         18,800,960         19,470,327         18,800,960           charge reimbursement         104,719,270         83,581,294         104,719,270         83,581,294           a acquiring fers         19,713,884         4,283,496         19,713,884         4,283,496           charge reimbursement         10,358,934         4,72,167         10,388,939         4,472,167           acament fees & others         19,713,884         4,283,496         19,713,884         4,283,496           charge tergeneses         644,579,580         637,174,772         644,579,580         637,174,772           is direct expenses         36,022,276         13,941,178 <td< td=""><td></td><td>85,896,492</td><td>58,414,281</td><td>85,896,492</td><td>58,414,281</td></td<>		85,896,492	58,414,281	85,896,492	58,414,281
1,839,651,823         1,774,070.403         1,777,845,899         1,746,719,450           Is fees & charges (net off Urectly associated cards expenses) Is fees & charges:         Interpret In			612,594,314	611,395,434	612,594,314
ds fees & charges:         373,990,374         95,652,769         73,990,374         95,652,769           dit Card:         -         -         -         -           ual fees         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         158,061,765         146,990,782         158,061,765         146,990,782           a advance fees         19,470,327         18,800,960         19,470,327         18,800,960           ya acquiring fees         -         -         -         -           a.assurance premium         77,162,108         76,705,456         77,162,108         76,705,456           chaque fees         -         10,358,939         4,472,167         10,358,939         4,472,167           chaque fees forcosing & issue         69,976,221         100,830,682         69,976,221         100,830,682           acament fees & others         10,358,939         4,472,167         10,358,939         4,472,167           bisership & priority pass         87,287,920         89,327,716         87,287,920         89,327,716           siliers texpenses         36,022,276         13,941,178         36,022,276         13,941,178           singer dynaber tevic         23,810,887         23,			1,774,070,403	1,777,845,899	1,746,719,450
& charges (debit & prepaid         73,990,374         95,652,769         73,990,374         95,652,769           dit Card:         -         -         -           ual fees         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         158,061,765         146,990,782         158,061,765         146,990,782           a dvance fees         19,470,327         18,800,960         19,470,327         18,800,960           sacquiring fees         assurance premium         77,162,108         76,705,456         77,162,108         76,705,456           accenter fees         (19,713,884         4,283,496         19,713,884         4,283,496         10,830,682         69,976,221         100,830,682         69,976,221         100,830,682         69,976,221         100,830,682         64,579,580         637,174,772         644,579,580         637,174,772         644,579,580         637,174,772         644,579,580         637,174,772         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178         36,022,276         13,941,178 <t< td=""><td></td><td>directly associated</td><td>cards expenses)</td><td></td><td></td></t<>		directly associated	cards expenses)		
ual fees         111,126,692         105,857,166         111,126,692         105,857,166           payment & overlimit fees         158,061,765         146,990,782         158,061,765         146,990,782           a davance fees         19,470,327         18,800,960         19,470,327         18,800,960           change reimbursement         104,719,270         83,581,294         104,719,270         83,581,294           ) & acquiring fees         assurance premium         77,162,108         76,705,456         77,162,108         76,705,456           chant service commission         19,713,884         4,283,496         19,713,884         4,283,496           cheque fees (processing & issue)         69,976,221         100,830,682         69,976,221         100,830,682         69,976,221         100,830,682         69,976,221         100,830,682         637,174,772         644,579,580         637,174,772           is direct expenses         640,579,580         637,174,772         644,579,580         637,174,772         644,579,580         637,174,772           is direct expenses         87,287,920         89,327,716         87,287,920         89,327,716         13,941,178         36,022,276         13,941,178         35,022,276         13,941,178         35,109,740         47,334,212         23,10,887		73,990,374	95,652,769	73,990,374	95,652,769
payment & overlimit fees         158,061,765         146,990,782         158,061,765         146,990,782           a advance fees         19,470,327         18,800,960         19,470,327         18,800,960           change reimbursement         104,719,270         83,581,294         104,719,270         83,581,294           a acquiring fees         77,162,108         76,705,456         77,162,108         76,705,456           chant service commission         19,713,884         4,283,496         19,713,884         4,283,496           deque fees forcessing & issue)         69,976,221         100,830,682         69,976,221         100,830,682           acement fees & others         10,358,939         4,472,167         10,358,939         4,472,167           bership & priority pass         87,287,920         89,327,716         87,287,920         89,327,716           siltiring & IRF charges         36,022,276         13,941,178         36,022,276         13,941,178           rance expense         23,810,887         28,556,342         23,810,887         28,556,342           cash back etc)         200,290,823         179,199,448         200,290,823         179,199,448           clards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324     <				-	
h advance fees h advance fees					
) & acquiring fees assurance premium Assurance premium Ansarchart service commission deque fees (processing & issue) chart service commission 69,976,221 100,830,682 10,358,939 4,472,167 644,579,580 637,174,772 644,579,580 644,579,580 644,579,580 644,579,582 645,579 645,	n advance fees	19,470,327	18,800,960	19,470,327	18,800,960
chant service commission         19,713,884         4,283,496         19,713,884         4,283,496           cheque fes (processing & issue)         69,976,221         100,830,682         69,976,221         100,830,682           lacement fees & others         10,358,939         4,472,167         10,358,939         4,472,167           isdirect expenses         644,579,580         637,174,772         644,579,580         637,174,772           isdirect expenses         87,287,920         89,327,716         87,287,920         89,327,716           iring & IRF charges         36,022,276         13,941,178         36,022,276         13,941,178           rance expense         53,169,740         47,3342,12         53,169,740         47,343,21           rance expense         53,169,740         23,810,887         28,596,342         23,810,887         28,596,342           rance startex         200,290,823         179,199,448         200,290,823         179,199,448         200,290,823         179,199,448           l cards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324	) & acquiring fees				
cheque fees (processing & issue)         69,976,221         100,830,682         69,976,221         100,830,682           lacement fees & others         10,358,939         4,472,167         10,358,939         4,472,167           644,579,580         637,174,772         644,579,580         637,174,772         644,579,580         637,174,772           Is direct expenses biership & priority pass airing & IRF charges rance expense c strvice charges (ATM card c, cash back etc)         89,287,920         89,327,716         87,287,920         89,327,716           200,290,823         179,199,448         200,290,823         179,199,448         200,290,823         179,199,448           200,290,823         179,199,448         200,290,823         179,199,448         200,290,823         179,199,448					
644,579,580         637,174,772         644,579,580         637,174,772           Is direct expenses abership & priority pass iring & IRF charges rance expense c scribe charges (ATM card c, cash back etc)         89,327,716         87,287,920         89,327,716           200,290,823         179,199,441         36,022,276         13,941,178         36,022,276         13,941,178           1 cards fees & charges (net)         33,810,887         28,596,342         23,810,887         28,596,342           200,290,823         179,199,448         200,290,823         179,199,448         200,290,823         179,199,448           1 cards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324	cheque fees (processing & issue)	69,976,221	100,830,682	69,976,221	100,830,682
Is direct expenses abership & priority pass         87,287,920         89,327,716         87,287,920         89,327,716           atring & IRF charges rance expense         36,022,276         13,941,178         36,022,276         13,941,178           rance expense         53,169,740         47,334,212         53,169,740         47,334,212         53,169,740         47,334,212           r service charges (ATM card c, cash back etc)         20,0290,823         179,199,448         200,290,823         179,199,448           l cards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324	acement fees & others				
bership & priority pass         87,287,920         89,327,716         87,287,920         89,327,716           aring & IRF charges         36,022,276         13,941,178         36,022,276         13,941,178           arace expense         53,169,740         47,334,212         53,169,740         47,334,212           r service charges (ATM card         23,810,887         28,596,342         23,810,887         28,596,342           i, cash back etc)         200,290,823         179,199,448         200,290,823         179,199,448           l cards fees & charges (net)         444,288,757         457,975,324         444,288,757         457,975,324	ls direct expenses				
rance expense 53,169,740 47,334,212 53,169,740 47,344,212 53,169,740 47,344,212 53,169,740 47,344,212 53,169,740 47,344,212 53,169,740 47,344,212 53,169,1	bership & priority pass				
c, cash back etc.) 200,290,823 179,199,448 200,290,823 179,199,448 1 cards fees & charges (net) 444,288,757 457,975,324 444,288,757 457,975,324	rance expense	53,169,740	47,334,212	53,169,740	47,334,212
l cards fees & charges (net) 444,288,757 457,975,324 444,288,757 457,975,324				200,290,823	
	l cards fees & charges (net				457,975,324

Total funded			-					:	n 1.
& non-funded	227,659,994,381	1,294,241,388	1,289,318,831	224,345,593,353	6,020,787,084	6,020,787,08	1 -	:	Regulat Revaluat
exposures								-	securitie
Domestic bank Offshore Banki			)		5,778,325,235 242,461,849	5,778,325,23 242,461,84		-	
Total provision			& OBS expo	sures	6,020,787,084	6,020,787,084		÷	A. Tot
<b>i</b>			· · · ·			Fim	ıres in Taka	-	B. Tota
			Consolida	ted		Bank	ires iir ruidi	-	C. Requ
		ote 20	)16	2015	2016	Dank	2015	÷	weighte D. Sur (defici
Interest suspens				1 007 172 500	1 250 1	50.004	1 020 245 404	÷	(defici
Opening balance			144,993,449	1,096,173,580			1,028,365,606	-	Capita
Amount transferre			958,296,962	1,039,086,325			1,012,051,054	÷	
Amount recovere Amount written o			97,886,551) 28,572,066)	(440,460,239) (249,806,217)			(440,460,239) (249,806,217)	-	
Balance at the e			76,831,794	1,444,993,449			1,350,150,204	:	On Tie
bulunce ut the c	ind of the year		/0,001,//1	1,111,000,110	1,271,2		1,550,150,201		capital RWA
Interest suspense o Interest suspense a		(extended by	subsidiaries) (	inder negative	equity is inclu	ded in the co	onsolidated		On Tier capital RWA
Provision for pr									Capital to ratio (CR
Opening balance		11	1,937,098	10,817,967			10,817,967	-	
Provision made/ during the year			280,000	1,119,131		0,000	566,380	:	
Adjustment made			,170,718)	-		,967)	-	15	Statute
Balance at the e	nd of the year	r1	,046,380	11,937,098	11,040	5,380	11,384,347	: 15	Openi
Provision for re	bate to good	borrowers							Transf
Opening balance			3,510,673	-	18,51	0.673		÷	during
Provision made			),000,000	18,510,673	20,00	0,000	18,510,673	;	Closin
Paid during the			824,831)		(12,824			16	
Balance at the e	nd of the year	r 25	,685,842	18,510,673	25,685	5,842	18,510,673	: 10	Divide As per
Provision for reb circular no. 6 dat following selection	ted 19 March								of net j paying
	with bank for							17	Excess Reserv
ii) No past due									take-o
<li>iii) No late servi iv) Clean CIB re</li>					. 2015 & 201	6		÷	Pre tak
v) Full complia	nce as per san	ction terms			,			;	over lo
Provision for di	minution of v	value of que	oted securitie	s					
Opening balance	2	404	4,786,024	881,850,659	369,11	9,885 8	864,261,061	17.1	Reserv
Provision made/ during the year	(released)	(3	13,163,038)	(477,064,635)	(289,14	8,702)	(495,141,176)	:	This re
Balance at the e	nd of the vear	r 91	,622,986	404,786,024	79,97	1,183	369,119,885	:	branch one-tir
Provision for di								-	Charte
no. 4 dated 24 N								:	under 1 (note 1
12 March 2015 o								:	
Interest payable		g						17.2	Pre-ta It repre
Interest payable or (including subord		202	7,705,261	190,599,748	207,70	5,261 1	86,567,471		side as
Interest payable or		BU 185	5,287,151	108,276,128	169,44	2,611	95,608,156	÷	Openi
		392	2,992,412	298,875,876			282,175,627	;	Recove during
Less: Inter unit/cor	mpany eliminat		,401,840)	(22,548,953)			(9,880,981)		Closin
		365	,590,572	276,326,923	365,590	0,572 2	72,294,646	-	
Security value a						1 41	4-4-1	: 18	Assets
This account was portfolio of gove								-	Openii Adjusti
mark-to-market	valuation was	s not consid	ered while do	ing REPO. H				÷	impain
in 2016 complyin	ng relevant ins	struction an	d circulars of	BB.				:	during
Miscellaneous p								÷	Closin
Payable to Banglad for sanchaypatra &	WEDB 13.1	11.a 421	,540,000	367,542,000	421,540	),000 3	67,542,000	-	This rev the time
Unclaimed instr		2	,231,300	2,229,474	2,231	,300	2,229,474	:	the tim tax liab
Compromise set classified & writ	ttlement of ten off loans	147	,250,316	105,755,805	147,250	),316 1	05,755,805	÷	reserve
		71	,751,772	331,072,378	72,751	1772 2	31,072,378	-	for whi
Other liabilities payable, loan & adjustment acco	unt, etc.)	/2	.,/31,//2	551,072,578	/2,/31	1,772 3	51,072,578	: 19	Reserv
		643	,773,388	806,599,657	643,773	,388 80	06,599,657	-	Openi Additi
Davabla +- P-	dadach P1	for Sam -1	matra 9- 1475	קע				÷	Additi the yes Adjust
Payable to Bang For sale of Sanch			,140,000	362,215,000	412,140	000 3	62,215,000	:	duŕing
			,400,000						Closin
For sale of Wage Development Bo	ond (WEDB)			5,327,000	9,400		5,327,000	:	As per i
		421	,540,000	367,542,000	421,540	,000 30	57,542,000	20	subsequ
Other liabilities	of subsidiari	es						: 20	Reser Openi
Accounts payabl			),012,687	190,021,320				:	Additi
Liabilities for exp		18	8,798,743	28,041,819				÷	Adjust
Bank overdraft			),917,927					:	durinş Closir
Provision for empl	oyee gratuity fu		2,610,194 , <b>339,551</b>	1,157,555 219,220,694	-			;	Citrali
Less: Intra group out	standing balance		,,	217,220,094	-			÷	*As pe
Rent & other exp			-	(6,626,831)				: 21	subsec
Share trading ac	count	(221	,707,195)	(4,338,298)				: 21	Reserv Openi
Bank overdraft ( cheque in transit	net off t)	(140	,917,927)	-				÷	Adjust
-		(362	,625,122)	(10,965,129)	<u> </u>			:	during
Net other liabili	ties	449	,714,429	208,255,565	<u>.</u>			:	Closin



## Eastern Bank Ltd. Surple Mathe **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

	Note	Consol 2016	idated 2015	Bai 2016	1k 2015	:	N
28.2	Exchange gain (net off exchang		2015	2016	2015	:	Expense for EBL
	Gain on exchange trading (other than cards business)	1,419,891,780	1,686,759,170	1,384,798,090	1,681,720,287	:	subordinated bond AGM expenses
	Less: Exchange loss	791,280,104	835,102,421	758,386,820	831,226,787	÷	Other operating expenses (unifo
	Exchange gain from cards business	628,611,676 64,237,913	851,656,749 44,695,803	626,411,270 64,237,913	850,493,500 44,695,803	:	freight, books, shares etc) Other expenses of 3
	Less: Exchange loss	19,249,268 44,988,645	12,477,826 32,217,977	19,249,268 44,988,645	12,477,826 32,217,977		subsidiaries
	Total	673,600,321	883,874,726	671,399,915	882,711,477		
28.3	Brokerage commission	126 200 552	00 044 542			39.1	Other expenses of subsidia
	Brokerage commission (DSE & CSE) Brokerage commission (dealer)	126,280,572 5,251,658	89,844,542 3,611,284			:	CDBL charges Registration & renewal
	Settlement commission	9,784,901	11,590,689			:	Guarantee premium
		141,317,131	105,046,515			:	Deferred revenue
	Less: Direct expenses					:	expenses (written off) Other administration exper
	Laga & howla charges	10,921,187	7,528,196			:	
	CDBL charges	6,108,876 17,030,063	8,228,904			:	
	Total	124,287,068	89,289,415			÷	Expenses incurred by the ba applicable as per VAT Act 1
29	Other operating income					40	Other provision
	Rebate earnings	57,397,169	54,132,824	57,397,169	54,132,824		Provision charged/ 1 (released) for protested bill
	Postage charges recovered	28,104,652 56,253,365	19,499,460 58,205,542	14,313,862 56,253,365	7,858,612 58,205,542		& others Provision for rebate to 1
	Swift charges recovered Service charges (others)	9,887,729	32,891,651	6,990,639	1,916,394		good borrowers
	Locker rent	14,970,400	13,431,810	14,970,400	13,431,810	:	Provision (released) on 1 revaluation (or sale) of
	Gain on sale of fixed	1,874,527	5,268,895	1,874,527	4,482,993	:	quoted securities
	assets Other earnings	13,126,950	6,556,097	13,126,950	4,815,297		
	-	181,614,792	189,986,279	164,926,912	144,843,472	41	Provision for taxation/Inc
						:	Current tax expenses Deferred tax (income)/ 4
	Commission, fees and charges re as per service code S056 of SRO				VAT exempted	:	expenses
30	Salary & allowances (except the					:	
	Basic salary	921,027,247	791,072,072	875,770,553	753,175,675	: 41.1	Deferred tax income (net)
	Other salary & allowances	1,327,624,085	1,283,676,181	1,302,040,285	1,263,552,338	:	Deferred tax income in 9.
	Festival bonus Performance bonus	153,116,041 245,378,221	126,380,040 206,154,594	149,527,037	126,380,040	:	charging specific provision Deferred tax (income)/ 9.
	Bank's contribution to provident fund	84,388,689	72,625,447	239,000,000 84,388,689	199,000,000 72,625,447	:	expense in WDV of FA
	Contribution to gratuity fund 30.1	133,789,130	131,424,545	132,231,491	131,424,545	÷	
	Contribution to 30.2	17,880,000	14,583,596	17,880,000	14,583,596		
	superannuation fund	2,883,203,413	2,625,916,475	2,800,838,055	2,560,741,641	:	
	Contribution to gratuity fund is out on 'Projected unit credit me method the valuation is done co	thod' as recomme	nded by BAS 19 'l	Employee benefits	. Under this		Non deductible expenses Tax exempt income Tax savings from reduced tax rates for dividend
	out on 'Projected unit credit me	thod' as recomme nsidering both 'fu ist service cost' wh	nded by BAS 19 'l ture service cost' v ich is the differen	Employee benefits which an employe ce between assets	'. Under this e shall obtain in built up from		Tax exempt income Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduc tax rates for capital gain Prior year adjustment (due
	out on 'Projected unit credit me method the valuation is done co normal course of service and 'pa past contributions and accrued l valuation date). The latest valuation was carried The actuary recommended that	thod' as recomme nsidering both 'fu ist service cost' wh iabilities (i.e. bene out on 30 Septemb the bank will cont	nded by BAS 19 'I ture service cost' v ich is the differen- fits earned by men- per 2015 which wa inue to contribute	Employee benefits which an employe ce between assets mbers as a result o as effective from 1 at least 14.90% of	C Under this e shall obtain in built up from of service as of October 2015. F basic salary		Tax exempt income Tax savings from reduced tax rates for dividend Tax loss/(savings) from reduc tax rates for capital gain Prior year adjustment (due to reduction of tax rate fror 42.5% to 40.0%) Prior year adjustment (for
	out on 'Projected unit credit me method the valuation is done co normal course of service and 'pa past contributions and accrued l valuation date). The latest valuation was carried The actuary recommended that into the fund each year until the contribution from the effective c	thod' as recomme nsidering both 'fu ist service cost' wh iabilities (i.e. bene out on 30 Septemh the bank will cont next actuarial rev late.	nded by BAS 19 'I ture service cost' v ich is the differen- fits earned by men- per 2015 which wa inue to contribute	Employee benefits which an employe ce between assets mbers as a result o as effective from 1 at least 14.90% of	C Under this e shall obtain in built up from of service as of October 2015. F basic salary		Tax exempt income Tax savings from reduced tax rates for dividend Tax loss(savings) from reduc tax rates for capital gain Prior year adjustment (due to reduction of tax rate fror 42.5% to 40.0%) Prior year adjustment (for increasing excess perquisite threshold from 0.35 million
	out on 'Projected unit credit me method the valuation is done co normal course of service and 'pa past contributions and accrued la valuation date). The latest valuation was carried the actuary recommended that into the fund each year until the	thod' as recomme nsidering both 'fu st service cost' wh iabilities (i.e. bene out on 30 Septemb the bank will cont next actuarial rev	nded by BAS 19 'I ture service cost' v ich is the differen- fits earned by men- per 2015 which wa inue to contribute	Employee benefits which an employe ce between assets mbers as a result o as effective from 1 at least 14.90% of	C Under this e shall obtain in built up from of service as of October 2015. F basic salary		Tax exempt income Tax savings from reduced tax rates for dividend Tax loss(savings) from reduc tax rates for capital gain Prior year adjustment (due to reduction of tax rate from 42.5% to 40.0%) Prior year adjustment (for increasing excess perquisite threshold from 0.35 million 1 0.45 million in 2014)
	out on 'Projected unit credit me method the valuation is done co normal course of service and 'pa past contributions and accrued l valuation date). The latest valuation was carried The actuary recommended that into the fund each year until the contribution from the effective c <b>Calculation of service cost as</b> per actuarial valuation: Current service cost	thod' as recomme nsidering both 'fu iabilities (i.e. bene out on 30 Septemb the bank will cont next actuarial rev late. Rate (% of basic salary) 9.10%	nded by BAS 19 'I ture service cost' v ich is the differen- fits earned by men- per 2015 which wa inue to contribute	Employee benefits which an employe ce between assets mbers as a result o as effective from 1 at least 14.90% of	C Under this e shall obtain in built up from of service as of October 2015. F basic salary	•	Tax exempt income Tax savings from reduced tax rates for dividend Tax loss(savings) from reduc tax rates for capital gain Prior year adjustment (due to reduction of tax rate from 42.5% to 40.0%) Prior year adjustment (for increasing excess perquisite threshold from 0.35 million 0.45 million in 2014) Deferred tax income (net)
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30.2 30.2.a	out on 'Projected unit credit me method the valuation is done co normal course of service and 'pa past contributions and accrued I valuation date). The latest valuation was carried The actuary recommended that into the fund each year until the contribution from the effective of Calculation of service cost as per actuarial valuation: Current service cost Past service cost Past service cost Past service cost Past service cost Contribution to Gratuity fund Required contribution for the year (14.90% on basic salary) Maintained during the year Surplus/(shortage) Surplus / (Deficit) Contribution to superannuation Contribution to superannuation Contribution to superannuation Contribution to superannuation is related with employee rank (n survival or withdrawal probabili he latest valuation was carried The actuary recommended a co the next actuarial investigation i Contribution to superannuation Required contribution for superannuation (Secontribution to superannuation Required contribution to superannuation (Secontribution to superannuation Required contribution for the exit actuarial investigation i Contribution to superannuation Required contribution for the exit actuarial investigation i Scoperance (secontribution for the year Surplus/(shortage) Rent, taxes, insurance, relectrict Rents, rates and taxes - premises & equipments Insurance premium'	thod' as recomme sidering both 'fu ist service cost' wh iabilities (i.e. bene out on 30 Septemit the bank will cont next actuarial rev late. <b>Rate</b> (% of basic salar) 9.10% 5.80% 14.90% during the year 132,231,491 132,231,491 132,231,491 132,231,491 132,231,491 132,231,491 0.00 fund fend the standar as pe the related curren s determined on the s carried out. on fund during th 17,880,000 17,880,000 17,880,000 17,880,000 17,880,000	nded by BAS 19 '' ich is the differen fits earned by mer er 2015 which we inue to contribute iew is done. The b second the second second r BAS 19 'Employ t service cost and, te occurrence of C ain threshold leve ber 2015 which we at Tk. 1.49 millior e year 420,540,276 100,090,931	Employee benefits which an employe cc between assets mbers as a result c as effective from 1 at least 14.90% of ank is maintainin to of the fund. V ece benefits' to det where applicable ertain pre-defined as effective being as effective from 1 a per month into t	Under this e shall obtain in built up from f service as of October 2015. 'basic salary g recommended faluation is ermine the past service events which reached i.e. October 2015. he fund until	· · · · · · · · · · · · · · · · · · ·	Tax exempt income Tax swings from reduced tax rates for dividend Tax loss (swings) from reduc tax rates for capital gain Prior year adjustment (for 42.5% to 40.0%) Prior year adjustment (for 42.5% to 40.0%) Prior year adjustment (for 43.5 million in 2014) Deferred tax income (net) <b>Total income tax expenses</b> <b>Exernings Per Share (EPS)</b> Earnings Per Share (EPS) has number of ordinary shares out earnings per share was not reg Number of ordinary shares out earning per share was not reg Number of ordinary shares out earning per share (EPS) has number of ordinary shares outstanding (restated): Number of ordinary share outstanding (restated): Net profit attributable to the shareholders of EBL Weighted average number of st <b>Earnings Per Share (EPS) (rest</b> <b>Changes in other assets (c</b> Opening balance: TREC of DSE (membership license) Receivable from subsidiarie Stock of stationeries Stamps on hand Advance to staff for expens Security deposits-govt. agencies Interest and dividend receivables
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_				Figures in Taka		Taka		er ue		,466	220,
Note	Consol 2016	idated 2015	Ba: 2016	nk 2015	Annexure-A	Figures are in Taka		at 31 December 2016		4,044,759,466	643,622,022
	3,629,643	4,091,740	3,629,643	4,091,740		ures a	1	31 D'		4,04	0
	2,440,578	2,595,955	2,440,578	2,595,955	÷	Fig	~	ž te			00
ses (uniform, ic)	13,746,879	7,274,582	13,729,078	6,544,462	:			t 31 2016			87,234,568
39.1	5,847,967	4,076,185	-	-	÷			Balance at 31 December 2016			87,
	546,735,667	496,252,839	534,795,483	485,797,065	:		_	Bala Decer			
ubsidiaries	(10 522	(52.20)			:		Accumulated Depreciation & Amortization	ż		÷	·
wal	640,533 2,753,366	652,306 945,146			:		norti	On disposals dur- ing the year			
ı	1,725,000	1,725,000			:		& Ar	disposals d ing the year			
Ŧ)	25,000	61,194			÷		ation	On d ir			
n expenses	704,068 5,847,967	692,539 4,076,185			÷		preci	the			18,271,417
:	5,847,987	4,0/6,185			÷		ed De	Charge for the year			18,2/
	shown in these fin	ancial statements	are inclusive of VA	AT where	:		ulat	harg			
T Act 1991.					÷		Accun	<u> </u>		. ,	
13.6	280,000	1,119,131	280,000	566,380	÷			on 1 2016			68,963,151
bill	,	-,,		,	÷			Balance on 1 January 2016		\$	ŝ
to 13.7	20,000,000	18,510,673	20,000,000	18,510,673	÷			Bal Jan			
on 13.8	(313,163,038)	(477,064,635)	(289,148,702)	(495,141,176)	÷		-	19		466	590
of	(****	(1== 101001)	(	(1=( 0(( 100))	÷			er 201		4,044,759,466	0,850,
	(292,883,038)	(457,434,831)	(268,868,702)	(476,064,123)	÷			Balance at 31 December 2016		40	2
	tax expenses	1 244 784 441	1 772 1/4 121	1 275 559 797	:			_			
rs ne)/ 41.1	1,830,849,042 (30,138,865)	1,344,784,441 (79,919,330)	1,773,164,131 (30,138,865)	1,275,558,787 (79,919,330)	÷			ring		1	1
	1,800,710,177	1,264,865,111	1,743,025,266	1,195,639,457	:			osals du the year			
					÷			Disposals during the year			
e (net)	(25 502 515)	(74,502,222)	(25 502 515)	(74,502,222)	÷						
n 9.12.a	(25,793,717)	(74,502,222)	(25,793,717)	(74,502,222)	÷			r ng			
ie)/ 9.12.b FA	(4,345,148)	(5,417,108)	(4,345,148)	(5,417,108)	÷		Cost	tions du the year			
	(30,138,865)	(79,919,330)	(30,138,865)	(79,919,330)	:			Additions during the year			
	20		20		÷					÷	·
	%	Taka	%	Taka	÷			nt of 1 reser			
	rate (Bank only)				÷			Adjustment of re- valuation reserve			
e tax as per int		4,399,512,092		3,416,555,659	÷						
able tax rate e tax charge	40.00% for current year	1,759,804,837	40.00%	1,366,622,264	÷			Balance on 1 Janu- ary 2016		9,466	6,590
enses	8.35%	367,371,009	4.83%	164,855,391	÷			ary 2016 J		4,044,759,466	730,856,590
ced	-7.39% -0.87%	(325,043,456) (38,304,646)	-6.77% -0.77%	(231,142,286) (26,403,634)	÷			lance ar)		4,0	
m reduced	1.39%	61,132,634	3.26%	111,267,664	-		_	Ba	-	-	_
in nt (due		,,			:						
ate from			-3.21%	(109,640,611)	÷	ets					
t (for quisite	1.100/	(51 50( 245)			:	Asse 16					
million to	-1.18%	(51,796,247)		-		r 20					
e (net)	-0.69%	(30,138,865)	-2.34%	(79,919,330)	Lin	Fix					
penses	39.62%	1,743,025,267	35.00%	1,195,639,457 Figures in Taka	ank	ecel			ets:		
	Consol	idated	Ba	-	: B B B B B B B B B B B B B B B B B B B	Schedule of Fixed Assets as at 31 December 2016		llars	Tangible assets:		50
Note	2016	2015	2016	2015	 astei	sat		Particulars	angib	and	Building
(EPS) (Rest					: ш	s s		d	P	1	2
	computed by dividir ling as on 31 Decem				÷						
	to calculate as then				÷ E.			Daml	- T	:	
efore bonus	611,179,785	611,179,785	611,179,785	611,179,785				Banl e of l			
in 2016	91,676,967	91,676,967	91,676,967	91,676,967				ecemt			
v charge	702 856 752	702 856 752			•						
y shares ed):	702,856,752	702,856,752	702,856,752	702,856,752	:					1	٢.
ed): le to	702,856,752 2,716,335,721	702,856,752 2,282,608,953	2,656,486,826	2,220,916,202		Date	1	Particul	ars		•
ed):						Date	]	Particul	ars		
<b>ed):</b> le to EBL	2,716,335,721	2,282,608,953	2,656,486,826	2,220,916,202				P <b>articul</b> undai Sa			
ed): le to EBL ber of shares	2,716,335,721 702,856,752 <b>3.86</b>	2,282,608,953 702,856,752	2,656,486,826 702,856,752	2,220,916,202 702,856,752		Apr	Hy Fe	undai Sa Jeep DM	nta		3,
ed): le to EBL ber of shares ?S) (restated)	2,716,335,721 702,856,752 <b>3.86</b> lows item)	2,282,608,953 702,856,752 3.25	2,656,486,826 702,856,752	2,220,916,202 702,856,752	21	Apr	Hy Fe	undai Sa	nta		3,
ed): le to EBL ber of shares ?S) (restated)	2,716,335,721 702,856,752 <b>3.86</b> lows item) 553,800,000	2,282,608,953 702,856,752 <b>3.25</b> 553,800,000	2,656,486,826 702,856,752	2,220,916,202 702,856,752	21 20 27	Apr 16 Jun	Hy Fe (G	undai Sa Jeep DM HA-11-9 rniture 8	nta 441)		3,
ed): le to EBL ber of shares 2S) (restated) ssets (cash fl	2,716,335,721 702,856,752 <b>3.86</b> lows item)	2,282,608,953 702,856,752 3.25	2,656,486,826 702,856,752	2,220,916,202 702,856,752	21 20	Apr 16 Jun	Hy Fe (G	undai Sa Jeep DM HA-11-9	nta 441)		
ed): le to EBL ber of shares 'S) (restated) ssets (cash fl e)	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000	2,282,608,953 702,856,752 3.25 553,800,000 201,500,000	2,656,486,826 702,856,752 3.78 - - 6,626,831	2,220,916,202 702,856,752 3.16 50,935,416	21 20 27 20 27	Apr 16 Jun 16 Jun	Hy Fe (G Fu fix	undai Sa Jeep DM HA-11-9 rniture & tures achinery	nta : : : : : : : : : : : : : : : : : : :		1,
ed): EBL ber of shares PS) (restated) ssets (cash fl e)	2,716,335,721 702,856,752 <b>3.86</b> lows item) 553,800,000	2,282,608,953 702,856,752 <b>3.25</b> 553,800,000	2,656,486,826 702,856,752 <b>3.78</b>	2,220,916,202 702,856,752 3.16	21 20 27 20	Apr 16 Jun 16 Jun	Hy Fe (G Fu fix	undai Sa Jeep DM HA-11-9 rniture & tures	nta : : : : : : : : : : : : : : : : : : :		
ed): le to EBL ber of shares 2%) (restated) ssets (cash fi e) e) sidiaries expenses	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000 	2,282,608,953 702,856,752 3.25 553,800,000 201,500,000 - 13,005,088 2,912,441 757,052	2,656,486,826 702,856,752 <b>3.78</b> 6,626,831 16,489,089 3,234,292 2,401,000	2,220,916,202 702,856,752 <b>3.16</b>	21 20 27 20 27 20	Apr 16 Jun 16 Jun	Hy Fe (G Fu fix M eq	undai Sa Jeep DM HA-11-9 rniture & tures achinery	nta 441) k		1,
ed): le to EBL ber of shares 'S') (restated) (restated) e) e) e) e) e) expenses wt.	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000 	2,282,608,953 702,856,752 3.25 553,800,000 201,500,000 13,005,088 2,912,441 757,052 3,400,476	2,656,486,826 702,856,752 3.78 - - - - - - - - - - - - - - - - - - -	2,220,916,202 702,856,752 3.16 - - - - - - - - - - - - - - - - - - -	21 20 27 20 27 20	Apr 16 Jun 16 Jun 16 Jun	Hy Fe (G fix M eq Ma	undai Sa Jeep DM HA-11-9 rniture & tures achinery iipment	nta 441) * *		1,
ed): le to EBL ber of shares 2%) (restated) ssets (cash fi e) e) sidiaries expenses	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000 - 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370	2,282,608,953 702,856,752 3,25 553,800,000 201,500,000 13,005,088 2,912,441 757,052 3,400,476 873,179,098	2,656,486,826 702,856,752 3.78 - - - - - - - - - - - - - - - - - - -	2,220,916,202 702,856,752 <b>3.16</b> 50,935,416 13,005,088 2,912,441 757,052 2,960,476 871,072,093	21 20 27 20 27 20 30 20	Apr 16 Jun 16 Jun 16 Jun 16	Hy Fe (G fix M eq Ma	undai Sa Jeep DM HA-11-9 rniture & tures achinery upment uchinery	nta 441) * *		1, 5, 8,
ed): le to EBL ber of shares 'S') (restated) (restated) e) e) e) e) e) expenses wt.	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000 - 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370 657,431,871	2,282,608,953 702,856,752 3.25 553,800,000 201,500,000 13,005,088 2,912,441 757,052 3,400,476 873,179,098 444,641,968	2,656,486,826 702,856,752 3.78 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871	2,220,916,202 702,856,752 3.16 50,935,416 13,005,088 2,912,441 757,052 2,960,476 871,072,093 444,641,968	21 20 27 20 27 20 30 20	Apr 16 Jun 16 Jun 16 Jun	Hy Fe (G fix M eq Ma	undai Sa Jeep DM HA-11-9 rniture & tures achinery upment uchinery	nta 441) * *		1,
ed): le to EBL ber of shares 'S') (restated) (restated) e) e) e) e) e) expenses wt.	2,716,335,721 702,856,752 3.86 lows item) 553,800,000 201,500,000 - 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370	2,282,608,953 702,856,752 3,25 553,800,000 201,500,000 13,005,088 2,912,441 757,052 3,400,476 873,179,098	2,656,486,826 702,856,752 3.78 - - - - - - - - - - - - - - - - - - -	2,220,916,202 702,856,752 <b>3.16</b> 50,935,416 13,005,088 2,912,441 757,052 2,960,476 871,072,093	21 20 27 20 27 20 30 20	Apr 16 Jun 16 Jun 16 Jun 16	Hy Fe (G fix M eq Ma	undai Sa Jeep DM HA-11-9 rniture & tures achinery upment uchinery	nta 441) * *		1, 5, 8,

827,052,579

906,971,909

11,124,715

Other assets of subsidiaries

827,052,579 906,971,909

36,503,227 4,212,281,676 3,663,824,404 3,474,780,652 2,918,211,885

I	1				2001			1100	in the number of the second			Not book volue
Particula	Banl e of I ecemt	Particulars	Balance on 1 Janu- ary 2016	Adjustment of re- valuation reserve	Adjustment of re- valuation reserve the year the year	Disposals during the year	Balance at 31 December 2016	Balance on 1 January 2016	Charge for the year	On disposals dur- ing the year	Balance at 31 December 2016	at 31 December 2016
ars	Fiz	Tangible assets:										
	xe	Land	4,044,759,466		•		4,044,759,466					4,044,759,466
	d	Building	730,856,590	•	•	•	730,856,590	68,963,151	18,271,417	•	87,234,568	643,622,022
Co	A	Building under construction	572,749,420		58,771,091		631,520,511					631,520,511
st		Machinery and equipment	722,753,229	•	52,606,650	(13,732,771)	761,627,108	577,977,525	66,293,898	(13,732,308)	630,539,115	131,087,993
		Computer and network equipment	485,274,103		35,795,631		521,069,734	355,876,417	67,934,602		423,811,019	97,258,714
	ts	Vehicles	131,612,854		7,177,970	(3,100,000)	135,690,824	88,385,356	16,169,028	(3,099,999)	101,454,385	34,236,439
mulated	Dis	Furniture and fixtures & leased assets under finance lease	460,748,842		10,569,721	(1,797,302)	469,521,261	311,149,141	33,735,089	(1, 631, 853)	343,252,377	126,268,883
1	sp	Intangible assets:										
Ne boo	os	Software	334,132,732		95,117,221		429,249,953	137,830,592	60,079,443		197,910,035	231,339,918
	al	At 31 December 2016	7,482,887,235		260,038,284	(18,630,073)	7,724,295,446	1,540,182,182	262,483,477	(18,464,160)	1,784,201,499	5,940,093,948
Sale: Valu	6	as at 31 December 2015										
s e					Cost			Acc	umulated Deprecia	Accumulated Depreciation & Amortization	uu	
Tax 8		Particulars	Balance on 1 Janu- ary 2015	Adjustment of revaluation reserve	Additions during Disposals during the year	Disposals during the year	Balance at 31 December 2015	Balance on 1 January 2015	Charge for the year	On disposals dur- ing the year	Balance at 31 December 2015	Net book value at 31 December 2015
8x		Tangible assets:										
0		Land	5,178,917,918	(1,154,620,812)	20,462,360		4,044,759,466					4,044,759,466
Gai Lo:		Building	730,841,590		15,000	•	730,856,590	50,692,014	18,271,137	•	68,963,151	661,893,439
in/ ss)		Building under construction	497,621,423		75,127,997		572,749,420					572,749,420
		Machinery and equipment	646,001,743	•	76,751,486	•	722,753,229	478,671,610	99,305,915	•	577,977,525	144,775,704
Mo Dis	Fi	Computer and network equipment	434,842,123		50,431,980	•	485,274,103	304,395,727	51,480,690	•	355,876,417	129,397,685
de o		Vehicles	112,407,421		26,624,933	(7,419,500)	131,612,854	81,362,059	14,442,791	(7, 419, 494)	88,385,356	43,227,498
of	nno	Furniture and fixtures & leased assets under	442,896,022		17,852,820		460,748,842	276.722.826	34,426,315		311,149,141	149,599,700
		finance lease										
uye igh		Intangible assets:	012 202 666		10 495 119		CCD CC1 7 CC	00 112 007	70211201		111 020 101	01100201
		Software	525,/0/,019		10,425,115		554,152,/52	099'010'99	49,514,/00		15/,850,342	190,502,140
		At 31 December 2015	8,367,235,859	(1,154,620,812)	277,691,689	(7, 419, 500)	7,482,887,235	1,280,360,122	267,241,554	(7,419,494)	1,540,182,182	5,942,705,054
												ĺ

#### Value VAT bidder value Mr. Open Tender 3,100,000 3,099,999 804,41 6.420 Rezaul Karim 7 99 Open Tender M/S Chadn 1,797,302 1,631,853 349,890 165,449 28,890 155,551 Traders The Open Tende 5,150,075 5,150,001 74 548,270 45,270 502,926 chang M/S A.R. Open Tender 8,582,696 521,500 8,582,307 389 43,059 478,052 Enterprise 8,630,073 18,464,160 165,913 2,224,079 183,639 1,874,527

Eastern Bank Limited and its subsidiaries with other Banks and Financial

Annexure-B

#### Annexure-B1 Borrowing from Banks and Financial Institutions (Consolidated)

#### as at 31 December 2016 Outside Bangladesh - (note-11.2)

	2016						
			2016			2015	
Name of banks and financial nstitutions	Currency	Amount in Foreign Currency	Conversion rate	Amount in BDT	Amount in Foreign Currency	Conversion rate	Amount in BDT
sian Development Bank, Philippines	USD	-	-	-	4,996,698	78.50	392,242,308
anca Ubae Spa, Spain	USD	-	-	-	5,000,000	78.50	392,501,500
Deutsche Investitions-und ntwicklungsgesellschaft MBH (DEG)	USD	36,000,000	78.70	2,833,279,200	48,000,000	78.50	3,768,014,400
Deutsche Trust Company Americas, USA	USD	-	-	-	560,632	78.50	44,009,757
MO, Netherland	USD	8,000,000	78.70	629,617,600	12,000,000	78.50	942,003,600
ISBC, USA	USD	200	78.70	15,740	370,241	78.50	29,063,995
labib American Bank, USA	USD	128,405	78.70	10,105,727	-	-	-
CICI Bank Limited, UAE	USD	26,247,198	78.70	2,065,712,208	-	-	-
CICI Bank Limited, Hong Kong	USD	6,000,000	78.70	472,213,200	17,886,596	78.50	1,404,103,182
P Morgan Chase Bank, USA	USD	-	-	-	437,034	78.50	34,307,335
nternational Finance Corporation IFC), USA	USD	40,000,000	78.70	3,148,088,000	30,000,000	78.50	2,355,009,000
/lashreq Bank, USA	USD	6,371,917	78.70	501,483,859	-	-	-
Vational Bank of Ras Al-Khaimah, ISA	USD	5,915,730	78.70	465,580,971	-	-	-
ROPARCO, France	USD	16,000,000	78.70	1,259,235,200	16,000,000	78.50	1,256,004,800
tandard Chartered Bank, Sri Lanka	USD	-	-		7,945	78.50	623,646
tandard Chartered Bank, Hong Kong	USD	3,923,949	78.70	308,823,399	-	-	-
tandard Chartered Bank, Singapore	USD	35,837,533	78.70	2,820,492,687	42,785,256	78.50	3,358,655,437
Jnited Bank Limited, UAE	USD	16,548,177	78.70	1,302,377,953	2,173,699	78.50	170,636,051
Vells Fargo, USA	USD	5,279,683	78.70	415,522,646	422,722	78.50	33,183,788
otal				16,232,548,390			14,180,358,799

Annexure-C

## Two parties are considered to be related if one party has the ability, directly or indirectly, to control the other party or exercise significant influence over the other party in making financial and operating decisions. Parties are also considered to be related if they are subject to common control or common significant influence. Related party informations are given below.

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Related party dis

Name of Directors		Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in the concern
4. Ghaziul Haque	Chairman	Portlink Logistics Ltd.	Chairman	0.02%
		Andes Ltd.	Chairman	14.03%
		Anglo MGH Energy (BD) Ltd. MGH Global Airlines Ltd.(BD.	Chairman Chairman	5.00% 1.02%
		Port management Ser. Ltd.)		
		Galileo Bangladesh Ltd.	Chairman	20.00%
dir Nasir Hossain	Director	MGH Logistics Pvt. Ltd. Mir Akther Hossain Ltd.	Chairman MD	5.00% 18.00%
Representing Mir Holdings	Director	Mir Akther Hossain Ltd. Mir Ceramic Ltd.	MD	88.00%
.td.)		Min Talaanna I tal	MD	20.00%
		Mir Telecom Ltd.	MD MD	20.00% 50.00%
		Mir Holdings Ltd. Mir Pharmaceuticals Ltd.	MD	50.00%
		Bangla Telecom Ltd.	MD	40.00%
		Coloasia Ltd.	MD	40.00%
		BTS Communications (BD) Ltd.	MD	40.00%
		MIR LPG Ltd.	MD Chairman	40.00% 40.00%
		Mir Communications Ltd. Mir Energy Ltd.	Chairman Chairman	40.00%
		Global Fair Communications Ltd.	Chairman	40.00%
		Agrani Insurance Co. Ltd.	Shareholder	3.72%
		Jupiter Technology	Proprietorship	100.00%
A. M. Shaukat Ali	Director	Engineering Consultants & Associates Ltd.	Chairman	20.00%
		Samorita Hospital Ltd.	Director	3.10%
Md. Showkat Ali Chowdhury	Director	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
Representing Namreen		Chittagong Oxygen (Pvt.) Ltd.	Chairman	20.00%
Enterprise Ltd.)		Finlay (International) Ltd.	Chairman	81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd. Port Link Housing Ltd	Chairman Chairman	81.00% 50.00%
		Port Link Housing Ltd. Finlay Properties Ltd.	Chairman Chairman	50.00% 55.00%
		Legend Property Development Ltd.	MD	50.00%
		Z.N. Enterprise Ltd.	MD	50.00%
		Namreen Enterprise Ltd	MD	50.00%
		ABC Steel Enterprise Ltd.	MD	80.00%
		S.L. Steels Ltd. Unique Refineries Ltd.	MD MD	50.00% 55.00%
		Port Link Logistics Centre Ltd.	Director	25.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsula Housing &	Director	36.00%
		Development Ltd Consolidated Tea & Plantation Ltd.	Director	6.25%
		Consolidated Tea & Lands Co.	Director	6.25%
		(BD) Ltd. Baraoora (Sylhet) Tea Co.	Director	6.25%
		(BD) Ltd.		
		Eastern Industries Ltd.	Director	25.00% 40.00%
		Bay Hill Hotel and Ressorts Ltd. M/S. Chittagong Properties	Director Managing	40.00%
			Partner	
vls. Salina Ali	Director	S.N. Corporation Unique Group of Companies Ltd.	Partner Chairperson	50.00% 10.00%
NIS. Salina All Representing Borak Real Estate	Director	Unique Group of Companies Ltd. Unique Hotel & Resorts Ltd.	Chairperson	5.45%
Pvt.) Ltd.)		Borak Real Estate (Pvt.) Ltd.	Chairperson	12.00%
		Unique Ceramic Ind. Pvt. Ltd.	Chairperson	12.25%
		Borak Travels Ltd.	Chairperson	50.00%
		Unique Eastern Pvt. Ltd.	Chairperson	10.42%
		Unique Vocational Training Center Ltd.	Chairperson	12.00%
		Borak Shipping Ltd.	Chairperson	7.50%
		Unique Property Development Ltd.	Chairperson	12.00%
		Unique Share Management Ltd.	MD	12.00%
		Unique Shakti Ltd. Crescent Commercial Center Ltd.	MD	20.00%
Anis Ahmed	Director	MGH Logistics Pvt. Ltd.	MD MD	20.00%
Representing Aquamarine	Director	MGH Holdings Ltd.	MD	98.00%
Distributions Ltd.)		MGH Global Airlines Ltd.(BD.	MD	21.00%
		Port management Ser. Ltd.) Peninsular Shipping Services Ltd.	MD	80.00%
		MGH Restaurants (Pvt.) Ltd.	MD	95.00%
		Aquamarine Distributions Ltd.	MD	95.00% 99.00%
		Galileo Bangladesh Ltd.	MD	80.00%
		Renaissance Aviation Services Ltd.	MD	60.00%
		One World Aviation Ltd.	MD	67.00%
		RAS Holidays Ltd. ITSA-Total Logistics Ltd.	MD MD	95.00% 97.00%
		ITSA-Total Logistics Ltd. Transmarine Logistics Ltd.	MD MD	97.00% 75.00%
		Total Transportation Ltd.	MD	99.00%
		Tricon Global Logistics Ltd.	MD	80.00%
		Global Freight Ltd.	MD	98.00%
		International Brands Ltd. Integrated Transportation	MD MD	99.00% 99.00%
		Services Ltd.		
		Emirates Shipping Lines Bangladesh Ltd.	MD	78.00%
		Radio Foorti Ltd.	MD	95.00%
		Portlink Housing Ltd.	MD	50.00%
		Portlink Logistics Centre Ltd. Anglo MGH Energy (BD) Ltd.	MD MD	50.00% 95.00%
		DC Bypass Ltd.	MD	95.00% 90.00%
		Hytrans Bangladesh Ltd.	MD	90.00%
Aeah Mohammed Abdur Rahim	Director	Ancient Steamship Company Ltd.	MD	44.36%
Independent Director)		Hudig Meah (BD) Ltd.	MD	51.00%
Mufakkharul Islam Khasru (Representing	Director	Finlay Properties Ltd.	MD	15.00%
Namreen Enterprise Ltd.)				
Independent Director)	Director	National Brokers Ltd.	Shareholder	15.40%
Gazi Md. Shakhawat Hossain	Director	M/s Purnima Construction Pvt. Ltd.	MD	0.099%
Representing M/s		Pvt. Ltd. Bay Hill Hotel & Resorts Ltd.	Representative	40.00%
Purnima Construction Pvt. Ltd.)		Unique Hotel and Resorts Ltd	Director Representative	7.46%
		_	Director	
		General Electric company (BD) Ltd.	Director	0.000% (1share)
Ali Reza Iftekhar	MD & CEO	EBL Investments Ltd.	Director	0.000033%
		EBL Securities Ltd.	Director	0.000111%
		EBL Finance (HK) Ltd.	Director	-
Shares issued to directors Related party transaction	and execu s : Please s		rcisable at disco	
Policy of the Bank.	-	Related parties are allowed loans a vith any related concern of the Director		-

32					
	Professional fees (consultancy,	32,223,765	19,595,049	31,878,675	18,667,833
	advisory, certification, etc.) Professional fees (loan recovery	24,045,110	10,775,280	24,045,110	10,775,280
	& contact point verification) Lawyers' professional fees	16,836,482	17,154,574	16,197,407	17,154,574
	Other legal expenses (court	37,715,725	57,652,231	37,600,524	57,652,231
	expense, auction notice, etc.)	110,821,082	105,177,134	109,721,716	104,249,918
	=	110,021,002	105,177,154	107,721,710	104,249,910
33	Postage, stamp, telecommunica		20 440 220	12 207 202	20 200 155
	Telephone - office Network link, internet, swift	42,545,325 61,029,696	38,448,230 57,684,871	42,297,303 58,658,590	38,208,155 55,703,700
	and DR maintenance cost	61,029,696	57,004,071	36,036,390	55,705,700
	Postage & courier charges	31,299,118	29,858,989	28,035,680	26,445,783
	Stamp & court fees	9,575,398	7,510,430	9,561,980	7,509,666
	-	144,449,537	133,502,520	138,553,553	127,867,304
34	Stationery, printing, advertisen	nents, etc.			
	Printing and stationery	78,681,342	85,007,275	77,253,758	83,294,492
	Advertisement	55,360,633	83,053,702	54,757,706	82,415,589
	Business promotional expenses	168,454,423	115,849,551	167,368,683	115,849,551
	-	302,496,398	283,910,528	299,380,147	281,559,632
35	Managing Director's salary and all	owances (Bank only	)		
	Basic salary	11,747,097	10,920,516	11,747,097	10,920,516
	Allowances	4,523,387	4,380,000	4,523,387	4,380,000
	Bonus	2,968,000	2,848,000	2,968,000	2,848,000
	Bank's contribution to	1,174,710	1,092,052	1,174,710	1,092,052
	provident fund	20,413,194	19,240,568	20,413,194	19,240,568
	-	,			
36	Directors' fees				
	Meeting attendance fees	2,209,150	1,813,355	2,014,800	1,671,905
	Other expenses (refreshment,	1,754,327	2,254,835	1,754,327	2,254,835
	conveyance etc.)	3,963,477	4,068,190	3,769,127	3,926,740
	in 2016 as per BRPD circular lett	ter no. 11 dated 4 O	ctober 2015.		
37	Auditor's fees	1,465,791	1,221,233	700,000	500,000
37				700,000 105,000	500,000 75,000
37	Auditor's fees Statutory audit fees for the year	1,465,791	1,221,233		
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15%	1,465,791 132,783 1,598,574	1,221,233 83,250	105,000	75,000
37	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the	1,465,791 132,783 1,598,574	1,221,233 83,250	105,000	75,000
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation*	1,465,791 132,783 <b>1,598,574</b> Bank's assets	1,221,233 83,250 <b>1,304,483</b>	105,000 805,000	75,000 575,000
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings	1,465,791 132,783 1,598,574 Bank's assets 18,271,417	1,221,233 83,250 <b>1,304,483</b> 18,271,137	105,000 805,000 18,271,417	75,000 575,000 18,271,137
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637	1,221,233 83,250 <b>1,304,483</b> 18,271,137 99,989,651	105,000 805,000 18,271,417 66,293,898	75,000 575,000 18,271,137 99,305,915
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461	1,221,233 83,250 <b>1,304,483</b> 18,271,137 99,989,651 52,379,606	105,000 805,000 18,271,417 66,293,898 67,934,602	75,000 575,000 18,271,137 99,305,915 51,480,690
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654	1,221,233 83,250 <b>1,304,483</b> 18,271,137 99,989,651 52,379,606 14,821,724	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418	1,221,233 83,250 <b>1,304,483</b> 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418	1,221,233 83,250 <b>1,304,483</b> 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483,477</b> 75,456,704 9,754,885	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b>
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Vehicles Furniture and fatures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fatures	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483,477</b> 75,456,704 9,754,885 13,832,733	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> 64,694,777 9,006,996 22,582,152
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483,477</b> 75,456,704 9,754,885 13,882,733 45,518,856	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,442,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Furniture and fixtures Rented premises - general Rented premises - general	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483,477</b> 75,456,704 9,754,885 13,832,733	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> 64,694,777 9,006,996 22,582,152
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 22,5790,338 66,731,877	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483,477</b> 75,456,704 9,754,885 13,882,733 45,518,856	75,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,442,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented premises - electricity & lighting Software maintenance	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,066,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> <b>64,694,777</b> 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b>
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Reneted premises - general Reneted premises - electricity & lighting	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 22,5790,338 66,731,877	105,000 <b>805,000</b> 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 <b>262,483</b> ,477 <b>75,456,704</b> 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587	75,000 <b>575,000</b> 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> <b>64,694,777</b> 9,006,996 <b>22,582,152</b> 46,908,944 25,790,338 <b>66,165,409</b>
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented premises - electricity & lighting Software maintenance	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 23,6817,723 503,229,958	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> <b>64,694,777</b> 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b>
	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fatures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fatures Renet premises - electricity klighting Software maintenance	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 23,6817,723 503,229,958	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121	75,000 <b>575,000</b> 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> <b>64,694,777</b> 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b>
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 23,6817,723 503,229,958	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121	75,000 <b>575,000</b> 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> <b>64,694,777</b> 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b>
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Reneted premises - general Reneted premises - gen	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure- 61,382,012 66,428,902	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,233,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,442,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure-	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 64,931,286 9,006,996 22,582,152 47,919,816 55,82,51,628 508,251,628 A 60,439,957 58,139,223 20,349,209	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 <b>267,241,554</b> 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b> <b>502,390,170</b> 60,114,957 57,726,341 20,349,209
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented premises - electricity & lighting Software maintenance Total Total Buildings for expenses Buildings for expenses Bank charges Cards production cost Donation (including CSR)	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 <b>266,412,235</b> 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 20,422,356 20,422,356 69,764,055 20,422,356 20,426 2	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 59,006,996 22,582,152 47,919,816 558,139,223 236,962,465 58,139,223 20,349,209 37,600,034	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 62,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 44,426,315 49,314,706 <b>267,241,554</b> 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 <b>235,148,616</b> <b>502,390,170</b> 60,1114,957 57,726,341 20,349,209 37,564,700
38	Auditor's fees         Statutory audit fees for the year         VAT on audit fees @ 15%         Depreciation and repair of the         Depreciation*         Buildings         Machinery and         equipment         Vehicles         Furniture and fatures & leased assets         Software         Machinery & equipments         Vehicles         Furniture and fatures         Reted premises - general         Reted premises - general         Reted premises - general         Reted premises - general         Potalls of depreciation are prese         Other expenses         Business travelling & conveyance         Back harges         Cards production cost         Donation (including CSR)         Fees and subscriptions	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 20,422,356 20,422,355 236,817,723 503,229,958 ented in Annexure-	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 56,790,338 56,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170 3,962,099	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341 20,349,209 37,564,700 4,310,835
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Reneted premises - general Reneted premises - gen	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 35,186,648 40,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure- 61,382,012 66,428,902 31,761,624 40,869,819 4,074,078 19,114,240	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 271,289,163 271,289,163 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A A 60,439,957 58,139,223 20,349,209 37,600,034 4,416,476 26,230,652	105,000 805,000 18,271,417 66,293,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170 3,962,099 17,899,658	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341 20,349,209 37,564,700 4,310,835 25,656,452
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation* Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 40,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure- 61,382,012 66,428,902 31,761,624 40,669,819 4,074,078 19,114,240 62,331,720	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,233,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170 3,962,099 17,899,658 59,564,443	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341 20,349,209 37,564,700 4,310,835 25,656,452 67,151,447
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation * Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Repair of the Bank's assets Machinery & equipments Vehicles Furniture and fixtures Rented premises - general Rented	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 60,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure- 61,382,012 66,428,902 31,761,624 40,669,819 4,074,078 19,114,240 62,331,720 121,082,779	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,233,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170 3,962,099 17,899,658 59,564,443 120,461,779	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341 20,349,209 37,564,700 4,310,835 25,656,452 67,151,447 128,103,828
38	Auditor's fees Statutory audit fees for the year VAT on audit fees @ 15% Depreciation and repair of the Depreciation" Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets Software Machinery & equipments Vehicles Furniture and fixtures Renet op remises - general Renet op remises - electricity & lighting Software maintenance Total Total Chet expenses Business travelling & conveyance Bank charges Cards production cost Donation (including CSR) Fees and subscriptions Recruitment and training expenses Entertainment & recreation Office securities (cash carry ing,	1,465,791 132,783 1,598,574 Bank's assets 18,271,417 67,160,637 68,452,461 16,796,654 35,186,648 40,544,418 266,412,235 75,884,489 9,754,885 13,832,733 47,159,205 20,422,356 69,764,055 236,817,723 503,229,958 ented in Annexure- 61,382,012 66,428,902 31,761,624 40,669,819 4,074,078 19,114,240 62,331,720	1,221,233 83,250 1,304,483 18,271,137 99,989,651 52,379,606 14,821,724 36,069,043 49,758,002 271,289,163 64,931,286 9,006,996 22,582,152 47,919,816 25,790,338 66,731,877 236,962,465 508,251,628 A	105,000 805,000 18,271,417 66,233,898 67,934,602 16,169,028 33,735,089 60,079,443 262,483,477 75,456,704 9,754,885 13,832,733 45,518,856 20,422,356 69,251,587 234,237,121 496,720,598 60,769,873 65,793,112 31,761,624 40,758,170 3,962,099 17,899,658 59,564,443	75,000 575,000 575,000 18,271,137 99,305,915 51,480,690 14,442,791 34,426,315 49,314,706 267,241,554 64,694,777 9,006,996 22,582,152 46,908,944 25,790,338 66,165,409 235,148,616 502,390,170 60,114,957 57,726,341 20,349,209 37,564,700 4,310,835 25,656,452 67,151,447

32 Legal & professional expenses

	4,212,281,676	3,663,824,404	3,474,780,652	2,918,211,885	Eastern Banl
Closing Balance: TREC of DSE (membership license)	553,800,000	553,800,000			Balance with
TREC of CSE (membership license)	201,500,000	201,500,000			Institutions
Receivable from subsidiaries	-	-	213,833,968	6,626,831	as at 31 Decemb
Stock of stationeries	12,624,241	16,489,089	12,624,241	16,489,089	:
Stamps on hand	3,382,597	3,276,242	3,371,397	3,234,292	•
Advance to staff for expenses	1,484,658	2,401,000 6,762,514	1,484,658 6,494,714	2,401,000	•
Security deposits-govt. agencies Interest and dividend receivables	6,934,714 628,557,273	987,521,370	776,972,930	6,322,514 1,022,701,957	·
Sundry receivables	480,080,667	657,431,871	443,006,103	657,431,871	institutions
Advance rent	309,150,611	274,353,565	306,458,786	270,889,357	•
Prepayments and advance to vendors	654,623,283	590,649,401	654,196,868	581,711,833	
Deferred tax assets	937,110,774	906,971,909	937,110,774	906,971,909	interest bearing) with
Other assets of subsidiaries	243,633,584	11,124,715	2 255 554 427	-	AB Bank Limited, Inc
Adjustment for other non cash items	4,032,882,402 (1,226,601,904)	4,212,281,676 164,634,472	3,355,554,437 (1,223,178,258)	3,474,780,652 177,901,170	:
Net cash changes in other assets	(1,047,202,631)	(383,822,800)		(378,667,597)	Al-Rajin Dank, KoA
-					Bank of Bhutan, Bhut
Changes in other liabilities (cas	sh flows item)				Bank of Nova Scotia,
Opening balances Privileged creditors	343,645,207	286,783,691	343,641,457	286,783,691	
Acquirer liabilities	342,063,298	277,304,749	342,063,298	277,304,749	<ul> <li>Bank of Tokyo-Mitshi</li> </ul>
Sundry creditors	76,724,893	63,096,228	76,724,893	63,096,228	i.c.,india
Security deposit	61,530,582	57,290,130	61,530,582	57,290,130	Ltd., UK
Current tax liabilities/(assets)	692,734,058	1,075,823,159	657,002,859	1,070,435,914	Bank of Tokyo-Mitsh
Provision for loans, advances and OBS exposures (excluding OBU)	4,805,947,696	4,226,658,845	4,779,802,842	4,200,513,991	• Ital Tamam
Provision for loans, advances	201,335,529	124,242,089	201,335,529	124,242,089	Citibank NA, USA
and OBS exposures (OBU) Interest suspense account	1,444,993,448	1,096,173,580	1,350,150,203	1,028,365,606	:
Provision for protested bill & others	11,937,095	10,817,967	11,384,347	10,817,967	<ul> <li>Commerz Bank AG (</li> </ul>
Provision for non-banking assets	12,761,835	12,761,835	12,761,835	12,761,835	Deutsche Bank AG, G
Provision for rebate to good borrowers	18,510,673	-	18,510,673	-	Deutsche Dank AG, C
Provision for loss on revaluation of shares (net)	404,786,025	881,850,659	369,119,885	864,261,060	Habib American Banl
Advance interest/ commission received	22,166,111	13,882,264	18,106,801	11,203,244	HSBC, Hong Kong-HKI
Expenses payable	380,344,975	319,283,096	369,351,335	319,283,096	• IIV I · · · · 1)
Interest payable on borrowing	276,326,923	172,093,093	272,294,646	161,341,205	
including OBU Inter branch and inter	6,056	69,199	6,056	69,199	HK Limited)
system accounts Advance export proceeds	464,143,909	325,458,711	464,143,909	325,458,711	ICICI Bank Limited,
Security value adjustment for REPO	379,263,385	223,438,711	379,263,385	525,458,711	ICICI Bank Limited,
Miscellaneous payable	806,599,658	408,767,828	806,599,658	408,767,828	
Other liabilities of subsidiaries	197,261,925	269,898,024	-	-	JP Morgan Chase Ban
Missellensensenselle	10,943,083,281	9,622,255,147	10,533,794,193	9,221,996,543	. :
Miscellaneous payable Closing balances					JP Morgan Chase Ban
Privileged creditors	322,742,145	343,645,207	322,741,667	343,641,457	JP Morgan Chase Ban
Acquirer liabilities	500,234,880	342,063,298	500,234,880	342,063,298	•
Sundry creditors	61,162,902	76,724,893	61,162,902	76,724,893	
Security deposit	44,290,752	61,530,582	44,290,752	61,530,582	•
Current tax liabilities/(assets) Provision for loans, advances and	1,490,204,266	692,734,058 4,805,947,696	1,479,792,791	657,002,859 4,779,802,842	
OBS exposures (excluding OBU)	5,808,671,100		5,778,325,235		· National Commercial
Provision for loans, advances and OBS exposures (OBU)	242,461,849	201,335,529	242,461,849	201,335,529	
Interest suspense account	1,476,831,793	1,444,993,448	1,294,241,388	1,350,150,203	Nepal Bangladesh Ban
Provision for protested bill & others	11,046,380	11,937,095	11,046,380	11,384,347	
Provision for non-banking assets	12,761,835	12,761,835	12,761,835	12,761,835	NIB Bank Limited, Pa
Provision for rebate to good borrowers Provision for loss on	25,685,842 91,622,986	18,510,673 404,786,025	25,685,842 79,971,182	18,510,673 369,119,885	Nordea Bank, Norwa
revaluation of shares (net)					
Advance interest/commission received	20,653,393	22,166,111	17,831,174	18,106,801	• (OBU)
Expenses payable Interest payable on borrowing	401,199,336 365,590,573	380,344,975 276,326,923	386,669,340 365,590,573	369,351,335 272,294,646	•
including OBU					
Inter branch and inter system accounts	22,446	6,056 464,143,909	22,446	6,056 464,143,909	<ul> <li>Standard Chartered B</li> </ul>
Advance export proceeds Security value adjustment for REPO		464,143,909 379,263,385		464,143,909 379,263,385	:
Miscellaneous payable	643,773,389	806,599,658	643,773,389	806,599,658	
Other liabilities of subsidiaries	449,714,429	197,261,925		-	Standard Chartered B
	11,968,670,296	10,943,083,281			
Adjustment for other non cash items	(190,047,903)	(40,762,987)	(184,642,055)	(40,762,987)	
Net cash changes in other liabilities	835,539,112	1,280,065,147	548,167,377	1,271,034,663	Wells Fargo, USA
Events after the reporting perio	od				
The Board of Directors of Eastern B board meeting held on 20 March 20					Zurcher Kantonal Bar
the record date i.e. 11 April 2017) v	will be entitled to get	this dividend subj			Total
The amount of recommended divide	end is Tk. 1,757,141	,880.			: L

titutions (Consolid t 31 December 2016	ated	)					
de Bangladesh (note 4.2)							
			2016			2015	
e of banks and financial tutions	Currency	Amount in Foreign Currency	Conversion rate	Amount in BDT	Amount in Foreign Currency	Conversion rate	Amount in BDT
emand deposit account (non rest bearing) with :							
Bank Limited, India	USD	228,295	78.70	17,967,351	26,717	78.50	2,097,304
ajhi Bank, KSA	SAR	15,000	20.98	314,750	15,000	20.92	313,817
c of Bhutan, Bhutan	USD	5,219	78.70	410,752	14,716	78.50	1,155,215
c of Nova Scotia, Canada	CAD	19,793	58.05	1,148,953	10,803	56.53	610,697
c of Tokyo-Mitshubishi UFJ, India	USD	6,737	78.70	530,217	6,737	78.50	528,857
c of Tokyo-Mitshubishi UFJ, UK	GBP				46,769	116.31	5,439,534
x of Tokyo-Mitshubishi UFJ, Japan	JPY	1,807,437	0.67	1,213,332	1,773,314	0.65	1,155,491
oank NA, USA	USD	2,384,640	78.70	187,676,384	3,627,212	78.50	284,737,232
ımerz Bank AG, Germany	EUR	95,157	81.98	7,800,616	152,591	85.83	13,097,220
tsche Bank AG, Germany (OBU)	EUR	-	-	-	35,996	85.83	3,089,616
ib American Bank, USA	USD	-			19,219	78.50	1,508,687
C, Hong Kong-HKD (EBL Finance .imited)	hkd	-		-	2,343,149	10.17	23,837,089
C, Hong Kong-USD (EBL Finance .imited)	USD				12,616	78.50	990,347
I Bank Limited, Hong Kong	hkd	2,279,752	10.15	23,136,291	-		-
I Bank Limited, India	USD	273,534	78.70	21,527,756	457,151	78.50	35,886,495
lorgan Chase Bank NA, Germany	EUR	68,598	81.98	5,623,409	36,024	85.83	3,091,979
organ Chase Bank NA, UK	GBP	197,664	96.24	19,022,618	124,592	116.31	14,490,769
lorgan Chase Bank NA, USA	USD	1,040,185	78.70	81,864,884	-	-	-
lorgan Chase Bank NA, Australia	AUD	44,541	56.49	2,516,210	52,583	57.23	3,009,541
hreqbank, USA	USD	101,753	78.70	8,008,157	305,150	78.50	23,954,373
onal Commercial Bank, KSA	SAR	65,942	20.98	1,383,689	70,391	20.92	1,472,662
al Bangladesh Bank Ltd., Nepal	USD	112,744	78.70	8,873,179	47,191	78.50	3,704,502
Bank Limited, Pakistan	USD	507,058	78.70	39,906,619	208,212	78.50	16,344,690
lea Bank, Norway	NOK	187,464	9.03	1,692,458	36,521	8.93	326,248
dard Chartered Bank, USA U)	USD				315,631	78.50	24,777,160
dard Chartered Bank, Sri Lanka	USD	92,878	78.70	7,309,676	-	-	
dard Chartered Bank, Germany	EUR	122,563	81.98	10,047,209	2,827	85.83	242,669
dard Chartered Bank, India	USD	1,727,120	78.70	135,928,146	569,227	78.50	44,684,503
dard Chartered Bank, USA	USD	1,689,715	78.70	132,984,327	194,785	78.50	15,290,656
dard Chartered Bank, Singapore	SGD	3,912	54.28	212,326	9,850	55.50	546,738
s Fargo, USA	USD	1,381,567	78.70	108,732,335	-	-	
her Kantonal Bank, Switzerland	CHF	4,849	76.54	371,145	22,673	79.56	1,803,830
1				826,202,789			528,187,921

Related party transaction is a transfer of resources, services, or obligations between related parties, re-gardless of whether a price is charged as per BAS 24 "Related Party Disclosures". The Bank in normal course of business had transactions with other entities that fall within the definition of "Related Party' as contained in BAS 24 and as defined in the BRPD circular no. 14 dated 25 June 2003.

#### The significant related party transactions during the year were as follows: Non-funded facilities:

Figures in Taka

Nama of the	Paprocenting	Nature of Interest of the	Nature	Sanctioned	Outstanding	Transa		Outstanding	Amount	
organisation	Md. Showkat Ali Chowdhury Representing Director • Mohd. Noor Ali Spouse of Director	Directors with the borrowing firm / individual	of Facilities	Amount	as at 01-01- 2016	Debit	Credit	as at 31-12- 2006	Overdue	
Z. N. Enterprise Ltd. Customer ID-100397	Ali Chowdhury Representing	MD	LG- Performance Bond-SME	193,100	192,900	-	-	192,900		
Unique Enterprise Customer ID- 100711	Spouse of		LG- Performance Bond-SME	787,360	787,360	-	-	787,360	-	
Credit card fa	ganisation Directors N. terprise l. stomer 100397 Virector que Enterprise Mohd. Noor Ali Spouse of							Figures	in Taka	

Credit card facilities:				Figures in Taka
Representing Directors	Nature of interest with EBL	Approved limit		Outstanding as at 31 Dec 2016
A.M. Shaukat Ali	Director	500,000	-	-
Mir Nasir Hossain	Representing Director	500,000		(121)
Md. Showkat Ali Chowdhury	Representing Director	250,000		-
Mohd. Noor Ali	Spouse of Director	500,000	279,479	22,717
				(Page 6 of 7)



## Eastern Bank Ltd.

## **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2016 (AUDITED)

)	Transa Name o					-	Relat	ed D			& 1	T	ture	of tı	ans	actio	ns					1	Amo		of tra			n O	gure utsta	ndi	ing :
	Person Coloasia	a Lim	ited				of EB	_	r Ho	ssain		M		y rec	urri	ing cl		e for	EBL	Dat	a	1			mad		201 1,20		t 31 I	Jec	201
	BTS Co Limited	mmu	nicat	ions	s (BI	)	Mir 1	Nasi	r Ho	ssain	1	+					inec	tivit	y bills	s.						4,74	2,48	5			
	BTS Cor Limited	nmu	nicati	ons	(BD	)	Mir 1	Nasi	r Ho	ssain	ı								elatio Nextj		ip				1	1,53	8,51	7			
	Mir Cer	amic	Limit	ed		1	Mir 1	Nasi	r Ho	ssain	ı								. Corj Dhak		ite					78	6,79	1			
	Unique I	lotel	& Res	orts	Limi	ited	Salin	a A	li			Sec for	urity ATM	Dep I boo	osit a th at	agains The '	t lea Nest	se re in, G	ntal aş ulshaı	greei n, Dl	nen haka	:						-		438	8,90
	Unique I	lotel	& Res	orts	Limi	ited	Salin	a A	li							for A 1, Dh			oth at	The						24	0,00	0			
	Md. Sho	wkat	Ali (	Cho	wdh		Md. : Chov			Ali						r EBI 1aka.	. DS	ST Sa	les o	ffice	at							-		180	0,00
	Md. Sho	wkat	Ali (	Cho	wdh		Md. : Chov			Ali						for E 1aka.	BL	DST	Sales	s offi	ce a	t			:	2,64	0,00	0			
	Tashmia	a Am	oarin				Md. : Chov	wdh	ury				vanc ittag		nt fo	r EBI	. Ne	w M	arket	Bra	inch	<b>,</b>						-	2	,494	4,80
	Tashmia	a Am	barin	l			Md. : Chov	wdh	ury			Br	anch	Chi	ttag	ong.			Marl							4,57	3,80	0			
	Tashmia	a Am	oarin				Md. : Chov	wdh	ury			Ma	arket	, Chi	ttag	ong.			own a							60	9,84	0			
	Namree	n Ent	erpr	ise I	.imit	ted	Md. : Chov	wdh	ury			ZN	I Tov	ver, C	Guls	han,	Dha	ka.	e prei						13	7,61	2,00	0			
	Namree		-			ted	Md. : Chov	wdh	ury			То	wer,			r EBI , Dha		ice p	remi	ses a	it ZI	N						-			0,24
	Inter-co Name o					betw			and ire o				ies:												B	alaı	nce a		gures 31 E		
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	Compe	nsati	on of	key	y ma	nage	emen	ıt pe	erson	nel:	Ref	er to	note	35															Ann	lev-	0**
	isclosure	T					-	EPO	as o						_		J			_	_		_		Ame	0117*	(]=	t Lee	Anr casl		e
S1		Co	inter	par	ty n	ame	_		_	A	gree	emer	nt da	te	_	_	F	Reve	rsal I	Date	_	_			Amc cons				casi		
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	/ith Bang /ith other				ncial	l inst	itutio	ons						1	03,0	065,3	- 32				1	,732,	841,	- 152					18	,592	2,0
re-F	2	Taka	-		13,663	8,055	5,607	3,262	1,965	673	182	11,688	2,883	655	111	144	302	20	4	6	503	547	5,172	6,516		2,292	(293)	1,999	4,517	1,801	2716
Annexure-F		Figures in million Taka	East Effertie	usonated	13	8	5					11,	2										5	6,		7	0	1,	4,	1	ć
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				EB	145	139	6	62	121		3	161	47	10	-	2	2			•	5	8	74	117	_	4	(20)	(16)	132	35	00
				EBLSL																											
					13,546	8,016	5,529	3,315	1,776	673	165	11,459	2,801	636	110	139	299	20	4	-	497	535	5,041	6,418	_	2,288	(269)	2,019	4,400	1,743	2 656
				Solo	13	8	5	٣ ا	[			=	2										5	9		~		2	4	-	ć
				n	1,333	953	381		64	2	11	457							Ť	·	1	54	54	403		40		40	363	1	362
			Bank	OBU																											
				eration	12,443	7,294	5,149	3,315	1,713	671	154	11,002	2,801	636	110	139	299	20	4	-	497	481	4,987	6,015		2,247	(269)	1,978	4,037	1,743	1 204
				Main Operation																											
SS .	unt			1										_																	┢
1 Its subsidiaries	Acco																														
, uDSIC	OSS																														
1 ITS S	and ] 2016																									8					
Eastern bank Limited and	rofit ember															tc.	tc.	ances			uc					exposure					
	Business Segment Profit and I for the year ended 31 December 2016								erage					ies etc.		Postage, stamp, telecommunication etc.	Stationery, printing, advertisement, etc.	Managing Director's salary and allowances	~		Repairs, maintenance and depreciation					Provision for loans, advances & OBS exposures					
nk L	egme nded 3						ne		and brok		come	come	ces	nce, utilit		ecommu	g, adverti	r's salary	exp enses		nce and d	penses	pense	isions		s, advance					
n ba	ess S year ei			2	come	pense	st Incon	t income	mission a	0	rating in	rating in	lallowan	s, insurar	enses	amp, tele	, printing	Director	fees and		aintenar	rating ex	rating ex	ore provi		for loans	visions	visions	ore tax	ion	
taster	Susin or the			Farticulars	Interest income	nterest expense	Net Interest Income	nvestment income	Fees, commission and brokerage	FX Income	Other operating income	fotal operating income	Salary and allowances	Rent, taxes, insurance, utilities etc.	egal expenses	ostage, st	tationery	fanaging	Directors' fees and expenses	Audit fees	epairs, m	Other operating expenses	Fotal operating expense	<b>Profit before provisions</b>	rovisions:	rovision	Other provisions	<b>Fotal provisions</b>	Profit before tax	lax provision	
	μų	-	<b>ئ</b> ے	-	14	14	4			_		Ē	i vi	4	Г					<u> </u>	A			_	<u>ei</u>	<u>A</u>			_		
		Figures in million Taka		Concellidaded	unsolidated		_		12,199	10,626		100	22,940	156 371	1/0001	5,954		4,033	154	712 217	1106717	-	20.270		140,205		1/6/11	191,545	20.832		212.377
		res in mil						╞		53	+	•			·	,	+	1		23	_		-			:	0.41	0	52		53
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			ies		EBLFHKL					30				3 965	rno'r	1		2		3 606	orosc		2 7.46	DE/fc		e e	7/	3,818	80		3,898
			Subsidiaries	F		_		╞	1	15.0	+	•	142.6	0 1 0 1	6.70	-	+	40.2		38.7	700		-	-		;	16	51	185		382
			S		EBLIL																										
				ſ	EBLSL					781			1,349	1 205	CC4(1	12		460		3 607	170%		1 364	EOC (T		040	866	2,322	1.575		3 897
				╀				┝	12,199	13.572	+	100	21,449	101	LON	5,940	+	5,688	154	196	AQT		20.061		284		11,269	614	20.572	+	186
					Solo								21,4	152 094					_	31116					140,284			190,614		4	211.186
			Bank	ſ	OBU					7,855				17564	EOC 177			97		30516	arciac		30.410	011677	320		414	30,152	364		30.516
les				F				┝	12,199	13.759	+	100	21,449	002 001		5,940	+	5,602	154				17 605		964		10,866	168,515	20.208	+	
H				T	Main	Operation		1	12,	13.5			21,	9 0 0 1	122	5.5	1	5,		1 88 773	1001		12	-	139,964		10,	168,	20,02	1	188,723
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its subsidiaries	e Sheet					-		ach Bank	That	utions	T				+	e and	t						ions						ſ		

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Non-banking ssets

Other

Total assets

Liabilities

Loans and advances

Bangladesh

with ]

Part

Cash in hand (including balance w and its agent bank) Balances with other banks and final

### Eastern Bank Limited

Highlights on the overall Activities /Performance

Sl No	Particulars		2016	2015
1	Paid up capital	Taka	7,028,567,520	6,111,797,85
2	Total capital (Tier-I & Tier-II)	Taka	22,472,074,264	20,463,336,50
3	Surplus/(shortage) capital	Taka	7,590,928,970	6,092,646,10
4	Total assets	Taka	211,185,458,156	189,563,399,6
5	Total deposits	Taka	140,284,158,650	127,990,033,53
6	Total loans and advances	Taka	152,083,687,536	130,226,324,40
7	Total contingent liabilities	Taka	75,576,306,844	65,472,047,2
8	Loans to deposits ratio (total loans/total deposits)	%	108.41	101.
9	% of classified loans against total loans and advances	%	2.69	3.
10	Profit after tax and provisions	Taka	2,656,486,826	2,220,916,2
11	Loans classified during the year (gross)	Taka	3,022,330,872	2,380,275,7
12	Provision held against classified loans	Taka	3,474,760,744	2,820,642,6
13	Surplus of provision	Taka	-	
14	Cost of fund (interest expense/average borrowing and deposits)	%	4.75	6.
15	Interest bearing assets	Taka	183,760,577,206	163,992,828,8
16	Non-interest bearing assets	Taka	27,424,880,946	25,570,570,8
17	Return on assets (ROA) (PAT/average assets)	%	1.33	1.
18	Income from investments	Taka	3,315,432,277	3,576,370,3
19	Return on investment or ROI (PAT/average equity, long term borrowings and deposits)	%	2.26	2.
20	Earnings per share (PAT/weighted average number of shares) (restated)	Taka	3.78	3.
21	Operating profit per share (Net operating profit/ weighted average number of shares) (restated)	Taka	9.13	7.
22	Price earning ratio	Times	7.67	9.

#### Eastern Bank Limited Offshore Banking Unit, Bangladesh Balance Sheet as at 31 December 2016

Paid-up capital

Foreign currency translation difference

Total liabilities and shareholders' equity

Surplus in profit and loss account

OFF-BALANCE SHEET ITEMS

Total shareholders' equity

Contingent liabilities Acceptances and endorsements

Letter of guarantees

Bills for collection

squity

olders'

ities

[otal]

banks, unts

other

Irrevocable letters of credit

as at 31 December 2016					
		20	016	2	)15
	Note	USD	Taka	USD	Taka
PROPERTY AND ASSETS					
Cash					
In hand (including foreign currencies)		-	-	-	-
With Bangladesh Bank (including foreign currencies)		-	-	-	-
Balance with other banks and FIs	3	-		-	-
In Bangladesh		52,046,711	4,096,190,636	55,515,732	4,358,001,617
Outside Bangladesh		47,758,989	3,758,737,512	32,404,989	2,543,801,391
		99,805,700	7,854,928,148	87,920,721	6,901,803,008
Money at call and short notice		-	-	-	-
Investment		-	-	-	-
Loans and Advances:	4				
Loans, cash credits, overdrafts etc.	4.1	120,261,482	9,464,843,231	97,333,759	7,640,729,269
Bills purchased and discounted	4.2	166,434,572	13,098,766,954	128,848,787	10,114,668,455
		286,696,054	22,563,610,185	226,182,546	17,755,397,724
Fixed assets including land, building, furniture and fixtures	_	-	-	-	-
Other assets	5	1,235,883	97,266,696	1,275,887	100,157,513
Non banking assets Total assets		- 387,737,637	-	-	-
lotal assets		38/,/3/,03/	30,515,805,029	315,379,155	24,757,358,245
LIABILITIES AND CAPITAL					
Liabilities					
Borrowing from other banks, financial institutions and agents	6				
Demand borrowing	6.1	84,568,473	6,655,724,888	71,300,526	5,597,120,183
Term borrowing	6.2	289,221,676	22,762,382,199	235,082,295	18,454,030,682
		373,790,149	29,418,107,087	306,382,821	24,051,150,865
		373,790,149	29,418,107,087	306,382,821	24,051,150,865
Deposits and other accounts	7				
Current accounts and other accounts	7.1	4,064,677	319,899,058	2,074,160	162,822,173
Term deposits	7.2	-			-
		4,064,677	319,899,058	2,074,160	162,822,173
Other liabilities	8	5,260,311	413,997,658	3,802,097	298,465,743
Total liabilities		383,115,138	30,152,003,803	312,259,077	24,512,438,780
Capital/shareholders' equity					

16

4,622,498

8,501,676

3,876,761

4,622,498 363,801,225

9,000,567 708,346,418

387,737,637 30,515,805,029

1,125,580

362,675,646

669,083,629

305,101,883

2016

21,379,005 1,682,531,930 30,294,854 2,378,155,158

### Annexure - F Eastern Bank Limited Offshore Banking Unit Notes to the Financial Statements as at and for the year ended 31 December 2016 1 Nature of business Offshore banking Unit ("the Unit") is a separate business unit of Eastern Bank Limited ("the Bank"), governed under the rules and guidelines of Bangladesh Bank (BB). The Bank obtained the Offshore Banking Unit (OBU) permission vide letter no. BRPD(p)744/(89)/2004-303 dated 25 January 2004. The Bank commenced the operation of its Offshore Banking Unit (OBU) from 19 May 2004 and its office is located at 10, Dilkusha C/A (2nd floor) Dhaka-1000. It gives loans (on and off-balance sheet exposures) and takes deposits in freely convertible foreign currencies to and from person/institutions 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 & Cindustrial units within the EPZs subject to compliance by the industrial units with the guidelines of BIDA / Bangladesh Bank. Besides, this unit provides bill discounting / financing facilities accepted by Authorized Dealer (AD) in Bangladesh against usance L/Cs in accordance with BB guidelines. Basis of preparation and significant accounting policies Basis of preparation 2 2.1

Annexure - G

Statement of compliance The financial statements of the Unit as at and for the year ended 31 December 2016 have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRSs), the "First Schedule" (section 38) of the Bank Company Act 1991. The accounting policies set out in the financial statements of main operation of the Bank have been applied consistently in these financial statements of OBU except otherwise instructed by Bangladesh Bank as prime regulator. 2.2 Loans and advances

a) These are stated gross, with accumulated specific and general provisions for bad and doubtful debts being shown under other liabilities. b) Provision for Loans and Advances is made on the basis of period end review by the management and of instructions contained in BRPD circular no. 14 dated 23 September 2012 and BRPD circular no. 19 dated 27 December 2012 and BRPD Circular no. 16 dated 18 November 2014.

1,720,332

243,199,133

707,523,886

39,995,903

955,360,176

675,275,193

Annexure - G1

2015

3,120,078

9,013,009

12,170,147

8,602,199

509,500

3,120,078 244,919,465

315,379,155 24,757,358,245

FMO, Netherland

ICICI Bank, Dubai

ICICI Bank, Hong Kong

Mashreq Bank, NY, USA

International Finance Corporation (IFC), USA

National Bank of Ras Al-Khaimah, KSA

2.3 General Allocation of common expenses Operating expenses in the nature of rent, rates and taxes, salaries, management expenses, printing and stationery, electricity, postages, stamps, telecommunication and audit fees are accounted for in Account of the Main Operation of the Bank.

Fixed Assets and depreciation Fixed assets of this unit are appearing in the books of the main operation of the bank and depreciation is also charged to profit and loss account of the main operation of the Bank. Certain corresponding figures in the financial statements have been reclassified and rearranged to conform to the current year's presentation. These financial statements of the unit 1 1 6 11 2016 210

	These financial statements of the unit cover one calender year from	i 1 Janua	ry 2016 to 31 De	cember 2016.		
		Note	20	016	20	015
			USD	BDT	USD	BDT
3	Balance with other Banks and Financial Institutions					
	Inside Bangladesh In interest bearing account					
	Eastern Bank Limited		17,614,711	1,386,316,485	15,515,732	1,217,989,617
	Islami Bank Bangladesh Limited		10,000,000	787,022,000	40,000,000	3,140,012,000
	Modhumoti Bank Limited		2,432,000	191,403,750	-	-
	Commercial Bank of Ceylon plc		17,000,000	1,337,937,400	-	-
	Premier Bank Limited		5,000,000	393,511,000	-	-
			52,046,711	4,096,190,636	55,515,732	4,358,001,617
	Outside Bangladesh In interest bearing account					
	EBL Finance (HK) Limited		47,600,000	3,746,224,720	32,050,000	2,515,934,615
			47,600,000	3,746,224,720	32,050,000	2,515,934,61
	In-non interest bearing account					
	Standard Chartered Bank, Newyork		31,328	2,465,583	315,631	24,777,160
	Deutsche Bank AG, Frankfurt, Germany Standard Chartered Bank Cormany		127.661	10.047.200	39,358	3,089,616
	Standard Chartered Bank, Germany		127,661 158,989	10,047,209 12,512,792	354,989	27,866,776
			47,758,989	3,758,737,512	32,404,989	2,543,801,391
	Total		99,805,700	7,854,928,148	87,920,721	6,901,803,008
4	1.1					
1	Loans and advances i) Loans, cash credits, overdrafts, etc.	4.1	120,261,482	9.464.843.231	97,333,759	7,640,729,269
	ii) Bills discounted and purchased	4.1	166,434,572	13,098,766,954	128,848,787	10,114,668,455
	•		286,696,054	22,563,610,186	226,182,546	17,755,397,724
4.1	Loans, Cash Credit, Overdraft etc.					
	Inside Bangladesh :		115 510 000	0.001.502.205	01 202 (00	7 150 400 24
	Loans Cash Credit		115,518,908	9,091,592,205	91,202,699	7,159,439,24
	Overdraft		4,742,574	373,251,026	6,131,060	481,290,023
			120,261,482	9,464,843,231	97,333,759	7,640,729,269
1.2	Bills Purchased and Discounted					
	Inside Bangladesh : Bills discounted/financed		4,356,691	342,881,173	128,848,787	10,114,668,455
	LDBP/FDBP		162,077,881	12,755,885,782		10,111,000,151
			166,434,572	13,098,766,954	128,848,787	10,114,668,455
5	Other Assets		738,408	50 114 244	674,089	52,916,177
	Prepayments Interest receivable on term placement		497,475	58,114,344 39,152,353	601,798	47,241,336
	interest receivable on term pateement		1,235,883	97,266,696	1,275,887	100,157,513
6	Borrowings from other banks, financial institutions and agents					
	Demand borrowings Term borrowings	6.1 6.2	84,568,473 289,221,676	6,655,724,888 22,762,382,199	71,300,526 235,082,295	5,597,120,183 18,454,030,682
	term borrowings	0.2	373,790,149	29,418,107,087	306,382,821	24,051,150,860
			5/5(//0(11)	2)11010/00/	500(502(021	21001100000
6.1	Demand Borrowings					
	In interest bearing account with					
	Eastern Bank Limited (DBU)		84,568,473 84,568,473	6,655,724,888 6,655,724,888	71,300,526 71,300,526	5,597,120,183 5,597,120,183
6.2	Term Borrowings		04,500,475	0,035,724,000	71,500,520	5,577,120,100
	Inside Bangladesh					
	AB Bank Limited		3,000,000	236,106,600	5,000,000	392,501,500
	Bank Asia Limited		14,000,000	1,101,830,800	10,000,000	785,003,000
	Commercial Bank of Ceylon plc		5,000,000	393,511,000	5,000,000	392,501,500
	Dhaka Bank Limited Dutch Bangla Bank Limited		26,000,000 10,000,000	2,046,257,200 787,022,000	20,000,000	1,570,006,000
	Jamuna Bank Limited		3,000,000	236,106,600		
	National Bank Limited		3,000,000	236,106,600	-	
	Prime Bank Limited				10,000,000	785,003,000
	Southeast Bank Limited		5,000,000	393,511,000	-	
	United Commercial Bank Limited Uttara Bank Limited		5,000,000 4,000,000	393,511,000 314,808,800		
			4,000,000	514,000,000	800.000	(2 800 24
	Habib Bank Limited		- 5,097,490	401 182 677	800,000 5,440,045	62,800,240
	Investment Promotion & Financing Facility (IPFF), Bangladesh Bank		5,097,490 83,097,490	401,183,677 6,539,955,277	5,440,045 56,240,045	427,045,165
	Outside Bangladesh		03,377,490		50,240,045	.,
	Asian Development Bank Phillippines				4,996,698	392,242,308
				-		
	Banca Ubae Spa, Spain Deutsche Investitions-Und Entwicklungsgesellschaft Mbh (DEG)		- 36,000,000	- 2,833,279,200	5,000,000 48,000,000	392,501,500 3,768,014,400
	EMO Netherland		8 000 000	620 617 600	48,000,000	042 002 600

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17,886,596

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2,065,712,208

472,213,200

3,148,088,000

501,483,859

465,580,971

942,003,600

1,404,103,182

2,355,009,000

(Page 7 of 7)

Other commitments
Total off-balance sheet items including contingent liabilities
Eastern Bank Limited Offshore Banking Unit, Bangladesh Profit and Loss Account for the year ended 31 December 2016

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Eastern Bank Limited and its Business Segment Balance Sh as at 31 December 2016

			2	016	20	015	:	PROPARCO, France
		Note	USD	Taka	USD	Taka	:	Standard Chartered Bank, Hong Kong
								Standard Chartered Bank, Singapore
Interest		10	16,995,408	1,333,437,611	12,986,913	1,012,284,413	÷	United Bank Limited, New York
	paid on deposits and borrowings erest income	11	(12,143,652) 4,851,756	(952,775,126) 380,662,485	(8,730,251) 4,256,662	(680,492,517) 331,791,896	÷	United Bank Limited, Dubai
			1,001,700	500,002,105	1,250,002	551,751,650	÷	Wells Fargo, USA
	ssion, exchange and brokerage	12	832,757	65,337,000	325,825	25,396,949	÷	Total
Other o	perating Income	13	138,266 971,023	10,848,595 76,185,595	103,502 429,327	8,067,588 33,464,536	:	10111
Total op	perating income		5,822,779	456,848,080	4,685,989	365,256,433	6.1.4	Classification based on type of security
Operati	ng expenses	14	684,304	53,689,583	595,021	46,379,778	:	Secured Unsecured
	efore provision		5,138,475	403,158,497	4,090,969	318,876,655	÷	
	ovision for unclassified loans and advances	15	515,977	40,482,852	970,893	75,677,718	7	Deposits and other accounts
	ng provision for off balance sheet items) rofit before income tax		4,622,498	362,675,645	3,120,076	243,198,937	÷	Current deposits and other accounts
Less: Pr	ovision for income tax		-	-	-		÷	
	fit/(loss) after tax of profit brought forward from previous year		4,622,498	362,675,645	3,120,076	243,198,937	7.1	Current deposits and other accounts:
	in profit and loss account carried forward	16	4,622,498	362,675,645	3,120,076	243,198,937	÷	Current account Other Accounts
							:	
Easte	ern Bank Limited					Annexure - G2	7.1.a	Other Accounts:
	hore Banking Unit, Bangladesh							Margin on Facility
	1 Flow Statement						÷	
	e year ended 31 December 2016						: 8	Other liabilities Provision for taxation
				<b>A1</b>		015	÷	Provision for unclassified loans and advances
		Note	-	016		015	:	(including provision for off balance sheet items) Interest payable on borrowing
			USD	Taka	USD	Taka	:	Privileged creditors
							÷	Sundry creditors
A)	Cash flows from operating activities						8.1	Provision for tax of the unit is accounted for in th
	Interest received		16,235,600	1,273,104,785	11,892,979	925,886,688	:	Provision for tax of the unit is accounted for in th
	Interest paid		(11,208,626)	(878,940,670)	(8,092,595)	(630,116,611)	: 9	Foreign currency translation difference The foreign currency translation difference is a net
	Commission, exchange and brokerage	17	832,757	65,337,000	325,825	25,396,949	÷	standard mid rate arising from translation of function
		18						into Taka (which is functional currency of the Ban (2015: Tk. 78.5003) and incomes and expenses are tr
	Received from other operating activities		138,266	10,848,169	103,502	8,067,588	÷	· · · · ·
	Paid for operating expenses	19	(684,304)	(53,689,583)	(595,021)	(46,379,778)	: 10	Interest income Interest on advances
	Operating profit before changes in operating assets and liabilities		5,313,693	416,659,701	3,634,690	282,854,836	÷	Interest on placement with other banks
							÷	
	(Increase)/decrease in operating assets:			(	(== a=4 (0.00)		11	Interest paid on deposits and borrowings
	Loan and advances to customers		(59,649,376)	(4,739,790,651)	(77,271,929)	(6,146,778,226)	÷	Interest on borrowings
	Other assets		(64,319)	(5,198,167)	(991,700)	(78,005,288)	12	Commission, exchange and brokerage
	Increase/(decrease) in operating liabilities:			-		-	: 12	Fees & commission
	Foreign currency translation difference			-	-	-	÷	Exchange gain/(loss) net off exchange gains*
	Deposits from banks			-		-	÷	
	Customers' deposits and other accounts		1,055,492	83,242,430	485,280	38,298,991	÷	*The net result of exchange differences arising from loss account as per BAS 21 'The effect of changes in
	Other liabilities		942,238	75,049,491	655,296	53,177,302	:	
			(57,715,965)	(4,586,696,897)	(77,123,053)	(6,133,307,221)	13	Other Operating Income Swift charges recovered
	Net cash flows from operating activities		(52,402,273)	(4,170,037,196)	(73,488,363)	(5,850,452,385)	÷	Postage charges recovered
	Net cash nows from operating activities		(32,402,273)	(4,170,037,190)	(73,400,503)	(3,830,432,383)	÷	Service charges (others)
							:	
B)	Cash flows from investing activities			-		-	: 14	Operating Expenses Account maintenance & processing fees
							÷	Other charges
C)	Cash flows from financing activities						:	
	Borrowing from other banks, financial institutions and ag	gents	67,407,330	5,366,956,220	139,917,487	11,075,278,085	15	Provision for loans and advances
	Net profit transferred to main operations	16	(3,120,078)	(243,199,132)	(3,149,655)	(244,451,024)	:	General provision
	Net cash from financing activities		64,287,252	5,123,757,088	136,767,833	10,830,827,061	16	Surplus in profit and loss account
D)	Net (decrease)/increase in cash (A+B+C)		11,884,979	953,719,892	63,279,469	4,980,374,676	: 10	Surplus in profit and loss account Opening balance
D)			11,004,979	933,/19,892	03,279,409	4,200,374,070	:	Add: Profit during the year
E)	Effects of exchange rate changes on cash and cash equivalents			(594,752)	-	657,626		Less: Transferred to main operation during the year
F)	Opening cash and cash equivalents		87,920,721	6,901,803,008	24,641,251	1,920,770,706	÷	Closing balance
G)	Closing cash and cash equivalent (D+E+F)		99,805,700	7,854,928,148	87,920,721	6,901,803,008	17	Cash received from commission, exchange and br
							÷	Commission, exchange and brokerage
	Closing cash and cash against-						:	
	Closing cash and cash equivalents						18	Cash received from other operating activities Service charges, SWIFT charges etc.
	Cash in hand (including foreign currencies)				-	-	:	· · · · · · · · · · · · · · · · · · ·
	Balances with Bangladesh Bank and its agent banks			-	-		19	Paid for operating expenses
	Balances with other banks and financial institutions (Annexure	A)	99,805,700	7,854,928,148	87,920,721	6,901,803,008	:	Operating expenses
	Money at call and short notice		-		-	-	:	
	Prize bonds				-		: 20	Cash and cash equivalent Balance with other banks & FIs
			99,805,700	7,854,928,148	87,920,721	6,901,803,008	÷	Money at call and short notice
							:	
							•	

16,000,00         1,523,52,00         16,000,00         1,255,004,80           3,333,90         908,823,399         2,783,253         3,386,554,17           16,548,177         10,237,750         170,656,051           5,279,683         415,522,664		5,915,730	465,580,971	-	-
$ \begin{array}{c} 3,32,340 & 30,8,32,399 & 1 & . & . & . & . & . & . & . & . & .$		16,000,000	1,259,235,200	16,000,000	1,256,004,800
35,837,533       2,20,92,647       42,755,256       3,35,865,437         16,548,177       1,90,277,93       1       10,536,051         2,727,688       415,522,464       1       1         373,790,149       2,718,164,207       7,84,82,207       14,981,102,467         373,790,149       2,9118,107,667       365,582,207       14,951,103,666         7.1       4,064,677       319,899,058       2,074,160       162,822,173         7.1.a       2,856,604       95,076,139       998,215       7,846,1075         14,064,677       319,899,058       2,074,160       162,822,173         7.1.a       2,856,604       95,076,139       998,215       7,846,175         12,08,004       95,076,139       998,215       7,846,175       1,846,175         12,08,004       95,076,139       998,215       7,846,175       1,183,33         14,12,12,139,13       1,182,733       3,380,207       298,465,743       1,13,333         14,12,12,139,14       1,242,731,461       1,217,934       5,566,156       1,11,333         14,142,139,14       1,31,937       3,114,107,934       3,124,247       1,114,114,114,114,114,114,114,114,114,1					
16,548,17       2,173,699       170,656,051         16,548,17       15,222,463       1         277,290,149       29,181,070,07       305,382,221       24,051,150,866         273,290,149       29,418,107,007       305,382,221       24,051,150,866         273,290,149       29,418,107,007       305,382,221       24,051,150,866         7.1       4064,677       319,899,058       2,074,160       162,822,173         7.1       4064,667       319,899,058       2,074,160       162,822,173         7.1       2,856,62       24,822,918       1075,945       34,461,998         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,076,139       998,215       78,360,175         2,120,8049       55,077,139       998,215       78,360,175         3,080,751       142,24,461       12,17,934       55,068,156         14,55,45842       1,142,738,53 <t< td=""><td></td><td></td><td></td><td>42,785,256</td><td>3,358,655,437</td></t<>				42,785,256	3,358,655,437
16,548,171       1,302,377,933       1       1         2,572,9681       415,522,466       135,522,466       14,039,170,278         2,737,790,1169       29,418,107,007       396,5382,521       24,051,150,866         7,1       40,64,677       319,899,058       2,074,1160       162,522,173         7,1       40,64,677       319,899,058       2,074,1160       162,522,173         7,1       40,64,677       319,899,058       2,074,1160       162,522,173         1,208,049       95,076,139       998,215       78,360,175         2,856,628       95,076,139       998,215       78,360,175         1,208,049       95,076,139       998,215       78,360,175         1,208,049       95,076,139       998,215       78,360,175         1,208,049       95,076,139       998,215       78,360,175         2,152,995       64,41,41       1,254,174       10,1335,529         1,2158,056       1,407,97,658       3,080,297       128,465,743         1,1159,756       1,127,934       58,681,801       113,139         1,112,135,657       1,127,956       162,652,13       114,139,139,226         1,112,135,658       1,127,735       56,60,492,517       114,139,159,23			2,020,172,007		
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		16 549 177	1 202 277 052	2,17 5,655	170,050,051
206,124,186       16,222,45922       178,842,250       14,439,170,279         237,270,149       29,418,107,077       306,382,821       24,051,150,866         7.1       4,064,677       319,999,058       2.074,160       162,222,173         7.1       4,064,677       319,999,058       2.074,160       162,222,173         7.1.1       2,856,029       95,075,139       998,215       78,360,175         1,208,049       95,075,139       998,215       78,360,175         1,208,049       95,075,139       998,215       78,360,175         1,208,049       95,075,139       998,215       78,360,175         2,42,41,411       2,564,774       201,335,529       19,244,611       12,173,34         1,208,049       95,075,139       998,215       78,360,175         2,42,41,411       2,564,774       201,335,529       19,244       1,510,675         2,42,41,411       1,217,934       1,510,675       1,334       1,510,675         2,42,41,411       1,217,934       1,546,842       1,510,675       1,334         1,455,4564       1,403,997,658       3,302,077       298,465,743       1,341,397         1,455,4564       1,427,355,509       201,315,207       1,445,462       1,412,715,456 </td <td></td> <td></td> <td></td> <td></td> <td>-</td>					-
289,221,67         2373,790,140         235,892,295         18,454,080,687           373,790,140         29,418,107,067         306,382,201         24,051,150,866           7.1         4,064,677         319,899,058         2.074,160         162,822,173           7.1.a         2,856,622         24,822,918         1075,945         84,461,998           7.1.a         2,856,622         24,822,918         1075,945         84,461,998           7.1.a         2,856,622         244,261,10         102,822,173           12,08,049         95,076,139         998,215         78,360,173           12,08,049         95,076,139         998,215         78,360,173           12,08,049         95,076,139         998,215         78,360,173           14,080,751         24,461,421         2,564,74         201,335,529           2,473,313         1,189,321         1,217,934         95,608,156           14,504,842         1,143,997,658         3,002,097         298,465,731           nt tesult of exchange difference of year end standard mid rate and nombuly average of choman structure ty presentation currency. Assets and liabilities of OBU have been presentation currency to presentation currency if and exchange of 112,2865,913         101,224,413           14,504,842         1,142,785,53         10,882,205				-	
373,790,149       29,418,107,067       306,382,221       24,051,159,86         7.1       4,064,677       319,899,058       2074,160       162,222,173         7.1       4,064,677       319,899,058       2074,160       162,222,173         7.1.a       2,855,633       22,462,198       1,075,955       84,461,998         7.1.a       1,208,049       95,076,139       998,215       78,360,175         1,208,049       95,076,139       998,215       78,360,175         1,208,049       95,076,139       998,215       78,360,175         2,120,8049       95,076,139       998,215       78,360,175         2,120,8049       95,076,139       998,215       78,360,175         2,120,8049       95,076,139       998,216       78,360,175         3,080,751       242,461,421       2,564,774       20,135,529         12,120,8049       13,397,658       3,002,077       298,465,743         13,133       1,499,231       1,92,441       1,13,037         13,133       1,499,231       1,24,261,421       2,564,774         14,564,842       1,142,738,563       1,082,208       84,229,794         14,564,842       1,142,738,563       1,012,841,113         14,564,842 <td></td> <td></td> <td></td> <td></td> <td></td>					
373,790,149         29,418,107,087         306,382,821         24,051,150,866           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.1238,121         1,299,231         19,244         1,510,673           2,152,959         169,442,611         1,217,934         95,608,156           1,333         1,99,231         1,455         1,833           ant be books of Eastern Bank Limited.         and and mid rate and monthly average of thomat Le. USD 1 = TK. 78,45871           ant standard mid rate of exchange (USD 1 = TK 78,4587)         143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251         680,492,517         12,143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251<		289,221,676	22,762,382,199	235,082,295	18,454,030,682
373,790,149         29,416,107,077         306,382,821         24,051,150,866           7.1         4.064,677         319,899,058         2.074,160         162,822,173           7.1         4.064,677         319,899,058         2.074,160         162,822,173           7.1         4.064,677         319,899,058         2.074,160         162,822,173           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.30,80,751         24,2461,421         2,564,774         201,335,529           2,152,959         169,442,611         1,217,934         95,608,156           3,413         1,399,231         19,244         1,510,673           1.413,097,658         3,802,097         998,455,743           nt the books of Eastern Bank Limited.         N         N           net reall of exchange difference of year end standard mid rate and monthly average of the Bank Le. USD 1 = TK. 78,45871           143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251         680,492,517           12,143,652 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
373,790,149         29,418,107,087         306,382,821         24,051,150,866           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.1238,121         1,299,231         19,244         1,510,673           2,152,959         169,442,611         1,217,934         95,608,156           1,333         1,99,231         1,455         1,833           ant be books of Eastern Bank Limited.         and and mid rate and monthly average of thomat Le. USD 1 = TK. 78,45871           ant standard mid rate of exchange (USD 1 = TK 78,4587)         143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251         680,492,517         12,143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251<					
373,790,149         29,418,107,087         306,382,821         24,051,150,866           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           7.1         4.064,677         319,899,058         2,074,160         162,822,173           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.208,049         95,076,139         998,215         78,360,175           1.1238,121         1,299,231         19,244         1,510,673           2,152,959         169,442,611         1,217,934         95,608,156           1,333         1,99,231         1,455         1,833           ant be books of Eastern Bank Limited.         and and mid rate and monthly average of thomat Le. USD 1 = TK. 78,45871           ant standard mid rate of exchange (USD 1 = TK 78,4587)         143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251         680,492,517         12,143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251<		373 790 149	- 29 418 107 087	306 382 821	- 24.051.150.866
7.1       4.064.677       319.899.058       2.074,160       162,822,173         7.1       2.856,623       224,822,918       1075,945       84,641,998         7.1.a       1.208,049       95,076,119       998,215       7.8,360,175         1.208,049       95,076,119       998,215       7.8,360,175         1.208,049       95,076,119       998,215       7.8,360,175         2.1208,049       95,076,119       998,215       7.8,360,175         2.121,208,049       95,076,119       998,215       7.8,360,175         2.121,208,049       95,076,119       1208,048,156       11,00,75         2.132,195,95       16,442,611       12,17,934       95,068,156         1.101,071,072,111       12,17,934       3,802,097       298,465,743         net books of Eastern Bank Limited.       Interpretention Correcell correcell correcells       3,802,097       298,465,743         net result of exchange difference of year and standard mid rate of exchange (USD 1 = Tk. 78,7022       termslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022         et result of exchange difference of year and standard mid rate of exchange (USD 1 = Tk. 78,7022       114,564,842       1,142,738,563       10,462,462         1.2143,652       952,775,126       8,730,2251       680,492,517					
$\frac{4.064.677}{139,899.058} = \frac{2.074.160}{2.074.160} = \frac{162.822.173}{162.822.173}$ 7.1.a $\frac{2.856,628}{1.208,649} = \frac{24,822.918}{9.5076,139} = \frac{1998,215}{9.98,215} = \frac{78.360,175}{78.360,175}$ 1.208.049 $\frac{95.076,139}{9.998,215} = \frac{78.360,175}{78.360,175}$ 8.1 $\frac{3.080,751}{2.42,461,421} = \frac{2.564,774}{2.554,774} = 201,335,529$ 2.152,959 169,442,611 1,217,934 9,5608,156 2.4,132 1,899,231 19,244 1,510,675 2.4,123 1,899,231 19,244 1,510,675 2.4,123 1,899,231 19,244 1,510,675 2.4,123 1,899,231 19,244 1,510,675 2.4,123 1,499,231 19,244 1,510,675 2.4,123 1,499,231 19,244 1,510,675 3.4,133 3,552,603,11 19,244 1,510,675 3.4,132 1,499,231 19,244 1,510,675 3.4,132 1,499,231 19,244 1,510,675 3.4,132 1,499,241 10,209,109 2,205 4.45,273 4.15,260,311 412,997,658 3,802,097 298,465,743 4.15,108,123 4.16,295,408 1,142,738,563 10,882,205 848,229,789 2.4,40,566 1,133,347,611 12,986,913 1,012,284,413 4.12,143,662 952,775,126 8,730,251 680,492,517 4.143,5652 952,775,126 8,730,251 680,492,517 4.143,5652 952,775,126 8,730,251 680,492,517 4.143,5653 952,775,126 8,730,251 680,492,517 4.143,5653 952,775,126 8,730,251 680,492,517 4.143,5653 952,775,126 8,730,251 680,492,517 4.143,5652 952,775,126 8,730,251 680,492,517 4.143,565 952,775,126 8,730,251 680,492,517 4.143,565 952,775,126 8,730,251 680,492,517 4.141,763 3,328,66 1.944,8169 103,502 8,467,619 4.32,779 4.141,753 3,120,78 4.141,723 4.141,723 4.141,723 4.141,72 4.141,723 4.141,72 4.14					
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$\begin{array}{c c c c c c c c c c c c c c c c c c c $	7.1			2,074,160	
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		4,064,677	319,899,058	2,074,160	162,822,173
$\begin{array}{c c c c c c c c c c c c c c c c c c c $					
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		2,856,628	224,822,918	1,075,945	84,461,998
$\frac{1,208,049}{1,208,049} = \frac{95,076,139}{95,076,139} = \frac{998,215}{78,360,175} = \frac{78,360,175}{78,360,175}$ $8.1 \frac{3,080,75}{2,42,61,42} = \frac{2,564,774}{2,564,774} = 201,335,529$ $\frac{2,152,959}{2,52,101} = \frac{10,242,611}{1,217,934} = \frac{10,508,155}{1,22,470} = \frac{10,139,758}{2,24,101} = \frac{10,219,31}{1,23,97,568} = \frac{10,208,107}{3,3800,097} = 298,465,743$ $n \text{ the books of Eastern Bank Limited.}$ $net result of exchange difference of year end standard mid rate and monthly average of tandard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,702) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,702) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,702) et tanslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,702) et tanslated using monthly average of 25,2775,126 & 8,730,251 & 680,492,517 et tanslated using monthly average of 25,2775,126 & 8,730,251 & 680,492,517 et tanslated using monthly average of 25,2775,126 & 8,730,251 & 680,492,517 et tanslated using monthly average of 23,526,252 & 23,306,343 & 23,757 & 65,337,000 & 232,525 & 25,396,349 & 1,525,777,118 & 1,525,777,118 & 1,525,777,118 & 1,525,777,118 & 1,525,777,118 & 1,525,777,118 & 1,5$	7.1.a	1,208,049	95,076,139		
1.208.049         95.076,139         998,215         78.360,175           8.1         3,080,751         242,461,421         2,564,774         201,335,529           2,152,950         169,442,611         1,217,934         95,608,155           2,470         194,394         143         1,183           3,080,751         242,461,421         2,564,774         201,335,529           2,470         194,394         143         1,510,675           2,470         194,394         143         1,510,675           3,080,097         298,465,743         11,883         11,883           at be books of Eastern Bank Limited.         Intermediation of eastern Bank Limited.         Intermediation of eastern Bank Limited.           14,564,842         1,142,788,563         10,882,205         680,492,517           2,430,566         190,699,049         2,104,708         164,054,624           12,143,652         952,775,126         8,730,251         680,492,517           13,184         63,801,361         327,635         25,398,027           13,573         1,535,639         (1,810)         (141,078)           33,748,75         1,406,234         43,477         3,388,800           68,2,842         3,5374,853         599,021 <td></td> <td>4,064,677</td> <td>319,899,058</td> <td>2,074,160</td> <td>162,822,173</td>		4,064,677	319,899,058	2,074,160	162,822,173
1,208,049         95,076,139         998,215         78,360,175           8.1         3,080,751         242,461,421         2,564,774         201,335,529           2,152,950         169,442,611         1,217,934         95,608,156           1,208,0311         413,097,568         3,800,097         298,465,743           at he books of Eastern Bank Limited.         Item the tooks of Eastern Bank Limited.         Item the tooks of Eastern Bank Limited.           not be books of Eastern Bank Limited.         Item the tooks of Eastern Bank Limited.         Item the tooks of Eastern Bank Limited.           14,564,842         1,142,738,563         100,882,205         848,229,789           2,430,565         190,699,049         2,104,708         164,054,624           12,143,652         952,775,126         8,730,251         680,492,517           12,143,652         952,775,126         8,730,251         680,492,517           13,184         63,801,361         327,635         25,396,097           13,573         1,535,639         (1,810)         (141,078)           33,573         53,371,000         325,825         25,396,097           13,184         63,801,361         327,635         25,396,097           13,573         1,535,639         100,5500         8,067					
1.208.049         95.076,139         998,215         78.360,175           8.1         3,080,751         242,461,421         2,564,774         201,335,529           2,152,950         169,442,611         1,217,934         95,608,155           2,470         194,394         143         1,183           3,080,751         242,461,421         2,564,774         201,335,529           2,470         194,394         143         1,510,675           2,470         194,394         143         1,510,675           3,080,097         298,465,743         11,883         11,883           at be books of Eastern Bank Limited.         Intermediation of eastern Bank Limited.         Intermediation of eastern Bank Limited.           14,564,842         1,142,788,563         10,882,205         680,492,517           2,430,566         190,699,049         2,104,708         164,054,624           12,143,652         952,775,126         8,730,251         680,492,517           13,184         63,801,361         327,635         25,398,027           13,573         1,535,639         (1,810)         (141,078)           33,748,75         1,406,234         43,477         3,388,800           68,2,842         3,5374,853         599,021 <td></td> <td>1.208.049</td> <td>95.076.139</td> <td>998.215</td> <td>78,360,175</td>		1.208.049	95.076.139	998.215	78,360,175
8.1 3,080,751 242,461,42 2,564,774 201,335,529 2,152,951 19,944 2,611 1,217,934 95,608,156 2,470 193,394 1,510,675 2,470 193,394 1,510,675 3,300,097 298,465,743 a the books of Eastern Bank Limited. net result of exchange difference of year end standard mid rate and monthly average of tonal currency to presentation currency. Assets and liabilities of OBU have been presented bank) using year end standard mid rate of exchange of OBU have been presented bank) using year end standard mid rate of exchange (USD 1 = Tk. 78,7022 e translated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022 14,5664,842 1,142,738,563 10,882,205 848,229,789 2,430,565 190,699,408 1,333,476,11 12,986,6913 1,012,284,413 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 13,5153 63,337,000 122,54,223 2,53,380,007 13,527 6,53,37,000 122,54,223 2,53,386,007 141,0781 13,184 638,01,361 327,635 2,53,380,007 13,52,653 3,574,858 594,084 46,306,752 14,102 13,120278 43,139,132 3,149,657 244,451,219 3,120,078 43,139,132 3,149,657 244,451,219 3,120,078 43,149,132 3,149,657 244,451,219 3,120,078 43,139,132 3,149,657 244,451,219 3,120,078 43,191,312 3,149,657 244,451,219 3,120,078 43,191,312 3,149,657 244,451,219 3,120,078 43,191,312 3,149,657 244,451,219 3,120,078 43,191,312 3,149,657 244,451,219 3,120,078 43,149,1132 3,149,657 244,451,219 3,120,078 243,191,312 3,149,657 244,451,219 3,120,078 244,451,91,913,20 3,140,657 244,451,219 3				998,215	78,360,175
$\begin{array}{c} 3,080,751  242,461,421  2,564,774  201,335,529 \\ 2,152,959  169,442,611  1,217,934  95,081,56 \\ 3,2470  194,394  145  11,383 \\ 5,260,311  413,997,658  3,802,097  298,465,743 \\ \mbox{attriangle} and the books of Eastern Bank Limited. \\ \mbox{net result of exchange difference of year end standard mid rate and monthly average of ctional currency. Assets and liabilities of OBU have been presented bank) using year end standard mid rate of exchange of the Bank ic. USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using $					
$\begin{array}{c} 3,080,751  242,461,421  2,564,774  201,335,529 \\ 2,152,959  169,442,611  1,217,934  95,081,56 \\ 3,2470  194,394  145  11,383 \\ 5,260,311  413,997,658  3,802,097  298,465,743 \\ \mbox{attriangle} and the books of Eastern Bank Limited. \\ \mbox{net result of exchange difference of year end standard mid rate and monthly average of ctional currency. Assets and liabilities of OBU have been presented bank) using year end standard mid rate of exchange of the Bank ic. USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). \\ \mbox{attriangle} translated using $	o -				
$\begin{array}{c} 2,152,959\\ 24,132\\ 1,189,231\\ 19,244\\ 1,11,217,934\\ 19,244\\ 1,11,217,934\\ 19,244\\ 1,11,217,934\\ 19,244\\ 1,11,217,934\\ 19,244\\ 1,11,2183\\ 1,112,11383\\ 1,1138\\ 1,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,11384\\ 1,112,11383\\ 1,1138\\ 1,11384\\ 1,112,11383\\ 1,112,1138\\ 1,112,11383\\ 1,112,1138\\ 1,112,1$	8.1	3,080 751	242,461 421	2.564.774	201.335 529
$\begin{array}{c} 24,132 & 1.892,231 & 192,244 & 1.510,675 \\ \hline 2,470 & 194,394 & 145 & 11,383 \\ \hline 5,260,311 & 413,997,658 & 3.802,097 & 298,465,743 \\ \hline a the books of Eastern Bank Limited. \\ \\ net result of exchange difference of year end standard mid rate and monthly average of trional currency to presentation currency. Assets and liabilities of OBU have been presented stank using year end standard mid rate of exchange of the Bank i.e. USD 1 = Tk. 78,7022 et ranslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022 et ranslated using monthly average of standard mid rate of exchange (USD 1 = Tk. 78,7022 et ranslated using monthly average of 31,00,699,049 & 10,882,205 & 848,229,789 & 12,430,566 & 10,069,049 & 12,042,08 & 488,229,789 & 12,430,566 & 19,0699,049 & 12,042,08 & 488,229,789 & 12,430,566 & 19,069,049 & 2,117 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 13,153,563 & 1,01,02 & 28,413 & 102,284,413 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 & 13,53,639 & 11,61,013 & 153,530 & 11,61,013 & 153,530 & 11,61,013 & 153,530 & 11,61,013 & 153,530 & 11,61,013 & 153,577 & 65,337,000 & 325,825 & 25,396,949 & 164,057,01 & 13,82,66 & 10,448,169 & 103,502 & 8,067,619 & 14,622,498 & 352,675,220 & 3,120,076 & 243,194,967 & 6,445,431 & 352,759 & 65,337,000 & 325,825 & 25,396,949 & 362,675,220 & 3,120,076 & 243,194,967 & 6,445,450,121 & 4,622,498 & 362,675,220 & 3,120,076 & 243,194,967 & 6,445,450,184 & 4,6320,475 & 4,452,459 & 32,675,220 & 3,120,076 & 243,194,967 & 6,445,450,121 & 4,622,498 & 362,675,220 & 3,120,076 & 243,194,967 & 6,452,488 & 362,675,220 & 3,120,078 & 243,199,163 & 3667,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 & 366,67,588 $		5,000,751	212,101,421	2,004,774	201000000000
$\frac{2,470}{5,260,311} \frac{143,997,658}{3,802,097} \frac{145}{298,465,743}$ a the books of Eastern Bank Limited. net result of exchange difference of year end standard mid rate and monthly average of tional currency. Assets and liabilities of OBU have been presented hank bit USD 1 = Tk. 78,7022 e translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 e translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,7022 e translated using monthly average of standard mid rate of exchange (USD 1= Tk. 78,4587). 14,564,842 1,142,738,563 10,882,205 848,229,789 2,430,566 190,699,049 2,104,708 164,054,624 16,995,408 1,333,457,611 12,986,913 1,012,284,413 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 952,775,126 8,730,251 680,492,517 12,143,652 12,538,007 11,82,66 10,348,169 103,502 8,067,619 138,266 10,448,169 103,502 8,067,518 138,266 10,448,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169 103,502 8,067,588 138,266 10,848,169					
$\frac{5,260,311}{413,997,658} \frac{3,802,097}{3,298,465,743}$ a) the books of Eastern Bank Limited. net result of exchange difference of year end standard mid rate and monthly average of the local currency to presentation currency. Assets and liabilities of OBU have been presented ank) using year end standard mid rate of exchange (JUSD 1= Tk, 78,7022 et ranslated using monthly average of standard mid rate of exchange (JUSD 1= Tk, 78,7022 et ranslated using monthly average of standard mid rate of exchange (JUSD 1= Tk, 78,7022 et ranslated using monthly average of standard mid rate of exchange (JUSD 1= Tk, 78,7022 et ranslated using monthly average of standard mid rate of exchange (JUSD 1= Tk, 78,7022 et ranslated using monthly average of standard mid rate of exchange (JUSD 1= Tk, 78,4587). $\frac{14,564,842}{16,995,408} \frac{1,142,738,563}{1,333,437,611} \frac{10,882,205}{12,986,913} \frac{848,229,789}{1,012,284,413} \frac{10,12,284,413}{1012,284,413} \frac{12,143,652}{952,775,126} \frac{952,775,126}{8,730,251} \frac{8,730,251}{680,492,517} \frac{680,492,517}{65,337,000} \frac{325,825}{325,352} \frac{25,336,027}{25,336,027} \frac{14,127,125}{1,140,78} \frac{3,27,635}{1,25,356,39} \frac{25,538,027}{1,21,436,52} \frac{14,252}{952,775,126} \frac{3,626,753}{8,370,000} \frac{43,477}{325,325} \frac{3,388,880}{25,376,495} \frac{17,924}{1,406,294} \frac{1,404,294}{8,118} \frac{5,15,977}{2,126} \frac{46,225}{3,554,927} \frac{3,626,753}{2,336,949} \frac{45,32,769}{2,3354} \frac{53,574,858}{2,970,893} \frac{75,677,718}{75,677,718} \frac{5,15,977}{40,482,852} \frac{40,482,852}{970,893} \frac{970,893}{75,677,718} \frac{7,42576}{6,053,4352} \frac{62,667,33}{6,269,73} \frac{487,750,1186}{4,522,498} \frac{362,675,220}{3,120,078} \frac{3,120,078}{243,199,163} \frac{243,199,163}{243,199,165} \frac{138,266}{1,0,848,169} \frac{103,502}{1,325,625} \frac{25,396,949}{25,336,949} \frac{325,825}{25,396,949} \frac{25,396,949}{325,825} \frac{25,396,949}{25,337,000} \frac{325,825}{325,825} \frac{25,396,949}{25,336,949} \frac{138,266}{1,0,848,169} \frac{103,502}{1,03,502} \frac{8,667,588}{1,382,66} \frac{(684,304)}{(53,689,583)} \frac{(595,021)}{(46,379,778)} \frac{(46,379,778)}{(46,379,778)} \frac{(46,379,778)}{(46,379,778)} (46,379,778)$		24,132			1,510,675
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$\begin{array}{c} \hline 16,995,408 & \mathbf{\overline{1,333,437,611}} & \mathbf{\overline{12,986,913}} & \mathbf{\overline{1012,284,413}} \\ \hline 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 \\ \hline 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 \\ \hline 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 \\ \hline 12,143,652 & 952,775,126 & 8,730,251 & 680,492,517 \\ \hline 13,153,563 & \mathbf{(1,810)} & \mathbf{(141,078)} \\ \hline 13,153,563 & \mathbf{(1,810)} & \mathbf{(141,078)} \\ \hline 13,153,563 & \mathbf{(1,810)} & \mathbf{(141,078)} \\ \hline 10,1078 & 325,825 & 25,336,949 \\ \hline 10,107 & 10,107 & 10,1078 \\ \hline 10,107 & 10,107 & 10,1078 \\ \hline 113,266 & 10,848,169 & 103,502 & 8,067,619 \\ \hline 114,225 & 937 & 73,026 \\ \hline 664,304 & 53,574,858 & 594,084 & 46,306,752 \\ \hline 114,225 & 937 & 73,026 \\ \hline 664,304 & 53,574,858 & 594,084 & 46,306,752 \\ \hline 114,225 & 937 & 73,026 \\ \hline 664,304 & 53,5777 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 684,304 & 53,689,583 & 595,021 & 44,451,219 \\ \hline 51,207 & 5,337,000 & 325,825 & 55,396,949 \\ \hline 53,689,583 & \mathbf{(595,021)} & (\mathbf{46,379,778)} \\ \hline 6684,304 & \mathbf{(53,689,583)} & (\mathbf{595,021)} & (\mathbf{46,379,778)} \\ \hline 6684,304 & \mathbf{(53,689,583)} & (\mathbf{595,021)} & (\mathbf{46,379,778)} \\ \hline 6684,304 & \mathbf{(53,689,583)} & (\mathbf{595,021)} &$		14 564 842	1 142 738 563	10 882 205	848 229 789
$\begin{array}{c} 12,143,652\\ 12,143,652\\ 952,775,126\\ 8,730,251\\ 680,492,517\\ 12,143,652\\ 952,775,126\\ 8,730,251\\ 680,492,517\\ 680,492,517\\ 13,213,632\\ 14,1073\\ 14,073\\$			1,142,738,563 190,699,049		848,229,789 164,054,624
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		2,430,566	190,699,049	2,104,708	164,054,624
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		2,430,566	190,699,049	2,104,708	164,054,624
ear (31,20,78) (684,304) (684,304) (684,304) (684,304) (53,689,583) (555,021) (653,000) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (141,078) (142,0778) (142,0778) (142,0778) (142,0778) (142,0778) (142,0778) (142,0778) (142,077,78) (142,077,778) (142,079,778) (142,079,778) (142,079,778) (142,079,77		2,430,566 16,995,408	190,699,049 1,333,437,611	2,104,708 12,986,913	164,054,624 1,012,284,413
19,573       1,535,639       (1,810)       (141,078)         832,757       65,337,000       325,825       25,396,949         om day to day transactions & revaluation of monetary items are recognised in profit and in foreign exchange rates.       46,225       3,626,753       43,477       3,388,880         17,924       1,406,294       8,118       632,769         74,117       5,815,122       51,907       4,045,970         138,266       10,848,169       103,502       8,067,619         682,842       53,574,858       594,084       46,306,752         14,462       114,725       937       7,3026         684,304       53,689,583       595,021       46,379,778         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         3,120,078       243,199,132       (3,149,657       244,451,219         4,622,498       362,675,220       3,120,076       243,199,163         ear       3,120,078       243,199,132       (3,149,657)       (244,451,024)         4,		2,430,566 16,995,408 12,143,652	<u>190,699,049</u> <u>1,333,437,611</u> <u>952,775,126</u>	2,104,708 12,986,913 8,730,251	<u>164,054,624</u> <u>1,012,284,413</u> <u>680,492,517</u>
19,573       1,535,639       (1,810)       (141,078)         832,757       65,337,000       325,825       25,396,949         om day to day transactions & revaluation of monetary items are recognised in profit and in foreign exchange rates.       46,225       3,626,753       43,477       3,388,880         17,924       1,406,294       8,118       632,769         74,117       5,815,122       51,907       4,045,970         138,266       10,848,169       103,502       8,067,619         682,842       53,574,858       594,084       46,306,752         14,462       114,725       937       7,3026         684,304       53,689,583       595,021       46,379,778         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         3,120,078       243,199,132       (3,149,657       244,451,219         4,622,498       362,675,220       3,120,076       243,199,163         ear       3,120,078       243,199,132       (3,149,657)       (244,451,024)         4,		2,430,566 16,995,408 12,143,652	<u>190,699,049</u> <u>1,333,437,611</u> <u>952,775,126</u>	2,104,708 12,986,913 8,730,251	<u>164,054,624</u> <u>1,012,284,413</u> <u>680,492,517</u>
832,757         65,337,000         325,825         25,396,949           om day to day transactions & revaluation of monetary items are recognised in profit and in foreign exchange rates'.         46,225         3,626,753         43,477         3,388,880           17,924         1,406,294         8,118         632,769         4,045,970           138,266         10,848,169         103,502         8,067,619           682,842         53,574,858         594,084         46,336,752           1,462         114,725         997         7,3026           684,304         53,689,583         595,021         46,6379,778           515,977         40,482,852         970,893         75,677,718           515,977         40,482,852         970,893         75,677,718           515,977         40,482,852         970,893         75,677,718           515,977         40,482,852         970,893         75,677,718           515,977         40,482,852         970,893         75,677,718           6ear         3,120,076         243,19,132         3,149,657         244,451,219           3,120,078         243,19,132         3,120,076         243,19,163         243,199,163           ear         4,622,498         362,675,220		2,430,566 16,995,408 12,143,652 12,143,652	<u>190,699,049</u> <u>1,333,437,611</u> <u>952,775,126</u> <u>952,775,126</u>	2,104,708 12,986,913 8,730,251 8,730,251	<u>164,054,624</u> <b>1,012,284,413</b> <u>680,492,517</u> <u>680,492,517</u>
m day to day transactions & revaluation of monetary items are recognised in profit and in foreign exchange rates'. 46,225 3,626,753 43,477 3,388,880 17,924 1,406,294 8,118 632,769 74,117 5,815,122 51,907 4,045,970 138,266 10,848,169 103,502 8,067,619 682,842 53,574,858 594,084 46,306,752 14,62 114,725 937 73,026 684,304 53,689,583 595,021 46,379,778 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 3,120,078 243,199,132 3,149,657 244,451,219 4,622,498 362,675,220 3,120,076 243,199,163 44,622,498 362,675,220 3,120,078 243,199,163 1,91,078 243,199,132 (3,149,657 244,451,024) 4,622,498 362,675,220 3,120,078 243,199,163 1,91,078 243,199,132 (3,149,655 244,451,024) 1,91,078 243,199,132 (3,149,655 245,373,000 325,825 25,396,949 1,91,078 243,199,133 (3,149,655 245,373,000 325,825 25,396,949 1,91,078 243,199,132 (4,63,79,778) (684,304) (53,689,583) (595,021) (46,379,778) (684,304) (53,689,583) (595,021) (46,379,778) 1,91,078 24,079,778) 1,91,078 24,079 24,079,778) 1,91,078 24,079,778 24,07		2,430,566 16,995,408 12,143,652 12,143,652 813,184	<u>190,699,049</u> <b>1,333,437,611</b> <u>952,775,126</u> <u>952,775,126</u> 63,801,361	2,104,708 12,986,913 8,730,251 8,730,251 327,635	<u>164,054,624</u> <u>1,012,284,413</u> <u>680,492,517</u> <u>680,492,517</u> <u>25,538,027</u>
in foreign exchange rates'. 46,225 3,626,753 43,477 3,388,880 17,924 1,406,294 8,118 652,769 74,117 5,815,122 51,907 4,045,970 138,266 10,848,169 103,502 8,067,619 682,842 53,574,858 594,084 46,306,752 1,462 114,725 937 7,3026 684,304 53,689,583 595,021 46,379,778 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 3,120,078 243,199,132 3,149,657 244,451,219 4,622,498 362,675,220 3,120,076 243,199,867 7,742,575 605,874,352 (244,451,024) 4,622,498 362,675,220 3,120,078 243,199,163 1,120,078 (243,199,132) (3,149,657 244,451,024) 4,622,498 362,675,220 3,120,078 243,199,163 brokerage 832,757 65,337,000 325,825 25,396,949 832,757 65,337,000 325,825 25,396,949 138,266 10,848,169 103,502 8,067,588 (684,304) (53,689,583) (595,021) (46,379,778) (684,304) (53,689,583) (595,021) (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 813,184 19,573	190,699,049 <b>1,333,437,611</b> 952,775,126 <b>952,775,126</b> <b>63,801,361</b> 1,535,639	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810)	164,054,624 1,012,284,413 680,492,517 680,492,517 25,538,027 (141,078)
in foreign exchange rates'. 46,225 3,626,753 43,477 3,388,880 17,924 1,406,294 8,118 652,769 74,117 5,815,122 51,907 4,045,970 138,266 10,848,169 103,502 8,067,619 682,842 53,574,858 594,084 46,306,752 1,462 114,725 937 7,3026 684,304 53,689,583 595,021 46,379,778 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 515,977 40,482,852 970,893 75,677,718 3,120,078 243,199,132 3,149,657 244,451,219 4,622,498 362,675,220 3,120,076 243,199,867 7,742,576 605,874,352 (244,451,024) 4,622,498 362,675,220 3,120,078 243,199,163 brokerage 832,757 65,337,000 325,825 25,396,949 832,757 65,337,000 325,825 25,396,949 832,757 65,337,000 325,825 25,396,949 138,266 10,848,169 103,502 8,067,588 (684,304) (53,689,583) (595,021) (46,379,778) (684,304) (53,689,583) (595,021) (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 813,184 19,573	190,699,049 <b>1,333,437,611</b> 952,775,126 <b>952,775,126</b> <b>63,801,361</b> 1,535,639	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810)	164,054,624 1,012,284,413 680,492,517 680,492,517 25,538,027 (141,078)
$\begin{array}{c} 46,225 & 3,626,753 & 43,477 & 3,388,880 \\ 17,924 & 1,406,234 & 8,118 & 632,769 \\ 74,117 & 5,815,122 & 51,907 & 4,045,970 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,619 \\ \hline 682,842 & 53,574,858 & 594,084 & 46,306,752 \\ \hline 1,462 & 114,725 & 937 & 7,3026 \\ \hline 684,304 & 53,689,583 & 595,021 & 46,379,778 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 60,587,452 & 5,269,734 & 487,650,186 \\ \hline (3,120,078) & (243,199,132) & (3,149,655) & (244,451,219 \\ -4,622,498 & 362,675,220 & 3,120,078 & 243,199,163 \\ \hline brokerage & 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline \end{array}$	om day to day transactions	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757	190,699,049 <b>1,333,437,611</b> 952,775,126 <b>952,775,126</b> 63,801,361 1,535,639 <b>65,337,000</b>	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825	164,054,624 1,012,284,413 680,492,517 680,492,517 680,492,517 25,538,027 (141,078) 25,396,949
17,924       1,406,294       8,118       632,769         74,117       5,815,122       51,907       4,045,970         138,266       53,574,858       594,084       46,306,752         682,842       53,574,858       594,084       46,306,752         684,304       53,689,583       595,021       46,379,778         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         3,120,078       243,199,132       3,149,657       244,451,219         4,622,498       362,675,220       3,120,076       243,198,967         7,742,576       605,873,4520       62,697,33       47,550,186         13,120,078       243,199,163       13,149,657       244,451,219         4,622,498       362,675,220       3,120,078       243,199,163         brokerage       832,757       65,337,000       325,825       25,396,949         138,266       10,848,169       103,502       8,067,588         138,266       10,848,169       103,502       8,067,588		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757	190,699,049 <b>1,333,437,611</b> 952,775,126 <b>952,775,126</b> 63,801,361 1,535,639 <b>65,337,000</b>	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825	164,054,624 1,012,284,413 680,492,517 680,492,517 680,492,517 25,538,027 (141,078) 25,396,949
17,924       1,406,294       8,118       632,769         74,117       5,815,122       51,907       4,045,970         138,266       53,574,858       594,084       46,306,752         682,842       53,574,858       594,084       46,306,752         684,304       53,689,583       595,021       46,379,778         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         3,120,078       243,199,132       3,149,657       244,451,219         4,622,498       362,675,220       3,120,076       243,198,967         7,742,576       605,873,4520       62,697,33       47,550,186         13,120,078       243,199,163       13,149,657       244,451,219         4,622,498       362,675,220       3,120,078       243,199,163         brokerage       832,757       65,337,000       325,825       25,396,949         138,266       10,848,169       103,502       8,067,588         138,266       10,848,169       103,502       8,067,588		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757	190,699,049 <b>1,333,437,611</b> 952,775,126 <b>952,775,126</b> 63,801,361 1,535,639 <b>65,337,000</b>	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825	164,054,624 1,012,284,413 680,492,517 680,492,517 680,492,517 25,538,027 (141,078) 25,396,949
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		2,430,566 16,995,408 12,143,652 12,143,652 813,184 19,573 832,757 & revaluation of	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised	164,054,624 1,012,284,413 680,492,517 680,492,517 25,538,027 (141,078) 25,396,949 in profit and
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 & revaluation of 46,225	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880
682,842         53,574,858         594,084         46,306,752           1,462         114,725         937         73,026           684,304         53,689,583         595,021         46,379,778           515,977         40,482,852         970,893         75,677,718           515,977         40,482,852         970,893         75,677,718           3,120,078         243,199,132         3,149,657         244,451,219           4,622,498         362,675,220         3,120,076         243,199,163           4,622,498         362,675,220         3,120,076         243,199,163           brokerage         832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 813,184 19,573 832,757 & revaluation of 46,225 17,924	190,699,049           1,333,437,611           952,775,126           952,775,126           952,775,126           952,775,126           952,775,126           952,775,000           63,801,361           1,535,639           65,337,000           monetary items           3,626,753           1,406,294	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118	164,054,624           1,012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769
$\begin{array}{c ccccc} 11,462 & 114,725 & 937 & 7.3026 \\ \hline & 684,304 & 53,689,583 & 595,021 & 46,379,778 \\ \hline & 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline & 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline & 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline & 3,120,078 & 243,199,132 & 3,149,657 & 244,451,219 \\ 4,622,498 & 362,675,220 & 3,120,076 & 243,198,867 \\ 7,742,576 & 605,874,352 & 62,69,733 & 487,650,186 \\ \hline & (3,120,078) & (243,199,132) & (3,149,655) & (244,451,024) \\ \hline & 4,622,498 & 362,675,220 & 3,120,078 & 243,199,163 \\ \hline & brokerage \\ \hline & 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline & 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline & 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline & 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline & (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline & (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline \end{array}$		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 & revaluation of 46,225 17,924 74,117	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970
1,462       114,725       937       73,026         684,304       53,689,583       595,021       46,379,778         515,977       40,482,852       970,893       75,677,718         515,977       40,482,852       970,893       75,677,718         3,120,078       243,199,132       3,149,657       244,451,219         4,622,498       362,675,220       3,120,076       243,199,167         7,745,576       605,874,352       62,807,31       487,650,186         (3,120,078)       (243,199,132)       (3,149,655)       (244,451,024)         4,622,498       362,675,220       3,120,078       243,199,163         brokerage       832,757       65,337,000       325,825       25,396,949         138,266       10,848,169       103,502       8,067,588         (684,304)       (53,689,583)       (595,021)       (46,379,778)         (684,304)       (53,689,583)       (595,021)       (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 & revaluation of 46,225 17,924 74,117	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970
$ \begin{array}{c} 684,304 & 53,689,583 & 595,021 & 46,379,778 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 515,977 & 40,482,852 & 970,893 & 75,677,718 \\ \hline 3,120,078 & 243,199,132 & 3,149,657 & 244,451,219 \\ 4,622,498 & 362,675,220 & 3,120,076 & 243,198,967 \\ 7,742,576 & 605,874,352 & 62,697,33 & 457,650,186 \\ \hline 1,212,0078 & (243,199,132 & 3,149,655) & (244,550,186 & (244,510,24) \\ \hline 4,622,498 & 362,675,220 & 3,120,078 & 243,199,163 \\ \hline 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline \end{array}$		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 & revaluation of 46,225 17,924 74,117 138,266	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           monetary items           3,626,753           1,406,294           5,815,122           10,848,169	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502	164,054,624           1,012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,949           in profit and           3,388,880           632,769           4,045,970           8,067,619
		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 8,779 46,225 17,924 74,117 138,266 682,842	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 594,084	164,054,624           1,012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,539,6949           in profit and           3,388,880           632,769           4,045,970           8,067,619           9           46,306,752
$ \begin{array}{c} \underline{515,977} & \underline{40,482,852} & \underline{970,893} & \underline{75,677,718} \\ \hline \\ \underline{3120,078} & \underline{243,199,132} & \underline{3,149,657} & \underline{244,451,219} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,076} & \underline{243,198,967} \\ \underline{7,742,576} & \underline{605,874,552} & \underline{62,697,33} & \underline{487,650,186} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,078} & \underline{243,199,163} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,078} & \underline{243,199,163} \\ \hline \\ \underline{512,078} & \underline{532,757} & \underline{65,337,000} & \underline{325,825} & \underline{25,396,949} \\ \underline{832,757} & \underline{65,337,000} & \underline{325,825} & \underline{25,396,949} \\ \underline{138,266} & \underline{10,848,169} & \underline{103,502} & \underline{8,067,588} \\ \underline{138,266} & \underline{10,848,169} & \underline{103,502} & \underline{8,067,588} \\ \hline \\ \underline{6684,304} & \underline{(53,689,583)} & \underline{(595,021)} & \underline{(46,379,778)} \\ \hline \end{array} $		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 & revaluation of 46,225 17,924 74,117 138,266 682,842 1,462	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 594,084 937	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,336,549           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           7,3026
$ \begin{array}{c} \underline{515,977} & \underline{40,482,852} & \underline{970,893} & \underline{75,677,718} \\ \hline \\ \underline{3120,078} & \underline{243,199,132} & \underline{3,149,657} & \underline{244,451,219} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,076} & \underline{243,198,967} \\ \underline{7,742,576} & \underline{605,874,552} & \underline{62,697,33} & \underline{487,650,186} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,078} & \underline{243,199,163} \\ \underline{4,622,498} & \underline{362,675,220} & \underline{3,120,078} & \underline{243,199,163} \\ \hline \\ \underline{512,078} & \underline{532,757} & \underline{65,337,000} & \underline{325,825} & \underline{25,396,949} \\ \underline{832,757} & \underline{65,337,000} & \underline{325,825} & \underline{25,396,949} \\ \underline{138,266} & \underline{10,848,169} & \underline{103,502} & \underline{8,067,588} \\ \underline{138,266} & \underline{10,848,169} & \underline{103,502} & \underline{8,067,588} \\ \hline \\ \underline{6684,304} & \underline{(53,689,583)} & \underline{(595,021)} & \underline{(46,379,778)} \\ \hline \end{array} $		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 & revaluation of 46,225 17,924 46,225 17,924 46,225 17,924 46,225 17,924 46,225 17,924 1,188,266 682,842 1,462 1,4	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 594,084 937	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,336,549           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           7,3026
515,977         40,482,852         970,893         75,677,718           3,120,078         243,199,132         3,149,657         244,451,219           4,622,498         362,675,220         3,120,076         243,198,667           7,742,576         605,874,352         62,697,33         487,650,186           (3,120,078)         (243,199,152         3,120,078         243,199,165           ear         (3,120,078)         (243,199,152         3,120,078         243,199,163           brokerage         832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 832,757 46,225 17,924 74,117 138,266 138,262 682,842 1,462 684,304	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 594,084 937 595,021	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,336,549           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           7,3026
$ \begin{array}{c} 3,120,078 \\ 4,622,498 \\ 4,622,498 \\ 362,675,220 \\ 3,120,076 \\ 243,198,967 \\ 243,198,967 \\ 243,198,967 \\ 487,650,186 \\ (3,120,078 \\ (243,199,132) \\ (3,149,655) \\ (244,451,024) \\ 4,622,498 \\ 362,675,220 \\ 3,120,078 \\ 243,199,163 \\ 3120,078 \\ 243,199,163 \\ 3120,078 \\ 243,199,163 \\ 243,199,163 \\ 325,825 \\ 25,396,949 \\ 832,757 \\ 65,337,000 \\ 325,825 \\ 25,396,949 \\ 832,757 \\ 65,337,000 \\ 325,825 \\ 25,396,949 \\ 832,757 \\ 65,337,000 \\ 325,825 \\ 25,396,949 \\ 832,757 \\ 65,337,000 \\ 325,825 \\ 25,396,949 \\ 832,757 \\ 65,337,000 \\ 325,825 \\ 25,396,949 \\ 832,758 \\ 138,266 \\ 10,848,169 \\ 103,502 \\ 8,067,588 \\ 138,266 \\ 10,848,169 \\ 103,502 \\ 8,067,588 \\ (684,304) \\ (53,689,583) \\ (595,021) \\ (46,379,778) \\ (46$		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 832,757 46,225 17,924 74,117 138,266 138,262 682,842 1,462 684,304	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,649,583	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,562 594,084 937 595,021 970,893	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718
$\begin{array}{c} 4,622,498 & 362,675,220 & 3,120,076 & 243,198,967 \\ 7,742,576 & 605,874,352 & 6,269,733 & 487,650,186 \\ (3,120,078) & (243,199,132) & (3,149,655) & (244,451,024) \\ \hline 4,622,498 & 362,675,220 & 3,120,078 & 243,199,163 \\ \hline {\bf brokerage} & 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 832,757 & 65,337,000 & 325,825 & 25,396,949 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline 138,266 & 10,848,169 & 103,502 & 8,067,588 \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline (684,304) & (53,689,583) & (595,021) & (46,379,778) \\ \hline \end{array}$		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 8, revaluation of 46,225 17,924 74,117 138,266 682,842 1,462 684,304 515,977	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 10,	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 594,084 937 595,021 970,893	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718
4,622,498         362,675,220         3,120,076         243,198,967           7,742,576         605,874,352         626,973         487,650,186           (3,120,078)         (243,199,132)         (3,149,655)         (244,451,024)           4,622,498         362,675,220         3,120,078         243,199,163           brokerage         832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 8,13,184 19,573 832,757 8, revaluation of 46,225 17,924 74,117 138,266 682,842 1,462 684,304 515,977	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 10,	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 594,084 937 595,021 970,893	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718
7,742,576       605,874,352       62,697,33       487,650,186         (3,120,078)       (243,195,132)       (3,149,655)       (244,451,024)         4,622,498       362,675,220       3,120,078       243,199,163         brokerage       832,757       65,337,000       325,825       25,396,949         138,266       10,848,169       103,502       8,067,588         138,266       10,848,169       103,502       8,067,588         (684,304)       (53,689,583)       (595,021)       (46,379,778)         (684,304)       (53,689,583)       (595,021)       (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 832,757 138,266 682,842 682,842 684,304 515,977 515,977	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,649,583 40,482,852 40,482,852	2,104,708 12,986,913 8,730,251 327,635 (1,810) 325,825 are recognised 1 43,477 8,118 51,907 103,502 937,893 970,893 970,893	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,336,949           in profit and           3,388,880           632,769           4,045,970           46,306,752           73,026           46,306,752           75,677,718           75,677,718
ear         (3,120,78)         (243,199,132)         (3,149,655)         (244,451,024)           4,622,498         362,675,220         3,120,078         243,199,163           brokerage         832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)		2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 832,757 74,117 138,266 682,842 682,842 682,842 684,304 515,977 515,977 3,120,078 4,622,498	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,659,583 40,482,852 40,482,852 40,482,852 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 243,199,132 1,535,230 1,535,230 1,535,230 1,535,230 1,535,230 1,535,230 1,535,230 1,535,230 1,535,230 1,535,237 1,555,237 1,55	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,657 3,120,076	164,054,624           1,012,284,413           680,492,517           25,538,027           (141,078)           25,538,6949           25,538,6949           3,388,880           632,769           4,045,970           4,045,970           46,306,752           73,026           46,379,778           75,677,718           75,677,718           244,451,219           243,198,967
4,622,498         362,6/5,220         3,120,078         243,199,165           brokerage         832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'.	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 13,824 1,452,498 515,977 515,977 3,120,078 4,622,498 7,742,576 3,120,078 4,622,498 7,742,576 3,120,078 4,622,498 7,742,576 1,212,432,576 1,212,432,576 1,212,432,652 1,212,452	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,657 3,120,076 6,269,733	164,054,624           1,012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718           244,451,219           244,451,219           243,198,967           487,650,186
832,757         65,337,000         325,825         25,336,949           832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'.	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 17,924 74,275 682,842 1,462 684,304 515,977 515,977 515,977 3,120,078 4,622,498 7,742,576 (3,120,078)	190,699,049 1.333,437,611 952,775,126 952,775,126 63,801,361 1.535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 243,199,132 362,675,220 605,874,352 (243,199,132)	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 (3,149,657 3,120,076 6,269,733 (3,149,655)	164,054,624           1012,284,413           680,492,517           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           483,769,0186           (244,451,024)
832,757         65,337,000         325,825         25,336,949           832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'.	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 17,924 74,275 682,842 1,462 684,304 515,977 515,977 515,977 3,120,078 4,622,498 7,742,576 (3,120,078)	190,699,049 1.333,437,611 952,775,126 952,775,126 63,801,361 1.535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 243,199,132 362,675,220 605,874,352 (243,199,132)	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 (3,149,657 3,120,076 6,269,733 (3,149,655)	164,054,624           1012,284,413           680,492,517           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           483,769,0186           (244,451,024)
832,757         65,337,000         325,825         25,396,949           138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 17,924 74,275 682,842 1,462 684,304 515,977 515,977 515,977 3,120,078 4,622,498 7,742,576 (3,120,078)	190,699,049 1.333,437,611 952,775,126 952,775,126 63,801,361 1.535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 243,199,132 362,675,220 605,874,352 (243,199,132)	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 (3,149,657 3,120,076 6,269,733 (3,149,655)	164,054,624           1012,284,413           680,492,517           680,492,517           680,492,517           25,538,027           (141,078)           25,396,949           in profit and           3,388,880           632,769           4,045,970           8,067,619           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           483,769,0186           (244,451,024)
138,266         10,848,169         103,502         8,067,588           138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 133,184 19,573 832,757 (17,924 74,117 138,266 138,262 682,842 1,462 684,304 515,977 515,977 515,977 515,977 515,977 51,20,078 4,622,498 7,742,576 (3,120,078) 4,622,498	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           monetary items           3,626,753           1,406,294           5,815,122           10,848,169           53,574,858           243,199,132           362,675,220           605,874,352           (243,199,132)           362,675,220	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 594,084 937 970,893 970,893 970,893 3,120,078 3,120,078	164,054,624           1,012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,539,6949           in profit and           3,388,880           632,769           4,045,970           8,067,619           275,677,718           75,677,718           75,677,718           75,650,186           (244,451,024)           243,199,163
138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 13,120,078 14,622,498 14,628 14,628,498 14,628,498 14,628,498 14,628,498 14,628,498	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 243,199,132 362,675,220 605,874,352 (243,199,132) 362,675,220 65,337,000	2,104,708 12,986,913 8,730,251 8,730,251 3,27,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,657 3,120,076 6,269,733 (3,149,655) 3,120,078	164,054,624           1012,284,413           680,492,517           680,492,517           680,492,517           680,492,517           25,538,027           (141,078)           25,539,6949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           244,451,024)           243,199,165           25,396,949
138,266         10,848,169         103,502         8,067,588           (684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 13,120,078 14,622,498 14,628 14,628,498 14,628,498 14,628,498 14,628,498 14,628,498	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 53,574,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 243,199,132 362,675,220 605,874,352 (243,199,132) 362,675,220 65,337,000	2,104,708 12,986,913 8,730,251 8,730,251 3,27,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,657 3,120,076 6,269,733 (3,149,655) 3,120,078	164,054,624           1012,284,413           680,492,517           680,492,517           680,492,517           680,492,517           25,538,027           (141,078)           25,539,6949           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           244,451,024)           243,199,165           25,396,949
(684,304)         (53,689,583)         (595,021)         (46,379,778)           (684,304)         (53,689,583)         (595,021)         (46,379,778)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 832,757 13,8266 12,143,652 13,120,078 14,622,498	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 65,337,000 65,337,000 65,337,000 65,337,000	2,104,708 12,986,913 8,730,251 3,27,635 (1,810) 325,825 are recognised i 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 3,120,078 6,269,733 (3,149,655) 3,120,078 3,25,825 325,825	164,054,624           1,012,284,413           680,492,517           25,538,027           (141,078)           25,538,027           (141,078)           25,336,949           3,388,880           632,769           4,045,970           8,067,619           46,306,752           244,451,219           243,198,967           475,650,186           (24,451,024)           243,199,163           25,396,949           25,396,949           25,396,949
(684,304) (53,689,583) (595,021) (46,379,78)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,266 682,842 1,462 684,304 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 138,266 (3,120,078) 4,622,498 832,757 832,757 832,757 138,266	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           65,337,000           65,337,000           65,337,000           65,337,000           10,848,169	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 3,149,655 3,120,078 3,120,078 3,120,078	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,049           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718           244,451,219           243,198,967           243,199,163           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949
(684,304) (53,689,583) (595,021) (46,379,78)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,266 682,842 1,462 684,304 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 138,266 (3,120,078) 4,622,498 832,757 832,757 832,757 138,266	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           65,337,000           65,337,000           65,337,000           65,337,000           10,848,169	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 970,893 3,149,655 3,120,078 3,120,078 3,120,078	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,049           in profit and           3,388,880           632,769           4,045,970           8,067,619           46,306,752           73,026           46,379,778           75,677,718           244,451,219           243,198,967           243,199,163           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949
(684,304) (53,689,583) (595,021) (46,379,78)	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 46,225 17,924 74,117 138,266 684,304 515,977 515,977 3,120,078 4,622,498 7,742,576 (3,120,078) 4,622,498 832,757 832,757 832,757 138,266 138,266	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           952,775,126           1,535,639           65,337,000           952,775,126           1,406,294           53,574,858           114,725           53,689,833           40,482,852           40,482,852           65,337,000           65,337,000           65,337,000           10,848,169           10,848,169           10,848,169	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 1 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,1149,655 3,120,078 6,269,733 3,149,655 3,120,078 6,269,733 3,149,655 3,120,078 3,25,825 325,825 103,502	164,054,624           1,012,284,413           680,492,517           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,336,949           3,388,880           632,769           4,045,970           8,067,619           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           483,067,588           8,067,588           8,067,588           8,067,588
99,805,700         7,854,928,148         87,920,721         6,901,803,008           99,805,700         7,854,928,148         87,920,721         6,901,803,008	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 813,184 19,573 832,757 46,225 17,924 74,117 138,266 684,304 515,977 515,977 3,120,078 4,622,498 7,742,576 (3,120,078) 4,622,498 832,757 832,757 832,757 138,266 138,266	190,699,049           1,333,437,611           952,775,126           952,775,126           63,801,361           1,535,639           65,337,000           952,775,126           1,535,639           65,337,000           952,775,126           1,406,294           53,574,858           114,725           53,689,833           40,482,852           40,482,852           65,337,000           65,337,000           65,337,000           10,848,169           10,848,169           10,848,169	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 1 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,1149,655 3,120,078 6,269,733 3,149,655 3,120,078 6,269,733 3,149,655 3,120,078 3,25,825 325,825 103,502	164,054,624           1,012,284,413           680,492,517           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,538,027           (141,078)           25,336,949           3,388,880           632,769           4,045,970           8,067,619           75,677,718           75,677,718           75,677,718           244,451,219           243,198,967           483,067,588           8,067,588           8,067,588           8,067,588
99,805,700         7,854,928,148         87,920,721         6,901,803,008           99,805,700         7,854,928,148         87,920,721         6,901,803,008	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,2757 832,757 138,266 138,266 138,266 138,266 (684,304)	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 65,337,000 10,848,169 1	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 43,477 8,118 51,907 103,502 594,084 937 595,021 3,120,078 3,120	164,054,624           1012,284,413           680,492,517           25,538,027           (141,078)           25,536,027           (141,078)           25,336,6949           46,306,752           73,026           75,677,718           75,677,718           244,451,024           243,198,967           487,650,186           (244,451,024)           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           26,07,588           8,067,588           4,06,75,778
27,003,100         7,034,220,140         67,320,721         0,901,803,008           99,805,700         7,854,928,148         87,920,721         6,901,803,008	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,2757 832,757 138,266 138,266 138,266 138,266 (684,304)	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 65,337,000 10,848,169 1	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 43,477 8,118 51,907 103,502 594,084 937 595,021 3,120,078 3,120	164,054,624           1012,284,413           680,492,517           25,538,027           (141,078)           25,536,027           (141,078)           25,336,6949           46,306,752           73,026           75,677,718           75,677,718           244,451,024           243,198,967           487,650,186           (244,451,024)           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           25,396,949           26,07,588           8,067,588           4,06,75,778
	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,266 684,304 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 138,266 138,266 138,266 (684,304) (684,304)	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 14,725 53,674,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 (243,199,132) 362,675,220 65,337,000 65,337,000 (53,689,583) (53,689,583) (53,689,583)	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,655 3,120,076 6,269,733 (3,149,655) 3,120,078 3,120	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,027           (141,078)           25,536,027           (141,078)           25,536,027           (141,078)           25,536,6249           in profit and           46,306,7519           46,306,752           73,026           46,306,752           73,026           46,379,778           75,677,718           75,677,718           243,199,163           243,199,163           25,396,949           25,396,949           25,396,949           25,396,949           8,067,588           8,067,588           (46,379,778)
	in foreign exchange rates'. ear	2,430,566 16,995,408 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 12,143,652 138,266 684,304 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 515,977 138,266 138,266 138,266 (684,304) (684,304)	190,699,049 1,333,437,611 952,775,126 952,775,126 63,801,361 1,535,639 65,337,000 monetary items 3,626,753 1,406,294 5,815,122 10,848,169 14,725 53,674,858 114,725 53,689,583 40,482,852 40,482,852 40,482,852 (243,199,132) 362,675,220 65,337,000 65,337,000 (53,689,583) (53,689,583) (53,689,583)	2,104,708 12,986,913 8,730,251 8,730,251 327,635 (1,810) 325,825 are recognised 43,477 8,118 51,907 103,502 970,893 970,893 970,893 3,149,655 3,120,076 6,269,733 (3,149,655) 3,120,078 3,120	164,054,624           1012,284,413           680,492,517           680,492,517           25,538,027           (141,078)           25,536,027           (141,078)           25,536,027           (141,078)           25,536,027           (141,078)           25,536,6249           in profit and           46,306,7519           46,306,752           73,026           46,306,752           73,026           46,379,778           75,677,718           75,677,718           243,199,163           243,199,163           25,396,949           25,396,949           25,396,949           25,396,949           8,067,588           8,067,588           (46,379,778)