

# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

# Independent auditor's report

to the shareholders of Eastern Bank Limited

# KPIAG

Report on the financial 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 2017, 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 s responsible for the preparation of consolidated infrarial controls Management is responsible for the preparation of consolidated innarial 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 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 Ne United Statements of the Bank that are the total statement of the Group and also separate financial the Bank. The Management use of the management to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank to I work the second the second to the second that the second the second

# 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.

the Group and separate hnancial 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 of the Bank, whether due to fraud or error. In making those risk assessments, 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 2017, and of its consolidated and separate financial prostromance and its consolidated and separate financial prostromate and its consolidated and separate financial and consolidated and separate financial attract and separate financial prostromate and its consolidated and separate financial attract and separate financial attract and separate financial attract and separate financial statements of the Separate financial separate fin

# Report on other legal and regulatory requirements

- In accordance with the Companies Act 1994, Securities and Exchange Rules 1987, the Bank Company Act, 1991 and the rules and regulations issued by Bangladesh Bank, we also report the following: a) we have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our
- audit and made due verification thereof;
- b) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Rangladesh 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:
- internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in Note 2 of the financial statements appeared to be materially adequate; i) ii)
- nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities other than matters disclosed in these financial statements c) financial statements of all subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated
- financial state 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;
- e) the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and
- loss account of the Bank dealt with by the report are in agreement with the books of account; f) the expenditure incurred was for the purposes of the Bank's business;

- 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)
- adequate provisions have been made for advances which are, in our opinion, doubtful of recovery; h)
- i) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- 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 4,286 person hours for the audit of the books and accounts of the Bank.

Dhaka, 24 April 2018			an Rahman Hug Rahman Rahman Huq
Eastern Bank Limited and its subsidiaries Consolidated Balance Sheet as at 31 December 2017			
	Note	2017 Taka	2016 Taka
PROPERTY AND ASSETS			

PROPERTY AND ASSETS				
Cash Cash in hand (including foreign currencies)	3 3.1	2,024,742,407	2,035,038,421	: . I
Balance with Bangladesh Bank and its agent bank(s)	3.2	12,296,507,177	10,164,025,705	S L
(including foreign currencies)				: : N
Balance with other banks and financial institutions	4	14,321,249,584	12,199,064,126	: 0
In Bangladesh	4.1	10,743,290,183	9,799,656,546	
Outside Bangladesh	4.2	1,733,092,624	826,202,789	R
		12,476,382,807	10,625,859,335	
Money at call and short notice	5	-	100,000,000	: 0
Investments	6			
Government	6.1	19,480,497,640	18,320,613,148	B) C
Others	6.2	6,625,500,985 26,105,998,625	4,619,215,993	
Loans and advances	7	20,103,798,023	22,737,027,141	: N
Loans, cash credits, overdrafts, etc.	7.1	165,691,389,665	137,473,558,900	C) C
Bills purchased and discounted	7.2	25,993,145,776	18,897,775,910	E
		191,684,535,441	156,371,334,810	D) N
Fixed assets including land, building, furniture and fixtures	8	5,957,095,835	5,954,156,754	E) E
Other assets	9	5,620,486,753	4,032,882,402	F) C
Non-banking assets	10	134,016,495	154,050,500	G) C
Total assets		256,299,765,540	212,377,177,068	
LIABILITIES AND CAPITAL				: B B
Liabilities				. N
Borrowings from other banks, financial institutions and agents	11	52,447,284,352	39,369,685,979	Р :
Deposits and other accounts Current accounts and other accounts	12 12.1	16,993,725,421	16,651,527,406	The annex
Bills payable	12.2	845,849,963	797,002,510	: /
Savings bank deposits	12.3	41,894,304,551	38,426,476,123	: Aa
Fixed deposits	12.4	107,224,667,689	84,330,111,292	Managing
Bearer certificates of deposit		-	-	Dhaka, 24
Other liabilities	13	166,958,547,624 15,017,731,534	140,205,117,331 11,970,564,023	÷
Total liabilities	15	234,423,563,510	191,545,367,333	
Capital/shareholders' equity				Figures in Taka
Paid-up capital	14	7,379,995,890	7,028,567,520	
Statutory reserve	15	7,379,995,890	6,991,700,268	
Dividend equalisation reserve	16	356,040,000	356,040,000	
Excess of reserve over pre-take over loss-BCCI Asset revaluation reserve	17 18	642,857,893 2,534,874,738	617,792,231 2,534,874,738	÷
Reserve for amortisation of treasury securities (HTM)	19	9,964,360	6,200,987	÷
Reserve for revaluation of treasury securities (HFT)	20	1,465,284	12,145,508	÷
General reserve		130,000,000	130,000,000	:
Reserve against non-banking assets	21	121,671,165	141,288,665	
Foreign currency translation difference	22 23	14,110,435	657,505	
Surplus in profit and loss account Total shareholders' equity	25	3,305,226,375 21,876,202,030	3,012,542,313 20,831,809,735	÷
Total liabilities and shareholders' equity		256,299,765,540	212,377,177,068	÷
				:
OFF BALANCE SHEET ITEMS	24			:
Contingent liabilities Acceptances and endorsements	24 24.1	37,313,068,570	32,666,382,402	:
Letters of guarantees	24.2	18,139,419,275	15,905,357,265	:
Irrevocable letters of credit	24.3	38,108,685,882	17,720,419,522	
Bills for collection	24.4	7,055,462,385	5,836,991,295	÷
Other contingent liabilities		-	-	÷
Total		100,616,636,112	72,129,150,484	
Other commitments				ss qui
Documentary credits and short term trade-related transactions		-	-	n E
Forward assets purchased and forward deposits placed Undrawn note issuance and revolving underwriting facilities	24.5	661,600,000	3,447,156,360	idi es i
Undrawn formal standby facilities, credit lines and other		-	-	ubs ang
commitments				 Chí
Total off-balance sheet items including contingent liabilities		101,278,236,112	75,576,306,844	nd i of er 20
The annexed notes 1 to 45 form an integral part of these financial states	ments.			Eastern Bank Limited and its subsidiaries Consolidated Statement of Changes in Equity for the year ended 31 December 2017
1		SHOOREN	21-	nite tem Dece
Managing Director & CEO Director		Director	Chairman	Lin Sta
manging Director & OLO Director				unk ted <sup>nded</sup>
		-	report of same date.	n Ba idai ar ei
		Rai	hmen Rahman Hug	 terr isol
Dhaka, 24 April 2018		Ra	Auditor hman Rahman Huq	Cor Dor for th
			artered Accountants	:

# Eastern Bank Limited and its subsidiaries Consolidated Profit & Loss Account

for the year ended 31 December 2017

# Interest income

Interest paid on deposits and borrowings etc. Net interest income Investment income Commission, exchange and brokerage Other operating income

# Tot

		0,701,5
Total operating income (A)		12,863,2
Salary & allowances (excluding those of MD)	30	3,216,2
Rent, taxes, insurance, utilities etc.	31	757,0
Legal & professional expenses	32	143,2
Postage, stamp, telecommunication, etc.	33	138,4
Stationery, printing, advertisements, etc.	34	327,
Managing Director's salary and allowances (Bank only)	35	21,5
Directors' fees & expenses	36	4,4
Auditors' fees	37	1,2
Depreciation and repair of Bank's assets	38	503,8
Other expenses	39	693,4
Total operating expenses (B)		<b>5,807,</b> 4
Profit before provision (C=A-B)		7,055,7
Provision for loans and advances & off-balance sheet exposures	13.4.1	
General provision		207,9
Specific provision (net off w/off recovery)		2,394,9
Off-balance sheet exposures		192,
Total provision for loans and advances & OBS		2,795,4
Other provision	40	(6,7
Total provision (D)		2,788,7
Total profit before taxes (E=C-D)		4,266,9
Provision for taxation (F)	41	
Current tax expense		2,031,8
Deferred tax (income)/expense		(193,1
Total provision for tax		1,838,7
Net profit after tax (G=E-F)		2,428,2
Appropriations		
Statutory reserve	15	(388,2
General reserve		(====)_
General Teserve		(388,29
Retained surplus for the year		2,039,9
		2,039,5
Earnings per share (EPS)	42	
The annexed notes 1 to 45 form an integral part of these financial statements.		

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Cleanny	fronte

Director Managing Director & CEO Director As per our report of same date. Rahman Rahman Hag Rahman Rahman Huq Dhaka, 24 April 2018

Eastern Bank Limited and its subsidiaries Consolidated Cash Flow Statement

for the year ended 31 December 2017

- 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 operating assets and liabilities (i) Increase/(decrease) in operating assets and liabilities Sale/(Purchase) of trading securities Loans and advances to customers (other than banks) Non banking assets Other assets Deposits from banks Deposits from customers (other than banks) Recovery from/(payment against) BCCI assets Liability for tax Liabilities for provision Other liabilities Net cash from operating activities (i+ii) B) Cash flows from investing activities
  - Cash generated from operating assets and liabilities (ii) (Purchase)/sale of non-trading securities (Purchase)/sale of property, plant and equipment Net cash used in investing activities Cash flows from financing activities Borrowings from other banks, financial institutions and agents Dividend paid (cash dividend)

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

Effects of exchange rate changes on cash and cash equivalents

\*Cash and cash equivalents at end of the year consists of

Net cash from financing activities

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

Statuto

Paid up capital

ote	2017	2016
ole	Taka	Taka
25	14,610,518,896	13,662,629,884
26	(8,731,897,131)	(8,055,398,021)
		-
	5,878,621,765	5,607,231,863
27	3,252,068,175	3,261,885,000
28	3,526,731,065	2,659,444,644
29	205,780,397	181,614,792
	6,984,579,637	6,102,944,436
	12,863,201,402	11,710,176,299
0	3,216,287,503	2,883,203,413
31	757,082,309	664,918,580
2	143,262,967	110,821,082
3	138,432,988	144,449,537
34	327,353,784	302,496,398
5	21,550,646	20,413,194
6	4,461,583	3,963,477
7	1,722,030	1,598,574
8	503,860,298	503,709,980
9	693,447,736	558,666,878
	5,807,461,844	5,194,241,113
	7,055,739,558	6,515,935,186
4.1		
4.1	207 015 552	202 004 025
	207,915,553	283,884,025
	2,394,986,904	1,906,885,158
	192,593,775	101,003,143
0	2,795,496,232 (6,727,719)	2,291,772,326 (292,883,038)
0		
	2,788,768,513 4,266,971,045	1,998,889,288 4,517,045,898
I	4,200,971,043	4,517,045,676
	2,031,873,549	1,830,849,042
	(193,172,244)	(30,138,865)
	1,838,701,305	1,800,710,177
	2,428,269,740	2,716,335,721
	2,120,209,740	2,710,333,721
-	(200 205 (55)	(050 000
5	(388,295,622)	(879,902,418)
	-	-
	(388,295,622)	(879,902,418)
	2,039,974,118	1,836,433,303
2	3.29	3.68
-	-``0	21
SHO	ant	4)
	1	7

2017 2016

Eastern Bank Limited and its subsidiaries Consolidated Liquidity Statement (Asset and Liability Maturity Analysis) As at 31 December 2017 Chartered Accountants

Chairman

Taka

14,560,752,356

83,507,340

2,637,539,211

3,510,540,389

(2,860,908,860)

(1,450,104,087)

(987,773,957)

181,614,791

(546,735,667)

7,425,844,111

(196,623,896)

(21,925,596,087)

(1,047,202,631)

297,406,250

12,172,697,540

(812,936,221)

835,539,111

(202,512,063)

(267.343.647)

7,834,846,364

(469,855,710)

(2,378,911,255)

380,021,967

(8,082,609,372)

2017 Taka

14,269,303,717

(8,738,504,828)

130,667,822

3,466,131,064

3,099,289,668

(3,170,943,270)

(1,608,497,893)

(2,036,137,625)

205,780,397

(693,447,735)

5,424,424,047

(2,412,149,598)

(34,960,042,247)

(1,516,836,870)

26,787,988,647

95,862,237

25,065,662

197,436,320

(3,289,551,243)

2,850,276,119

(759,695,837)

(264, 433, 535)

13,077,598,376

11,671,884,872

(1,024,129,372)

(12,221,534,468) (13,055,627,189)

(6,797,110,421) (5,629,783,078)

416,505

500,782,730

13.4.1

13.3.2

43

12.b.1

17.2

44

11

						11gures III 1ana
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)	14,321,249,584	1	1	I	1	14,321,249,584
Balances with other banks and financial institu- tions	5,537,502,807	6,286,730,000	652,150,000	I	1	12,476,382,807
Money at call and short notice	I	I	I	1	I	I
Investments	1,170,321,635	2,779,730,715	7,792,871,622	7,099,120,953	7,263,953,700	26,105,998,625
Loans and advances	15,272,116,039	31,106,265,205	76,166,364,851	60,773,331,073	8,366,458,273	191,684,535,441
Fixed assets including land, building, furniture and fixtures	11,782,234	23,564,466	106,040,098	498,365,981	5,317,343,056	5,957,095,835
Other assets	20,395,117	754,509	2,439,774,477	2,404,262,650	755,300,000	5,620,486,753
Non-banking assets	1	-	I	134,016,495	1	134,016,495
Total assets	36,333,367,416	40,197,044,895	87,157,201,048	70,909,097,152	21,703,055,029	256, 299, 765, 540
Liabilities						
Borrowing from other banks, financial institu- tions and agents	6,676,134,825	16,317,498,510	18,709,699,652	9,665,423,799	1,078,527,566	52,447,284,352
Deposits and other accounts	20,138,022,097	21,854,978,691	37,632,775,516	85,844,920,300	1,487,851,020	166,958,547,624
Provisions and other liabilities	1,885,930,747	2,506,798,118	88,715,408	7,880,180,031	2,656,107,230	15,017,731,534
Total liabilities	28,700,087,669	40,679,275,319	56,431,190,576	103,390,524,130	5,222,485,816	234,423,563,510
Net liquidity gap	7,633,279,747	(482, 230, 424)	30,726,010,472	(32, 481, 426, 978)	16,480,569,213	21,876,202,030
Cumulative net liquidity gap	7,633,279,747	7,151,049,323	37,877,059,795	5,395,632,817	21,876,202,030	1

# Eastern Bank Limited Balance Sheet

# as at 31 December 2017

as a	t 31 De	ecember	2017

# PROPERTY AND ASSETS

Cash	3		
Cash in hand (including foreign currencies)	3.1	2,024,510,392	2,034,945,887
Balances with Bangladesh Bank and its agent bank (s) (including foreign currencies)	3.2	12,296,507,177	10,164,025,705
		14,321,017,569	12,198,971,592
Balance with other banks and financial institutions	4		
In Bangladesh	4.1	10,251,404,987	9,021,366,991
Outside Bangladesh	4.2	7,579,806,712	4,550,920,216
		17,831,211,699	13,572,287,207
Money at call and short notice	5	-	100,000,000
Investments	6		
Government	6.1	19,480,497,640	18,320,613,148
Others	6.2	4,880,446,475	3,128,020,635
		24,360,944,115	21,448,633,783
Loans and advances	7		
Loans, cash credits, overdrafts, etc.	7.1	163,974,017,428	137,051,246,091
Bills purchased and discounted	7.2	20,053,283,403	15,032,441,445
		184,027,300,831	152,083,687,536
Fixed assets including land, building, furniture and fixtures	8	5,922,614,795	5,940,093,948
Other assets	9	6,768,197,976	5,687,733,590

2017 Taka

134,016,495

253,365,303,480

17,113,543,041

845,849,963

154,050,500

211,185,458,15

16,659,952,664

797,002,510

50,997,691,603 39,061,159,749

10

2016 Taka

(1,405,713,504) (1,222,359,570) Non-banking assets 6,612,486,794

Kahman Kahman	Huq	
	-	•
		•
		•
		•
		•
		•
		•

Ba Ba M	ash in hand alances with alances with oney at cal rize bonds	h Ba	ang her	lade bai	esh B nks a	ank a nd fii	und it	s ag	gent l				U.I.		3.1 3.2 4 5 6.1	2,0 12,2 12,4 <b>26,8</b> 0	5
The annexe Care Managing Dhaka, 24 J	Director &		-	m a	n int	egral	part	Ļ	hese j ふー Dire	~	بر	al st	tate	meni	ts. SHOØ Dire	wŋ	
Figures in Taka	Total equity	20,831,809,735	•	(1,405,713,504)		(10,680,224)	3,763,373	25,065,662	(19,617,500)	13,452,930	2,428,269,740	9,851,818	21,876,202,030	Figures in Taka	Total equity	20,707,454,943	
E.	Surplus in profit and loss account	3,012,542,313	(351,428,370)	(1,405,713,504)	(388,295,622)		1				2,428,269,740	9,851,818	3,305,226,375	E	Surplus in profit and loss account	3,313,595,911 (91.6.769.670)	(A JAK CA /60 T C)
	Foreign currency translation difference	657,505				1	1		'	13,452,930	'		14,110,435		Foreign currency translation difference	12,523,775	'
	Reserve against non banking assets	141,288,665				1	1		(19,617,500)				121,671,165		Reserve against non banking assets	141,288,665	
	General reserve	130,000,000				I	1		'	'	'		130,000,000		General reserve	130,000,000	
	Reserve for revaluation of treasury securities (HFT)	12,145,508				(10,680,224)	1		'		'		1,465,284		Reserve for revaluation of treasury securities (HFT)	1,374,979,477	
	Reserve for amortisation of treasury securities (HTM)	6,200,987				1	3,763,373		'				9,964,360		Reserve for amortisation of treasury securities (HTM)	2,764,446	
	Asset evaluation reserve	2,534,874,738		1						'			,534,874,738		Asset evaluation reserve	2,534,874,738	

isation of (HTM)

of revaluation

1		,850	_	_			512,8	_	_	_	Total assets	
			3,30				(10,2	23,9	934	)	: :	
		2,92	_	_	_		,424,	_	_	_	LIABILITIES AND CAPITAL	
	26,	,801	1,35	8,3	91	22,	927,4	108,	,56	[ _	Liabilities	
	2	2,02	4.74	12.4	07	2	,035,	038	.42	1	Borrowing from other banks, financial institutions and agents	11
		2,29					,164,				Deposits and other accounts	12
	12	2,47	6,38	32,8	07	10	,625,	859	,33	5		12.1
					-		100,				Bills payable	12.2
	26	,801	3,72			22	2,4 927,4		,100	_	Savings bank deposits	12.3
	20	,001	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	0,5		22,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	100,	,50	=	Fixed deposits	12.4
Ho:	ne i	1					C	21	)_	,	Bearer certificate of deposit	
		[					CL	7	/		Other liabilities	13
716	ector	ſ					Cha	urn	nan		Total liabilities	
											Capital/shareholders' equity	
											Paid-up capital	14
	~		_		~			_	~	10	Statutory reserve	15
ĥ	20,707,454,943		(1,222,359,570		(1,362,833,969)	3,436,541	(11,866,270)	2,716,335,72	1,642,339	20,831,809,735	Dividend equalisation reserve	16
5	0,707,-		(1,222,		1,362,8	3,43	(11,8	2,716,3	1,64	0,831,	Excess of reserve over pre-take over loss-BCCI	17
		0	0	(8)	•			21	99		Asset revaluation reserve	
account	3,313,595,911	(916,769,670	(1,222,359,570)	(879,902,418)				2,716,335,721	1,642,339	3,012,542,313	1	18
aco	3,313	(916)	(1,222	(879;				2,716	1,6	3,012	Reserve for amortisation of treasury securities (HTM)	19
8	75						20)			,505	Reserve for revaluation of treasury securities (HFT)	20
difference	12,523,775						(11,866,270)			657,5	General reserve	
ų	12,5						E			Ĩ	Reserve against non-banking assets	21
æ.,	665	1	1	1	1	1		1		,665	Foreign currency translation difference	22
assets	141,288,665									141,288,665	Surplus in profit and loss account	23
5 ~	141										Total shareholders' equity	
16961 46	130,000,000			1		1		1		130,000,000	Total liabilities and shareholders' equity	
•											OFF-BALANCE SHEET ITEMS	
L lies	1,374,979,477	1	1	1	33,969)	1		1	1	12,145,508	Contingent liabilities	24
securities (HFT)	,374,9				(1,362,833,969)					2,149	-	24.1
	50				-	-						
securities (HTM)	2,764,446					3,436,541				6,200,987	: •	24.2
Secu (HT	2,7					3,40				6,2(		24.3
	22		- 1					•		38	Bills for collection	24.4
reserve	2,534,874,738									2,534,874,738	Other contingent liabilities	
Ies	2,534									2,534	Total	
50	231		1	1		1		1		231	Other commitments	
take-over loss-BCCI	617,792,231									617,792,231	Documentary credits and short term trade-related transactions	
5 E											Forward assets purchased and forward deposits placed	24.5
	356,040,000	1	1	1		1		1	1	356,040,000	Undrawn note issuance and revolving underwriting facilities	
reserve	6,040									356,04	Undrawn formal standby facilities, credit lines and other commitments	
				~						8	Total off-balance sheet items including contingent liabilities	
	6,111,797,850			879,902,418						6,991,700,268	i i i i i i i i i i i i i i i i i i i	
		20	1	- 87	1	1					The annexed notes 1 to 45 form an integral part of these financial statements.	
	6,111,797,850	916,769,670								7,028,567,520	:	
5	6,111	916,								7,028		Q14
	16	15	15	ve	t of	J	uo		BU	016	Clanny fromti	SH
	Balance as at 1 January 2016	Bonus share issued for 2015	Cash dividend paid for 2015	Transfer to statutory reserve	Adjustment of revaluation treasury securities (HFT)	Reserve for amortisation of treasury securities (HTM)	Foreign currency translation difference	ч	Currency adjustment for OBU	Balance as at 31 December 2016	Managing Director & CEO Director	Di
	anua	hed fo	aid f	<b>itory</b>	evalu ies (F	ortisa ies (F	cy tra	Net profit for the year	nenta	becem		
	at 1 ]	e isst	end p	statu	tt of r curiti	r amo curiti	rrenc	or th	djustr	t 31 D		
	ce as	shar	divid.	ferto	tmen ry se	ve foi ry se	an cu ince	-ofit f	ncy a	e as al		
	Salanc	sonus	Cash (	ranst	Adjus reasu	keser reasu	oreig	Vet pr	Jurren	alano	Dhaka 24 April 2018	
	<u>۳</u>	В	0	Γ	¢ ₽	H 1	щ	4	0	В	Dhaka, 24 April 2018	

12.2	010,010,000	/////02/02/010
12.3	41,894,304,551	38,426,476,123
12.4	107,494,497,467	84,400,727,353
-	-	-
	167,348,195,022	140,284,158,650
13	13,433,851,256	11,268,497,353
	231,779,737,881	190,613,815,752
14	7,379,995,890	7,028,567,520
15	7,379,995,890	6,991,700,268
16	356,040,000	356,040,000
17	642,857,893	617,792,231
18	2,534,874,738	2,534,874,738
19	9,964,360	6,200,987
20	1,465,284	12,145,508
	130,000,000	130,000,000
21	121,671,165	141,288,665
22	9,127,461	1,125,580
22 23	9,127,461 3,019,572,918	1,125,580 2,751,906,907
	3,019,572,918	2,751,906,907
	3,019,572,918 <b>21,585,565,599</b>	2,751,906,907 20,571,642,404
	3,019,572,918 <b>21,585,565,599</b>	2,751,906,907 20,571,642,404
23	3,019,572,918 <b>21,585,565,599</b>	2,751,906,907 20,571,642,404
23 -	3,019,572,918 21,585,565,599 253,365,303,480	2,751,906,907 20,571,642,404 211,185,458,156
23 - - - - - - - - - - - - - - - - - - -	3,019,572,918 21,585,565,599 253,365,303,480 37,313,068,570	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402
23 - - - - - - - - - - - - - - - - - - -	3,019,572,918 21,585,565,599 253,365,303,480 37,313,068,570 18,139,419,275	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265
23 	3,019,572,918 <b>21,585,565,599</b> <b>253,365,303,480</b> 37,313,068,570 18,139,419,275 38,108,685,882	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522
23 	3,019,572,918 <b>21,585,565,599</b> <b>253,365,303,480</b> 37,313,068,570 18,139,419,275 38,108,685,882	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522
23 	3,019,572,918 <b>21,585,565,599</b> <b>253,365,303,480</b> 37,313,068,570 18,139,419,275 38,108,685,882 7,055,462,385 	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 
23 	3,019,572,918 <b>21,585,565,599</b> <b>253,365,303,480</b> 37,313,068,570 18,139,419,275 38,108,685,882 7,055,462,385 	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 
23 	3,019,572,918 <b>21,585,565,599</b> <b>253,365,303,480</b> 37,313,068,570 18,139,419,275 38,108,685,882 7,055,462,385 	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 
23 24 24.1 24.2 24.3 24.4	3,019,572,918 21,585,565,599 233,365,303,480 37,313,068,570 18,139,419,275 38,108,685,882 7,055,462,385 - 100,616,636,112	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484
23 24 24.1 24.2 24.3 24.4	3,019,572,918 21,585,565,599 233,365,303,480 37,313,068,570 18,139,419,275 38,108,685,882 7,055,462,385 - 100,616,636,112	2,751,906,907 20,571,642,404 211,185,458,156 32,666,382,402 15,905,357,265 17,720,419,522 5,836,991,295 72,129,150,484



As per our report of same date

SHOREN

Direct

Rahmen Rahman Hug Rahman Rahman Huq Chartered Accountants



2017 Taka

2016 Taka

13,545,638,173

(8,016,221,690) 5,529,416,483

3,315,432,277

2,471,311,814

5,951,671,003

11,481,087,486

2,800,838,055 645,304.165

109,721,716 138,553,553 299,380,147

20,413,194

3,769,127

497,200,620

546,887,204 5,062,872,781 6,418,214,705

283,884,025

101,003,143

1,902,684,147

2,287,571,315

(268, 868, 702)

2.018,702,613

4,399,512,092

1,773,164,131

1,743,025,266

2,656,486,826

(879,902,418)

(879,902,418) 1,776,584,408

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(948,480,473)

(1,222,359,570)

7,295,320,741

1,232,743,571

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as at 31 Decembe

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13.3.2 (1,905,138,782)

(30,138,865)

805,000

164,926,912

# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

# Eastern Bank Limited Profit & Loss Account for the year ended 31 December 2017

		Taka
Interest income	25	14,399,103,828
Interest paid on deposits and borrowings etc.	26	(8,654,363,996)
Net interest income		5,744,739,832
Investment income	27	3,414,685,634
Commission, exchange and brokerage	28	3,049,485,818
Other operating income	29	191,776,376
1 0		6,655,947,828
Total operating income (A)		12,400,687,660
Salary & allowances (excluding those of MD)	30	3,097,614,582
Rent, taxes, insurance, utilities etc.	31	731,758,566
Legal & professional expenses	32	141,851,268
Postage, stamp, telecommunication, etc.	33	129,989,539
Stationery, printing, advertisements, etc.	34	316,597,520
Managing Director's salary and allowances	35	21,550,646
Directors' fees & expenses	36	4,122,333
Auditors' fees	37	920,000
Depreciation and repair of Bank's assets	38	491,139,665
Other expenses	39	669,527,946
Total operating expenses (B)		5,605,072,065
Profit before provision (C=A-B)		6,795,615,595
Provision for loans and advances & off-balance sheet exposures	13.4.1	
General provision		207,915,553
Specific provision (net off w/off recovery)		2,374,986,904
Off-balance sheet exposures		192,593,775
Provision for off-balance sheet exposures		2,775,496,232
Other provision	40	(36,511,599)
Total provision (D)		2,738,984,633
Total profit before taxes (E=C-D)		4,056,630,962
Provision for taxation (F)	41	
Current tax expense		1,844,979,911
Deferred tax (income)/expense		(193,172,244)
Total provision for tax		1,651,807,667
Net profit after tax (G=E-F)		2,404,823,295
Appropriations		(
Statutory reserve	15	(388,295,622)
General reserve		(388,295,622)
Retained surplus for the year		2,016,527,673
· ·		2,010,527,075
Earnings per share (EPS)	42	3.26

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

, , ,	5			
Managing Director & CEO	Director	SH07 Dire		Chairman
		signed as per o	ur annexed repo	
			Rahm	ran Rahman Hug
Dhaka, 24 April 2018				an Rahman Huq
•			Charte	ered Accountants
Eastern Bank Limited				
Cash Flow Statement				
for the year ended 31 December 2017				
			2017	2016
		Note	Taka	Taka
A) Cash flows from operating activities				
Interest receipts in cash			14,081,532,144	14,459,952,512
Interest receipts in cash			(8,664,388,359)	(8,043,433,043)
Dividend receipts			589,866,598	78,344,764
Fees and commission receipts in cash	1 1 . 1		2,988,885,817	2,449,245,816
Income from investment (other than divi	dend received)		2,802,708,351	3,569,250,241
Recovery of loans previously written off		13.4.1	500,782,730	380,021,967
Cash payments to employees (including o	lirectors)		(3,057,796,622)	(2,782,961,428)
Cash payments to suppliers			(1,557,410,629)	(1,417,702,446)

	meonie taxes paid	15.5.2	(1,705,150,702)	()10,100,175)
	Receipts from other operating activities		191,776,376	164,926,911
	Payments for other operating activities		(669,527,945)	(534,795,483)
	Cash generated from operating activities before changes in operating assets and liabilities (i)		5,301,289,679	7,374,369,338
	Increase/(decrease) in operating assets and liabilities			
	Sale/(purchase) of trading securities		(2,165,290,447)	782,145,588
	Loans and advances to customers (other than banks)		(31,627,890,597)	(21,880,661,882)
	Non banking assets		416,505	-
	Other assets	43	(795,904,716)	(1,103,952,043)
	Deposits from other banks	12.a.1	95,862,237	297,406,250
	Deposits from customers (other than banks)		27,098,594,726	12,167,602,010
	Recovery from/(payment against) BCCI assets	17.2	25,065,662	-
	Liability for tax		253,331,115	(794,544,794)
	Liabilities for provision		(3,239,767,363)	(2,398,724,580)
	Other liabilities	44	1,978,546,553	548,167,377
	Cash generated from operating assets and liabilities (ii)		(8,377,036,325)	(12,382,562,074)
	Net cash from operating activities (i+ii)		(3,075,746,646)	(5,008,192,736)
B)	Cash flows from investing activities			
	(Purchase)/sale of non-trading securities		(752,695,837)	(194,512,063)
	(Purchase)/sale of property, plant and equipment		(236,446,777)	(259,872,371)
	Investment in Subsidiary-EBL Securities Limited		-	(600,000,000)
	Investment in Subsidiary-EBL Asset Management Limited		(200,000,000)	<u> </u>
	Net cash used in investing activities		(1,189,142,614)	(1,054,384,434)
C)	Cash flows from financing activities			
	Borrowings from other banks, financial institutions and agents	11	11,936,531,857	8,517,680,311

Eastern Bank Limited Liquidity Statement (Asset and Liability Maturity Analysis) as at 31 December 2017						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)	14,321,017,569		1		1	14,321,017,569
Balances with other banks and financial institutions	10,892,331,699	6,286,730,000	652,150,000		I	17,831,211,699
Money at call and short notice	1	I	1		1	
Investments	1,170,321,635	2,779,730,714	6,047,817,114	7,099,120,953	7,263,953,699	24,360,944,115
Loans and advances	14,946,034,695	30,530,494,242	69,410,982,549	60,773,331,072	8,366,458,273	184,027,300,831
Fixed assets including land, building, furniture and fixtures	11,233,197	22,466,395	101,098,776	475,269,602	5,312,546,825	5,922,614,795
Other assets	20,348,417	18,249,180	1,806,038,495	2,391,382,733	2,532,179,151	6,768,197,976
Non-banking assets	1	I	1	134,016,495	1	134,016,495
Total assets	41,361,287,212	39,637,670,531	78,018,086,934	70,873,120,855	23,475,137,948	253,365,303,480
Liabilities						
Borrowing from other banks, financial institu- tions and agents	6,676,134,825	16,317,498,510	17,260,106,903	9,665,423,799	1,078,527,566	50,997,691,603
Deposits and other accounts	20,218,149,188	21,855,660,574	37,638,308,510	86,148,225,730	1,487,851,020	167,348,195,022
Provisions & other liabilities	542,775,828	2,563,099,897	88,687,808	7,583,180,493	2,656,107,230	13,433,851,256
Total liabilities	27,437,059,841	40,736,258,981	54,987,103,221	103,396,830,022	5,222,485,816	231,779,737,881
Net liquidity gap	13,924,227,371	(1,098,588,450)	23,030,983,713	(32,523,709,167)	18,252,652,132	21,585,565,599
Cumulative net liquidity gap	13,924,227,371	12,825,638,921	35,856,622,634	3,332,913,467	21,585,565,599	

# Eastern Bank Limited and its subsidiaries

Notes to the Financial Statements

as at and for the year ended 31 December 2017

1 The Bank and its activitie

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 commenced operations from 16 August 1992 and at present it has 84 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 rcial banking, trade services, cash management, treasury, securities and custodial service

# 1.2 Offshore Banking Unit (OBU)

Offshore Banking Unit (OBU) Offshore Banking Unit (OBU) or "he 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(PJ744(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 BDA and Bangladesh Bank. Beidest, this unit provides bill discounting/financing facilities accepted by Authorised Dealer (AD) in Bangladesh against usance LCs in accordance with Bangladesh Bank (BB) 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

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 delged operation of this company is yet to start. All subsidiaries of the Bank have been incorporated in Bangladesh except for EBL Finance (HK) Limited which is incorporated in Hong Kong.

# 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 (OSE) Ltd. and Chittagong Stock Exchange (OSE) 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.

# EBL Investments 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

#### v) Other comprehensive income and appropriation of profit

BFRSs: As per BAS 1 Other 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.

BFRSs 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 statements.

# vii) 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 ir 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 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

Financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms of the instrument. Financial guarantee liabilities are recognised initially at their fair value and is amortised over the life of the instrument. Any such liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are 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 et items. No liability is recognised for the guarantee except the cash margin

# 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, mor short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks. nent, money at call and

#### Non-banking assets x)

BFRSs: No indication of non-banking assets is found in any BFRSs. Bangladesh Bank: As per BRPD circular no.14 dated 25 June 2003, there exists a face item named non-banking assets

# xi)

BFRSs: Cash flow statement can be prepared either in direct method or indirect method. The presentation method is selected to present cash flow information in a manner that is most suitable for the business or industry. Whichever method selected should be applied consistently. Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003, cash flow statement is to be prepared following a mixture of direct

xii) 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.

# xiii) 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 arately 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.

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

#### Recognition of interest in suspense xv)

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 to be recognised as income, rather the corresponding amount needs to be credited to an interest in suspense account, which is presented , rather the correspon o be recognised as income, ra Is 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 measur

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: - Government 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.

amortisation reserve account but loss charged to profit and loss account.

annot source account out ross transfer to prom and ross account. Land 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.

# 2.3 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 and kentity trend for couple of years. The rating outlook of the Bank as denoted by both the rating agencies (CRISL and Moody's) 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

# 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. 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. Conversion of foreign currency transactions

D) Net increase in cash and cash equivalents (A+B+C)
E) Effects of exchange rate changes on cash and cash equivalents
F) Opening cash and cash equivalents

1)	opening cash and cash equivalents
()	Closing cash and cash aquivalants (F

Net cash from financing activities

Income taxes paid

Dividend paid (cash dividend)

3)	Closing cash and cash equivalents (D+E+F)
	*Cash and cash equivalents at end of the year consists of:
	Cash in hand (including foreign currencies)
	Balances with Bangladesh Bank and its agent bank(s)
	Balances with other banks and financial institutions
	Money at call and short notice
	Prize bonds

25,873,743,899 24,640,180,161 25,873,743,899 32,155,955,268 2,024,510,392 2,034,945,887 3.1 3.2 12.296,507,177 10.164.025.705 17.831,211,699 13,572,287,207 100,000,000 6.1 3,726,000 2,485,100 32,155,955,268 25,873,743,899

SHOREN

Director

(1,405,713,504)

10,530,818,353

6,265,929,093

16,282,276

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

Canang Managing Director & CEO

Dhaka, 24 April 2018

Statement of Changes in Equity	nges in E										_	
tor the year ended 31 December 2017	Jecember 2	/10									-	Figures in Taka
Particulars	Paid up capital	Statutory reserve	Dividend equalisation reserve	Excess of reserve over pre take-over loss-BCCI	Asset revaluation reserve	Reserve for amortisation of treasury securities (HTM)	Reserve for revaluation of treasury securities (HFT)	General reserve	Reserve against non banking assets	Foreign currency translation difference	Surplus in profit and loss account	Total equity
Balance as at 1 January 2017	7,028,567,520	6,991,700,268	356,040,000	617,792,231	2,534,874,738	6,200,987	12,145,508	130,000,000	141,288,665	1,125,580	2,751,906,907	20,571,642,404
Bonus share issued for 2016	351,428,370										(351,428,370)	
Cash dividend paid for 2016					•						(1,405,713,504)	(1,405,713,504)
Transfer to statutory reserve		388,295,622			•						(388,295,622)	•
Adjustment of revaluation of treasury securities (HFT)	,	1	1			1	(10,680,224)	1		1	,	(10,680,224)
Reserve for amortisation of treasury securities (HTM)	'	1	1			3,763,373	1	1		1	1	3,763,373
Adjustment of reserve for non- banking assets	'	'	1			1	1	1	(19,617,500)			(19,617,500)
Recovery of pre-take over loss	1		•	25,065,662								25,065,662
Foreign currency translation difference	'		-	-	1	-			-	8,001,881		8,001,881
Net profit for the year	•				•	•				•	2,404,823,295	2,404,823,295
Currency adjustment for offshore			•								8,280,212	8,280,212
Balance as at 31 December 2017	7,379,995,890	7,379,995,890	356,040,000	642,857,893	2,534,874,738	9,964,360	1,465,284	130,000,000	121,671,165	9,127,461	3,019,572,918	21,585,565,599
for the year ended 31 December 2016	Jecember 2	016										Figures in Taka
Particulars	Paid-up capital	Statutory reserve	Dividend equalisation reserve	Excess of reserve over pre take- over loss-BCCI	Asset revaluation reserve	Reserve for amortisation of treasury securities	Reserve for revaluation of treasury securities	Gen eral reserve	Reserve against non banking assets	Foreign currency translation difference	Surplus in profit and loss account	Total equity
Balance as at 1 January 2016 Bonus share issued for 2015	6,111,797,850 6,111,797,850 916,769,670	6,111,797,850	356,040,000	617,792,231	617,792,231 2,534,874,738	2,764,446	2,764,446 1,374,979,477	130,000,000	141,288,665	1,720,332	1,720,332 3,113,036,822 20,496,092,411 - [916.769,670)	20,496,092,411
Cash dividend paid for 2015											(1,222,359,570) (1,222,359,570)	1,222,359,570)
Transfer to statutory reserve	,	879,902,418	,	,	,	,	,	,	,	,	(879,902,418)	
Adjustment of revaluation of ireasury securities (HFT)	'	,	,		,	,	(1,362,833,969)		,		,	(1,362,833,969)
Reserve for amortisation of treasury securities (HTM)						3,436,541						3,436,541
Foreign currency translation difference	,	•	•							(594,752)		(594,752)
Net profit for the year											2.656.486.826	2,656,486,826
Oursence adjustment for offshore											1 41 4 017	1 414 917

fronte

Director

is located at 59. Motifheel C/A (1st Floor), Dhaka-1000

# EBL Finance (HK) Limited

EBL Finance (HK) Limited, the first foreign subsidiary of EBL, was incorporated on 28 November 2011 with Hong Kong (HK) authority This subsidiary started its full fielded business operations (i.e. offshore trade finance, divising, 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 That asset management connect constraintly which absorptions of T > justice just or roward back to make the management constraints are made to a start of the sta is located at 10 Dilkusha R/A, Dhaka-1000

# Representative Office of the Bank

The bank has a Representative Office (RO) in Myanmar named 'EBL Yangon Representative Office' which was established in 2014 with a view to extend its trade businesses by providing banking and business information to the business people of the two countries. Registered office of this RO is located at Room (2B/2C), 1st Floor, Rose Condominium, No. 182/194, Botahtaung Pagoda Road, Pazundaung Township, Yangon, Myanma

# Basis of preparation and significant accounting policies

# Basis of preparation

2

# Separate and consolidated financial statements

The separate financial statements of the Bank as at and for the year ended 31 December 2017 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

The Financial Reporting Act, 2015 (FRA) was enacted in 2015. The Financial Reporting Council (FRC) under the FRA has been formed in 2017 but the Financial Reporting Standards (FRS) under this council is yet to be issued for public interest entities such as banks. The Bank Company Act, 1991 was amended to require banks to prepare their financial statements under such financial reporting standards.

As the FRS is yet to be issued as per the provisions of the FRA, the consolidated and separate financial statements of the Group and the Bank respectively have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRSs) 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

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 of 07AS 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 bangues a data rate processory of the second s 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 revaluation 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 investments

ar recognised at costs. The Bank reviews its investment in shares & MFs at each quarter end on mark-to-market basis and took a provision of Tk. 33.23 million as of 2017 as per BB guidelines (note 13.8).

# iii) Revaluation gain/loss on Government securities

Revanance gath/mss on coveriment 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 securities using an effective interest rate.

Bangladesh Bank: According to DOS circular no. 5 dated 26 May 2008 and subsequent clarification in DOS circular no. 5 dated 28 Jan iadesh Bank: According to DUS circular no. 5 dated 26 May 2008 and subsequent clarincation in DUS circular in 0.5 dated 26 January amortisation loss is charged to profit and loss account, mark-to-market loss on revaluation of government securities (T-bills/T-bonds) sried as HFT is charged to profit and loss account, but any unrealised gain on such revaluation is recognised to revaluation reserve int. T-bills/T-bonds designated as HTM are measured at amortised cost method but interest income/gain is recognised through equity. categorised as HFT is charged o account. T-bills/T-bonds design

The Bank recognised revaluation loss of Tk. 25.25 million and amortisation loss of Tk. 111.23 million in profit and loss account in 2017 against its investment in government treasury securities catagorised as HFT and HTM respectively. Unrealised gain of Tk. 1.47 million arising from revaluation of HFT securities and Tk. 9.97 million arising from amortisation gain have been booked in equity as reserve in summary securities. compliance with BB guidelines (note 19 & 20)

#### 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 BAPD 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 made at 20%, 50% and 100% respectively on loans net off eligible securities (if any). Also, a general provision @ 1% 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. 400.51 million (Tk. 207.92 million against unclassified loans & advances, and Tk. 192.59 million for off-balance sheet exposures) in 2017 (note 13.4.1).

rrencv trar s of the Bank and its s ive func nal currencies (Bangladesh Taka in c 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 OBL ond 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 currencies are retranslated to the functional currency at 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. 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 and loss account as per BAS 21 'The Effect of Changes in Foreign Exchange Rates'.

# Translation of foreign currency financial statements

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

- 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 to affect the amount of the Bank's returns.
- The consolidated financial statements incorporate the financial statements of the Bank and its subsidiary companies from the date that trol commences until the date that control ceases. The financial statements of such 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 the net amount reported in the consolidated financial statements only when there is legally enforceable right 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 simultaneously. Items are not offset in the consolidated financial statements unless required or permitted by accounting standards 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.

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/es-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 a control is required interest. of any of its subsidiaries in the repor ing period.

# **Business Combinations**

Business combinations are accounted for using the acquisition method when control is transferred to the Group. The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is annually tested for impairment. Any gain on bargain purchase is recognised in Group's profit or loss account immediately. Transaction costs are expensed as incurred except if they are related to the issue of debt or equity securities.

## 2.7 Cash flow statement

Cash flow 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.

# Reporting period

nancial statements of the Group, the Bank and its subsidiaries, cover one calendar year from 1 January to 31 Dec

# Liquidity statement

2.8

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.

# Assets and basis of their valuation

### 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 the investment. Accounting treatment of government treasury securities (categorised as HTM or/and HFT) is given following DOS circular no. 5 dated 26 May 2008 and subsequent clarifications on 28 January 2009.

# 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.



# **CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2017 (AUDITED)**

Name of BASs/BFRSs

Statement of Cash Flows

Events after the Reporting Period

Property, Plant and Equipment

entorie

Income Taxes

venu

Employee Benefits

orrowing Costs

Related Party Disclosure

Interests in Joint Ven

Earnings per share

Intangible Assets

Investment Property

hare-based Payment

Business Combination

rance Contracts

Exploration for and Eval

Operating Segments Consolidated Financ

Joint Arrangements

N/A = Not Applicable

going forward.

Fair Value Measurement

Regulatory Deferral Accounts

2B.1 Standards issued but not yet effective

BFRS 9 Financial Instrument

Summary of the requirements

Possible impact on financial statements

Possible impact on financial statements

Possible impact on financial statements

Audit Committee disclosure

2.11

3.1

3.2

Cash Cash in hand (including foreign

Approval of financial statements

Summary of the requirements

BFRS 15 Revenue from Contracts with Customers

adoption permitted

adoption permitted

BFRS 16 Leases

Summary of the reg

Financial Instruments: Disclos

Disclosure of Interests in Other En

\* Subject to departure described in note 2.1

Agriculture

Operations

vernment Assistance

: 2B

Compliance with Bangladesh Accounting Standards (BASs) and

financial statements as at and for the year ended 31 December 2017

The Bank has complied with following BASs & BFRSs as adopted by ICAB during the preparation of

BASs / BFRS

BAS

BAS

BAS

BAS BAS

BAS

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BFRS

In January 2018 the Institute of Chartered Accountants of Bangladesh (ICAB) has adopted International Financial Reporting Standards issued by the International Accounting Standards Board as IFRSs. As the ICAB previously adopted such standards as Bangladesh Financial Reporting Standards without any modification, this recent adoption will not have any impact on the financial statements of the Bank

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

BFRS 9, published in July 2014, replaces the existing guidance in BAS 39 Financial Instruments ion and Measurement. BFRS 9 includes revised guidance on the classification and

measurement of financial instruments, a new expected credit loss model for calculating impairment on financial assets, and new general hedge accounting requirements. It also carries forward the guidance on recognition and derecognition of financial instruments from 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 of

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 of BFRS 15.

BFRS 16 eliminates the current operating/finance lease dual accounting model for leases. Instead, there

is a single, on-balance sheet accounting model, similar to current finance lease accounting. Issued in January 2016, the new IFRS will replace the existing guidance in IAS 17 Leases.

The standard is effective for annual periods beginning on or after 1 January 2019. Early adoption is permitted if BFRS 15 Revenue from Contracts with Customers is also adopted.

The Bank is assessing the potential impact on its financial statements resulting from the application of BFRS 16.

Please refer to "Report of the Audit Committee" for details disclosures on audit committee presented in

These financial statements were reviewed by the audit committee of the Board of the Bank in its 104 meeting held on 24 April 2018 and was subsequently approved by the Board in its 622 meeting held on the same date.

1 \*Applied

12 Applied

21 Applied

24 Applied

31 N/A

33 Applied

8

10 11

16

18 19

20

23

26

27

28

32

34

37

39

41

1

2

5

7

10

11

12 Applied

14 N/A

13 \*Applied

38

40

36

N/A

\*Applied

Applied

Applied

Applied 17 Applied

Applied

N/A

N/A

Applied

N/A

\*Applied

Applied Applied

\*Applied

Applied

\*Applied

N/A

N/A

N/A

N/A

N/A

•Applied

N/A

\*Applied Applied Applied

N/A

Figures in Taka

3 Applied

Bangladesh Financial Reporting Standards (BFRSs)

Accounting Policies, Changes in Accounting Estin

counting for Government Grants and Disclosure of

counting and Reporting by Retirement Benefit Plans

visions, Contingent Liabilities and Contingent Assets

rst-time Adoption of Bangladesh Financial Reporting Standard

Financial Instruments: Recognition and Measuremen

The Effects of Changes in Foreign Exchange Rates

Consolidated and Separate Financial Statem

Financial Instruments: Presentatio

nterim Financial Reporting

# 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 recognised in the profit and loss account and any increase is booked to revaluation reserve account through profit and loss account as per BB DOS circular no. 5 dated 28 January 2009.

# REPO and reverse REPO

The Bank has been recording transactions of REPO and reverse REPO following DOS circular no The bank has been recording transactions to KLP of and revise KLP bolowing DOS circular holes of dated 15 July 2010 of B. 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. ents – Initial recognition and subsequent m nt at a glance

# tments 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.
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	Cost	Cost	Not Applicable
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

<sup>2</sup> Provision for shares against unrealised loss (gain net off) has been made as per DOS circular no. 4 dated 24 November 2011 and for mutual funds (closed-end) as per DOS circular letter no. 3 dated 12 March 2015 of Bangladesh Bank

# Investment in Subsidiaries

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 payments and are not quoted in an active market. These are recognised at gross amount on the date on which they are originated. The group has not designated any 'loans and advances' upon initial recognition as at fair value through profit and loss account or available-for-sale.

Value intrough proint and loss account or available-lor-sale. After initial recognition, 'loans, advances and receivables' are subsequently measured at amortised cost using effective interest rate (EIR) over the relevant periods. The amortised cost of a financial asset is the amount at which the asset is measured at initial recognition less principal repayments, using EIR method. The EIR is the rate that exactly discounts estimated future cash receipts (estimates cash flows considering all contractual terms of the instrument but not future credit losses) during the expected life of the financial instrument

### Provision:

General provisions @ 0.25% to 5% under different catagories on unclassified loans (standard/SMA) and @ 1% on off balance-sheet exposures, and specific provisions @ 20%, 50% & 100% on classified (substandard/doubtful/bad-loss) loans are 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, BRPD circular no.12 dated 20 August 2017, BRPD circular no.15 dated 27 ber 2017, BRPD circular no 1 dated 3 January 2018 and BRPD circular no 1 dated 20 Februar 2018 (with retrospective effect from 31 December 2017). Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Bank Companies Act 1991 (amendment upto 2013), instead of netting off with loans.

Heads	Rates
General provision on:	
Unclassified (including SMA) general loans and advances	1%
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	1%
Unclassified consumer financing other than housing finance, credit card and loans for professionals	5%
Unclassified (including SMA) loans for credit card and loans for professionals	2%
Short term agri credit and micro credit	1%
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%

#### Bad/Loss short term agri credit and micro credit 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 and are expected to be used for more than one year.

## Recognition and measurement

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 recognised a cocype into the constraint of acquisition and subsequently measured at revalued amounts which are the fair value 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 off.

# 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

Subsequent costs are capitalised only when it is probable 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 Depictation is charged at the fact active body of the first of the fact active of the object of the object active until the usage of the assets.

# The rates and useful lives at which fixed assets are depreciated for current and comparative years are giv

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%

# Dividend payments

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 in AGM. However, established, Final dividend is recognised when it is approved by the shareholders in AGM. However, the proposed dividend for the year 2017 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

# vi)

: v)

ix)

Provision for classified loans and advances is made on the basis of quarter-end review by the managemen 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.

# Provision against investment in capital marke

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. 4 dated 24 November 2011 and DOS circular letter no. 3 dated 12 March 2015 respectively. For unquoted shares, provision has been made based on available NAV of respective no sof 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 statements. viii) Provision for off-balance sheet exposures

In compliance with BRPD circular no. 14 dated 23 September 2012 and related earlier circulars, the Bank has been maintaining provision @ 1% against off-balance sheet exposures (mainly contingent assets/liabilities). Provision for other assets

Provision for other assets is made as per the instructions through 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.

# Provision for nostro accounts

Provision for unsettled transactions in nostro accounts is made as per FEPD circular no. FEPD (FEMO)/01/2005-677 dated 13 September 2005 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 xi)

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.

#### xii) 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 payment out of the plan to eligible outgoing members is based on the size of the 'fund' that comprises cumulative contributions made into the scheme and investment returns on scheme assets. The Group maintains one 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 is managed by a separate trustee board i.e. 'EBL Employees Provident Fund Trust' and any investment 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 plans on separation on the bases of length of service and salary levels.

pains on separation on the bases of length of set vice and salary ferens. 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. Two subsidiaries (EBLSL & EBLIL) also maintain a funded defined benefit plan i.e. 'Gratuity fund' under separate trustee boards from 1 March 2015.

# Gratuity fund

The Bank operates a funded gratuity scheme recognised by NBR with effect from 1 January 1997. This The bank operates a runneed gratuity scheme recognised by NBR with effect from 1 January 1997. This fund is managed separately by TBEL 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 Bank's policy, eligible employees are provided with the benefit equal to the latest monthly basic salary multiplied by applicable rates that varies as per service length.

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 2017 has been made @14.90% of basic salary.

# Superannuation fund

The Bank operates a recognised superannuation fund effective from 20 November 1999 which is by the trust deed of 'EBL Employees Superannuation Fund Trust'. As per the trust deed, benefit i 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 2017, 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 plans 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 up to 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 intertentied the transmission of the service benefit to the service benefit. The Bank maintained necessary provision against liability for earned leave encashment as per actuarial valuation. 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 related service 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 the set of the paid if the Group has a present legal or constructive obligation to the set of the 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 include certain guarantees and letters of credit pledged as collateral are possible obligations that arise from past events whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not within the control of the Bank. Contingent liabilities are not recognised in the financial statements as per BAS 37 'Provisions, Contingent Liabilities and Contingent Asset's. However, sidescurve on uningent 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

# Authorised and issued capital

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

# 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 Band shareholders. The holders of ordinary shares are entitled to receive dividend as recommended by the Boar and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM)

#### : ii) Offsetting

iii)

iv)

Financial assets and liabilities are offset and the net amount is presented in the balance sheet when there Financia assets and namnes are onset and ure net annount is presented in the balance sheet when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or 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 item if the asset is higher than liability. Card revenues and expenses only those are earned and incurred on shared basis and directly attributable are presented on net off basis i.e interchange relimbursement (IRF) & acquiring fees, risk assurance premium & merchant service commission. However, details breakup of 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 to enhance the understanding of the current period's financial statements. Certain comparative amounts in the financial statements are reclassified and rearranged where relevant to conform to the current year's presentation.

# 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).

# Related party transactions

Parties are considered to be related if one party has the ability, directly or indirectly, to control the other rty or exercise significant influence over the other party in making financial and operating decision: rties are also considered to be related if they are subject to common control or common significar non significant influence

Innuence. 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 - C. 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 2017.

Transactions between the Bank and its subsidiaries and outstanding amount within the group have been disclosed in 'Annexure - C1

# 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

# vii)

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

#### viii) **Operating segments**

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 units of the stategic volumes units one unitering products and services, and are managed separate based on the management and internal reporting structure of the group. For each of the strategic business units, the Group's/Banks 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 offered 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 of customers and does margin lending etc.
EBL Investments Limited	It offers all kinds of merchant banking activities i.e. issue management, underwriting, portfolio management and other transactions.
EBL Finance (HK) Limited	It deals with trade finance and off-shore banking business in Hong Kong.
EBL Asset Management Limited	It is to carry out business on asset management, portfolio management, capital market operation, equity investment, financial services i.e. corporate advisory merge & 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 performance 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 ac With agreed terms and condition any occur from the default of any counterparty for they in accordance with agreed terms and conditions and/or deterioration of creditivorthiness. 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) Dirivision. 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 Medium Enterprise (SME) exposures. Policies and procedures together have structured and standardised CRM process both is obligated acredits. It was the threat the policy approximation and and and and and the principles for the principles of t (unk); opposites r tolices and procedures regender nines and annoutured team process our in obligor and portfolio level. There is a complementive strekture printial procedure that covers industry business risk, management risk, financial risk, facility structure risk, security risk, environmental risi reputational risk, and account performance risk. tal risk

Ranagement, al least once in a quarter, reviews credit exposures and portfolio performance of corporate and SME (M) under a clearly set out 'early 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 in the The bank follows the criteria for loan classification and provisioning requirement as supulated in the BRPD circular no.14 dated 23 September 2012 and BRPD circular no. 5 dated 29 May 2013. Adequate provision has been maintained against impaired loans as well as unclassified loans following relevant circulars of Bangladesh Bank. Details of which are stated in note 13.4 to the financial statements.

# Liquidity risk

sibility of man managing and controlling liquidity of the bank lies with Asset Liability Con ets at least once in a month. Asset Liability Management (ALM) desk being pr it (ALM) desk being primaril (ALCO) that m (ALCO) that meets at least once in a month. Asset Liability Management (ALM) desk being primarily responsible for management of liquidity risk closely monitors and controls liquidity requirements on a daily basis by appropriate coordination of funding activities. A monthly projection of fund flows is reviewed in ALCO meeting regularly. On monthly basis, ALCO monitors liquidity management by examining key ratios, maximum o units, asset-liability mismatch etc. m cumulative outflow, upcoming funding requirement from all business

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.

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 (BRMC). Market risk can be subdivided into three categories depending on risk factors: interest rate risk, foreign exchange risk, and equity price risk.

#### Market risk c) Risk Management Unit (RMU) is responsible for overall monitoring, control and reporting of market

d)

Software	5	20.00%
Popairs and maintanance are	charged to profit and loss account	t as arpansa when incurred

# Capital work in progress/building under construction

truction is recognised and reported under fixed assets as per BAS 16 as capital il the construction work is completed and the asset is ready for intended use. This Building under con work in progress un until the con asset is stated at cost and depreciation of the asset will be charged from the date of its intended use

## Derecognition 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 staten

### 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 risks and rev assets 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 ncluded in the balance sheet as a finance lease obligation. Any initial direct costs incurred are added to the amount recognised as leased asset

#### vi) Intangible assets

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

# 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.

ent expenditure on intangible asset of the Group is capitalised only when it increases the future embodied in the specific assets to which it relates otherwise is charged as expense when incurr

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 acc

# 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 amortised using the straight line method over the estimated useful life of 5 (five) years comm 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 'income generating' and 'non-income generating' in the relevant notes to the financial statements. Other assets include investment in subidiaries, TREC of DSE & CSE, advance for revenue and capital expenditure, stocks of stationary and stamps, security deposits to government agencies, other receivables etc. vi)

## viii) Non-banking assets

on-banking assets were acquired due to failure of borrowers to repay the loan in t time taken agains Non-maining assets were acquired use to failure on borrowers to repay the roat 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 and Annexure - D1. : ix)

#### ix) Impairment of assets

Impainment of assets An asset is impaired when its carrying value exceeds its recoverable amount as per BAS 36 'Impairment of Assets'. 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 exists, the Bank and the subsidiaries make an estimate of the recoverable amount of the asset. The carrying value of the and the subsidiaries make an estimate of the recoverable amount of the asset. The carrying value of asset is reduced to its recoverable amount, if the recoverable amount is less than its carrying amo 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 borrowing which are stated in the financial statements at principal amount of the outstanding balance. Intere payables on such borrowings are reported under other liabilities.

### Debt securities (subordinated debt)

issued a 7-year non-convertible floating rate subordinated debt mainly to incre-ving received required approval from Bangladesh Bank & BSEC. Principal amount on debt is reported under long term borrowing and interest payable of which is repor-lities. Details of subordinated debt is given in note 11.1.a of the financial statement:

# Deposits and other accounts

Deposits and other accounts include non-interest bearing current deposits redeemable at call, interest bearing short-term deposits, savings deposits and fixed deposits which are initially measured at the consideration 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 counterparties.

# Other liabilities

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 n as per the guidelines of Bangladesh Bank (BB) and Bangladesh Financial Reporting Standards (BFRSs). cognised

#### : iii) Share premium

The Share premium represents the excess amount received by the Bank from its shareholders over the nominal/par value of its share. The amount of share premium can be utilised as per the provision of section 57 of the Companies Act 1994. Currently, the Bank does not have any share premium.

# Statutory reserve

ii)

D

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 2017, the Bank transferred Tk. 388.30 to statutory res ve statutory reserve to equalise with paid-up capital. Details are stated in note 15 of these financial statemer

# Asset revaluation reserv

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 and Equipment'. Apart fron Bangladesh Bank and BSEC

# Reserve for amortisation/revaluation of securities

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.

# Revenue recognition Interest income

Interest on unclassified loans and advances (except those of rescheduled and stay order accounts) is recognised as income on accrual basis, interest on classified loans and advances (including rescheduled and stay order accounts) is credited to interest suspense account with actual receipt of interest three 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 No

### Interest income from investments

ent and other securities, debentu rual basis as per BAS 18 'Revenu

## Fees and commission income

and commission income arising from services provided by the Bank and recognised as income on rual basis as per BAS 18. Commission charged to customers on trade finance i.e. letters of credit, rs of guarantee and acceptance and other general banking services i.e card services, management fees, ngement fees, locker charges etc. are credited to income at the time of effecting the transactions except se which are received in advance. Fess and com

#### iv) Income from investments (Non-interest Income)

n investments (rou-meters) it investment income i.e gain/loss arising from trading in government securities unquoted shares & MFs are recongised in profit & loss account at the time of effects s except those which are restricted by Bangladesh Bank.

# Foreign exchange gain/(loss) Exchange includes all gain and losses from foreign currency day to day transactions, conversions

tion of non mo 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'.

#### Interest paid on borrowings and deposits vii)

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. Management and other expenses

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

Taxation

# nt and deferred tax. Current tax and deferred tax is

# Current tax

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 years. Provision for current income tax of the Bank has been made on taxable income @ 40% considering major disallowances of expenses and concessional rates on certain incomes (0% on gain on trading of

major disallowances of expenses and concessional rates on certain income (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 (TIO) 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. Deferred tax

b. Deterred tax assets or liabilities are rescognised 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 unused 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 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 reasseed at each reporting period and are ecognised 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

Others

E.

Each material class of similar items has been presented separately in the fina dissimilar nature also have been presented separately unless they are immateri 1 'Presentation of Financial Statements'.

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. The Bank deploys every languist tachnings (ar rate again its gam panalysic durition gam panelysic to mesure interest ques (e.g. rate se

#### e) Foreign exchange risk

Interest rate risk

Foreign exchange risk is the risk that a bank's financial performance or position will be affected by ions in the exchange rates between currencies and implied volatility on foreign exchange optio Interchardons in the exchange rates between currences and injured volunity on obregin exchange option. Bank makes import payment and outward remittance as its outflow, whereas it gets foreign currence inflow as export receipts and inward remittance. Exchange rate risk arises, if, on a particular day, the inflow-outflow don't match and bank runs its position long/short from these customer driven activitie Bank also faces foreign exchange risk if it sources its funding in one currency by converting fund fro another currency. Currently, the Bank is facing such transaction exposure in foreign currency for its of shore banking unit. But these transactions exposure is always hedged.

The Bank computes VaR (Value at Risk) on its foreign exchange position arising from custome foreign exchange transactions at 95% confidence level on daily basis. The Bank maintains variou ner drive 3.1.1 Lo ts in order to conduct operations in different currencies. The position maintained by the Bank at the end of the day is within the stipulated limit prescribed by the Bangladesh Bank.

# Equity price risk

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 collateral for loans whether the loan was ry; changes in the value or listed shares used as contact a contact as some some of buying the shares; and changes in the value of unlisted shares de for the purp

Mark to Market is the tool bank applies for making full provision against losses arisen from changes ir market price of securities. As of 31 December 2017, the Bank sets aside Tk. 33.23 million charging its rofit and loss account over the periods to cover unrealised loss against quoted securities. EBL is also omputing Equity VaR (Value at Risk) on its equity exposure at 95% and 99% confidence level. profit and

# Operational risk

h)

Operational risk unit under Internal Control & Compliance Division (ICCD) is primarily responsible for risk identification, measurement, monitoring, control as a second sector. 3.a

Operational risks are analyzed through review of various control tools like Departmental Control Function Check List (DCCL), 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 era monitored on an ongoing basis, Key/high risk items are identified and monitored as part of daily activities.

# Prevention of money laundering and terrorist financing

Banks undertake a series of activities in assessing, monitoring and disclosing risk related to transactions done customers with 'zero-tolerance' on issues like Anti-money Laundering (AML) and Combatting Financing y customers with 'zero-tolerance' on issues like Anti-money Laundering (AML) and Combatting Financing I Terrorist (JCT). The bank established a control framework for strict compliance with all regulatory irectives issued from Bangladesh Financial Intelligence Unit with regard to AML & CFT. For prevention Money Laundering and Terrorist Financing, the bank has a comprehensive guideline on assessment and nanagement of Money Laundering and Terrorist Financing (Risk approved by the Board. The CCO's formal nnual commitment on combatting Money Laundering (ML) and Financing of Terrorism (FT) is issued to mphasize on greater due diligence and compliance at all levels of the bank. The bank has replaced CCU y CCC (Central Compliance Committee) under the leadership of CAMLCO as per BFIU Circular No. 19 lated September 17, 2017) to broaden its horizon and make it more representative to better handle AML dCFT issues collectivals in accitization with loarertment like HB. Trade Omeriance Money Banking MC CFT issues and the stabilized of the stabilized bank the Bank Bank Bank Bank MC ET issues collectivals in accitization and make it more representative to better handle AML. of Money Lau and CFT issues collectively in participation with departments like HR, Trade Operations, Offshore Banking Unit, IT, Cards Operations, Business Units etc.

# Information and communication technology risk

EBL adheres to the IT Security policies and procedures in line with ICT Security guideline of Banglad Bank. EBL has been certified by international accreditation certification on data security i.e. Paym Card Industry Data Security Standard (PCI DSS) in 2016 and maintaining the compliance since th To prevent attack from Cyber criminals/fraudsters, EBL IT has established standard physical i rogical security measures for all sensitive IT infrastructures (e.g., Data Centre, Disaster Rec Power Rooms, Server Rooms, etc.). Besides, EBL has standard logical IT security measures control system, intrusion detection, access log and periodic security receivers. ares like nent for all systems. To bette control system, initiation detection, accessing and priority successing and priority indexessing of the systems of better monitoring security incidents EBL has implemented SIEM (Security Information & Event Management) solution. Vulnerability assessment exercises, both internally and externally, are conducted regularly to identify security weakness and implementing control for mitigation.

EBL has Business Continuity Management (BCM) to manage any manmade or natural incident/disaster. IT Security team has also taken initiatives to create awareness about cybersecurity among all EBL employees and customers through retail and corporate channels. We have separate information system audit to identify control gaps and improve continually.

## Internal audit

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

# Prevention of fraud

The bank has a Board approved policy titled 'EBL Fraud and Theft Risk Prevention and Management Policy' to minimize the incidence and impact of fraud Incidence of fraud or theft has become one of the inherent risks in banking business but can very well be avoided or minimized by creating highly regimented environment and harnessing a culture and value of transparency, accountability, trust and states of the state of the states regimented environment and harnessing a culture and value of transparency, accounta teamwork. With his endeavour to encourage all employees to report perceived une conduct of employees to appropriate authorities in a confidential manner without any fea a "Speak Up Policy" has been approved by the Board. l or illega

#### Credit rating of the Bank 2A

As per BRPD circular no. 6 dated 5 July 2006, the Bank has done its credit rating by Credit Rating Information and Services Limited (CRISL) based on the audited financial statements as at and for the year ended 31 December 2016. The following ratings have been awarded:

Particulars	Periods	Date of Rating	Long term	Short term
Entity rating	January to December 2016	29 June 2017	AA+	ST-2
Entity rating	January to December 2015	22 June 2016	AA	ST-2
Entity rating	January to December 2014	17 June 2015	AA	ST-2

	currencies)					
	Balance with					
	Bangladesh Bank and its agent bank(s) (including		12,296,507,177	10,164,025,705	12,296,507,177	10,164,025,705
	foreign currencies)	3.2				
			14,321,249,584	12,199,064,126	14,321,017,569	12,198,971,592
	Cash in hand (includin	ng foreiş				
	Local currency	3.1.1	1,999,404,937	2,018,392,648	1,999,172,922	2,018,300,114
	Foreign currencies		25,337,470	16,645,773	25,337,470	16,645,773
			2,024,742,407	2,035,038,421	2,024,510,392	2,034,945,887
1	Local currency					
	With bank		1,999,172,922	2,018,300,114	1,999,172,922	2,018,300,114

3.1 2,024,742,407 2,035,038,421 2,024,510,392 2,034,945,887

 232,015
 92,534

 1,999,404,937
 2,018,392,648
 1,999,172,922
 2,018,300,114

# Balance with Bangladesh Bank and its agent bank(s) (including foreign currencies)

(including loreign	currer
Bangladesh Bank	

With subsidiaries

Local curr

onali Bank

Bangladesh

currency

	12.296.507.177	10.164.025.705	12.296.507.177	10.164.025.705
k (as an agent of 1 Bank) - local	477,715,474	424,498,588	477,715,474	424,498,588
	11,818,791,703	9,739,527,117	11,818,791,703	9,739,527,117
rrencies	367,263,934	218,536,903	367,263,934	218,536,903
ency	11,451,527,769	9,520,990,214	11,451,527,769	9,520,990,214
iii Dalik				

### Cash Reserve Ratio (CRR)

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 2017) is maintained on the basis of weekly ATDTL of October 2017). Reserve maintained by the bank as at 31 December is as follows:

Average total demand and time liabilities of October 2017 (excluding inter-bank deposit)	156,944,606,000	142,252,018,000
Daily basis		
Required reserve (6.0% of ATDTL)	9,416,676,360	8,535,121,080
Actual reserve held with Bangladesh Bank (In local currency)*	11,501,639,630	9,534,108,703
Surplus	2,084,963,270	998,987,623

## Bi-weekly basis:

3.c Act

\*As per Bangladesh Bank statement

3.c.1 Bal

naintained excess cash reserve of Tk. 5,707.33 million in the last fortnight of 2017 (Tk. Ilion was in 2016) calculated by summing up excess cash reserve maintained over required The bank maintained ex

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

Pursuant to section 33 of the Bank Company Act 1991 (amended upto 2013) & MPD circular no. 2 Pursuan to section 30 on the data Company fact DV (unknown 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 2017 is based on weekly ATDTL of October 2017). Reserve maintained by the bank as at 31 December is as follows: -----

Required reserve (13% of ATDTL)		20,402,798,780	18,492,762,340
Actual reserve held	3.c	23,279,237,746	21,065,300,056
Surplus/(shortage)		2,876,438,966	2,572,537,716

Actual reserve held		
Excess cash reserve 3.c.1	1,300,240,240	287,727,533
Cash held	2,024,510,392	2,034,945,887
Balance with Sonali Bank	477,715,474	424,498,588
Unencumbered approved securities (HFT)	2,676,921,269	607,023,408
Unencumbered approved securities (HTM)	16,799,850,371	17,711,104,640
Unencumbered approved securities (other eligible)	-	
	23,279,237,746	21,065,300,056
Balance with Bangladesh Bank (local currency)	11,501,639,630	9,534,108,703
Less: Required cash reserve on bi weekly average basis (6.5% of ATDTL)	10,201,399,390	9,246,381,170
Excess cash reserve	1,300,240,240	287,727,533

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 Reserve (SLR) for that particular day.

(Page 3 of 7)

Ras'

Eastern Bank Ltd. Simple Math®

# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

	Note	Consoli 2017	2016	Bank 2017	(solo) 2016	Ν	ote Consolidated 2017 20	16 2017	: (solo) 2016	Note	Consolid 2017	2016	Bank (so 2017	2016		Note	Consolid 2017	2016
	Balances with other banks and fIn Bangladesh4.1Outside Bangladesh4.2	10,743,290,183 1,733,092,624	9,799,656,546	10,251,404,987 7,579,806,712		Mutual Funds Total	1,022,718,528 1,055	285,287         1,437,740,619           036,376         1,022,718,528           321,663         2,460,459,142	3 1,055,036,376	FDR of other banks Government bonds Personal guarantee	600,513,897 - 13,403,094,219		600,513,897 - 13,403,094,219	-	EBL Investme EBL Finance (		13,062,563 1,798,607	
	Balance in Bangladesh	12,476,382,807				* Lock in status of Shares & Mutual Funds EBL First Mutual Fund	-	n period Lock in expiry		Other securities (hypothecation charges)		70,345,946,744 156,371,334,810			EBL Asset Ma	nagement Limited	3,416,667 8,093,227,979	57 79 6,189,888,2
	In current deposit accounts with Banks Non Banking Financial Institutions (NBFIs)	217,008,497	156,931,284	39,989,223	48,830,089	(sponsor unit) EBL NRB Mutual Fund (sponsor unit)	23 May 2011	10 years         18 August 2019           10 years         22 May 2021		7.b.10 Classification status of loans & a Unclassified Standard	180,535,456,606		172,905,059,956		Less: Inter con Total	npany elimination	(2,472,741,226) 5,620,486,753	<ul> <li>(2,157,005,8)</li> <li>4,032,882,4</li> </ul>
	Less: Inter company elimination	217,008,497 (173,498,413) 43,510,084	156,931,284 (8,425,258) 148,506,026	39,989,223 - <b>39,989,223</b>		First Bangladesh Fixed Incom Fund (sponsor unit) 10% of all three EBL sponsor prospectus issued.	19 March 2012 d Mutual Funds are under loci	10 years 18 March 2022 c-in status for 10 years fro		Special Mention Accounts (SMA)	4,957,300,000 185,492,756,606 1,100,917,093		4,957,300,000 177,862,359,956 1,100,917,093		•	a subsidiary-EBL Se its securities broker		lly in two phase
	In special notice deposit accounts with Banks Non Banking Financial Institutions (NBFIs)	801,009,877	748,980,839	42,815,764	52,662,751	6.2.3 Commercial paper RFL Plastics Limited Partex Laminates Limited	83,000,000 150,000,000	- 83,000,000 - 150,000,000		Doubtful Bad/Loss 7.b.11	259,765,813 3,266,475,804 4,627,158,710	280,664,510 3,297,127,408 4,308,942,901	259,765,813 3,239,637,844 4,600,320,750	280,664,510 3,084,191,138 4,096,006,631	9.2 Investment in	fterwards Tk. 1,487. subsidiary-EBL In	westments Limited	ed .
	Less: Inter company elimination	801,009,877 (269,829,778) 531,180,099	748,980,839 (17,704,470) 731,276,369	42,815,764 - 42,815,764	-	6.b Remaining maturity groupi		- 233,000,000		Staff loan Total Percentage of classified loans & advances/NPL	1,564,620,125 191,684,535,441 2.41%	1,593,054,982 156,371,334,810 2.76%	1,564,620,125 184,027,300,831 2.50%	1,593,054,982 152,083,687,537 2.69%	of Tk. 1,000 m BSEC on Janua	ned subsidiary of EF nillion and paid up of ary 2013 and started	capital of Tk. 300 m l its full fledged mer	million. It was a erchant bankinş
	In fixed deposit accounts with Banks			15,664,306,871		On demand In not more than one month In more than one month but not r	1,166,595,635	485,100 3,726,000 - 1,166,595,635	5 -	7.b.10.a The amount reported under SMA of Tk. 3,430.10 million as at 31 De	cember 2017 (Tk. 2	,557.40 million as	at 31 December 2	016) which has	EBL Finance (H with an authoris	n subsidiary-EBL Fi IK) Limited, the first fi sed capital of HKD 1.4	ully owned foreign su 11 million (equivalent	subsidiary of EBL
Ir	on Banking Financial astitutions (NBFIs) ess: Inter unit/company	3,130,000,000 18,794,306,871 (8,625,706,871)			16,961,915,494	than three months In more than three months but no more than one year In more than one year but not mo	7,792,871,622 7,432	199,041         2,779,730,714           202,282         6,047,817,114	4 5,941,006,924	not been reported as classified as Division of the Supreme Court of million (Tk. 1,083.16 million in 20 2,037.42 million if all those accourt	Bangladesh. As at y 16) has been kept as	ear end 2017, an a specific provision	aggregate amount	of Tk. 1,837.60	9.4 Investment in	ons in Hong Kong from a subsidiary-EBL As	sset Management I	
	imination otal	(8,025,700,871) 10,168,600,000 10,743,290,183				than five years In more than five years	7,059,120,933 7,271	900,617         7,099,120,953           042,101         7,263,953,699           829,141         24,360,944,115	8,221,042,101	<ul> <li>7.b.11 Movements of classified loans and a Opening balance</li> <li>Additions during the year</li> </ul>	advances 4,308,942,901 3,251,539,622	4,384,313,103 3,114,279,042	3,251,539,622	3,022,330,871	of Tk. 250 mil Share Money I	r fully owned subsid llion. It has fully sul Deposit of Tk 200 m	bscribed paid up ca nillion which was su	capital of Tk 50 subscribed in 20
I	Balance outside Bangladesh n deposit account (non-interest ba AB Bank Limited, India	earing) with 1,229,407	17,967,351	1,229,407	17,967,351	7 Loans and advances Loans, cash credits,	.1 165,691,389,665 137,473	558.900 163.974.017.428	3 137.051.246.091	Reductions during the year Closing balance 7k11a Measures taken for recovery of cl	4,627,158,710	(3,189,649,244) 4,308,942,901 advances:	(2,747,225,503) <b>4,600,320,750</b>		fledged operat	tory permissions. It tions from early 201	8.	
Æ	Al-Rajhi Bank, KSA Bank of Bhutan, Bhutan	1,143,406 277,174	314,750 410,752	1,143,406 277,174	314,750 410,752	• overdrafts etc.	2.2 25,993,145,776 18,897 191,684,535,441 156,371	775,910 20,053,283,403	3 15,032,441,445	The Bank in general takes followin i) Sending SMS, letters and remine	ig steps to recover it lers to customers.	s classified loans a			While assession accounting fire	DSE Membership (o ng value of EBL S rm) determined the	Securities Limited fair value of DSE	l in 2010, the E membership
E	Bank of Nova Scotia, Canada lank of Tokyo-Mitshubishi UFJ, Ltd., India lank of Tokyo-Mitshubishi UFJ, Ltd., Japan	1,058,837 557,150 1,238,237	1,148,953 530,217 1,213,332	1,058,837 557,150 1,238,237		7.a Group entity-wise consolida Eastern Bank Limited (Paren	ted loans and advances		152,005,007,550	<ul> <li>ii) Engaging specialised recovery team</li> <li>iii) Engaging separate team for col</li> <li>iv) Assigning debt collection agend</li> </ul>	lection from interin	n/early delinquent	t accounts.		ACNABIN, C membership i.	bilities as it was. Wh hartered Accountant e. Tk. 344.40 millior	nts, the Bank consid n (instead of full value	sidered only 40° alue of Tk. 861 m
Co	tibank NA, USA ommerz Bank AG, Germany abib American Bank, USA	410,793,532 8,741,307 15,419,946	187,676,384 7,800,616	410,793,532 8,741,307 15,419,946	7,800,616	EBL Securities Limited EBL Investments Limited	2,576,590,058 1,294 203,665,672 182	701,118 873,663		v) Taking repossession of hypothe vi) Disposal/encashment of securi	cated vehicles/mort ty through auction.				9.6 Value of CSE	ing any revaluation a	ently recognised as	s TREC of CSE
IC	ICI Bank Limited, India ICI Bank Limited, Hong Kong	64,090,777 62,633,431	21,527,756 23,136,291	64,090,777 29,377,519	21,527,756	EBL Finance (HK) Limited EBL Asset Management Limi				<ul><li>vii) Taking legal proceedings and s</li><li>viii) Reporting to central bank.</li><li>ix) Rescheduling and restructuring</li></ul>					trading operat			
JP 1	Morgan Chase Bank NA, London Morgan Chase Bank NA, Australia Morgan Chase Bank NA, USA	18,211,652 1,754,655 105,116,535	19,022,618 2,516,210 81,864,884	18,211,652 1,754,655 105,116,535	2,516,210	Less: Inter company eliminat Total	on (1,262,883,493) (1,055,2 191,684,535,441 156,371			x) Negotiation and waiver of interest f	or compromise settler 201 Taka	nent with approval f 7 %	from competent aut 201 Taka	hority. 6 %	of DSE & CSE As per Exchar	t Entitlement Certi E under Demutualis nge Demutualisation rell as ordinary sha	sation Scheme) 1 Act 2013, EBLSL	L was awarded T
JP N Mas	lorgan Chase Bank NA, Germany hreqbank, USA	76,044,322	5,623,409 8,008,157	76,044,322	5,623,409 8,008,157	7.1 Loans, cash credits, overdra Inside Bangladesh				۲۵۱۱ه Business segment-wise classified loar Corporate Offshore Banking Unit	2,281,422,911	49.59% -		53.24%		on Scheme ("the Sch		
Nep	ional Commercial Bank, KSA al Bangladesh Bank Limited, Nepal Bank Limited, Pakistan	- 3,390,518 -	1,383,689 8,873,179 39,906,619	- 3,390,518 -	1,383,689 8,873,179 39,906,619	Loans - general Cash credit Overdraft		498,693 147,673,004,368 458,068 164,458,356 864,111 16,136,554,704	5 188,458,068	Commercial Consumer	1,477,866,706 841,031,133 4,600,320,750	18.28%	1,577,401,758 337,740,132 4,096,006,631	38.51% 8.25% 100.00%	Chittagong St	Exchange Limited tock Exchange Limit		7,215,1 4,287,3
Nord Stand	ea Bank, Norway lard Chartered Bank, Sri Lanka	27,660 422,907	1,692,458 7,309,676	27,660 422,907	1,692,458 7,309,676	Less: Inter company elimination		61,972) -	-	٦٤١١٤ Industry-wise concentration of c Commercial and trading	1,808,901,477	39.32%	1,651,708,162	40.32%	Implementatio	r and value of share on of the 'Scheme' i	is yet to be comple	
Stan	dard Chartered Bank, Germany dard Chartered Bank, India dard Chartered Bank, USA	5,939,680 87,183,266 618,468,213	10,047,209 135,928,146 132,984,327	5,939,680 87,183,266 618,468,213		Total 7.2 Bills purchased and discour	165,691,389,665 137,473 ted	<u>,558,900 163,974,017,423</u>	3 137,051,246,091	Sugar & edible oil refinery Crops, fisheries & livestock Electronics goods	11,353,791 2,768,871 20,761,467	0.25% 0.06% 0.45%	7,145,317 1,619,615 22,766,237	0.17% 0.04% 0.56%	However, mar higher than th	tual fair value of T. nagement expects th ne current value. On nine the fair value, re	e fair value of TREC ice further clarificat	EC & shares of D ations about the
Wel	idard Chartered Bank, Singapore ls Fargo, USA	17,759 247,712,328	212,326 108,732,335	17,759 247,712,328	212,326 108,732,335	Inside Bangladesh Local bills/documents		542,046 19,887,356,289		Individuals Readymade garments industry Ship breaking industry Metal & steel products	246,704,651 1,095,693,239 527,621,685	5.36% 23.82% 11.47% 0.00%	337,740,132 166,907,738 717,817,699 11,410,864	8.25% 4.07% 17.52% 0.28%		ine the fair value, re	equired adjustment	n can be made, i
	ther Kantonal Bank, Switzerland	1,619,925 1,733,092,624	371,145 826,202,789			Foreign bills/documents Outside Bangladesh	165,927,114         60           20,053,283,403         15,032,	899,399         165,927,114           441,445         20,053,283,403		Power & fuel Transport & e-communication Textile mills	146,413,305 116,678,657 165,430,293	3.18% 2.54% 3.60%	156,800,802 355,566,152 270,548,723	3.83% 8.68% 6.61%	9.7 Receivable fro		2017	lidated 2016
E	nent by OBU (interest bearing): BL Finance (HK) Limited ess: Inter company elimination	5,879,970,000 (5,879,970,000) <b>1,733,092,624</b>		5,879,970,000 - <b>7,579,806,712</b>	-	Bills financed & UPAS (by EBL Finance HK Ltd.) Total	5,939,862,373 3,865 25,993,145,776 18,897,		<u> </u>	Agri & micro credit through NGO Others	- 457,993,314 <b>4,600,320,750</b>	0.00% 9.96% <b>100.00%</b>	15,970,590 380,004,600 4,096,006,631	0.39% 9.28% <b>100.00%</b>	Receivable fro EBL Securities (Trading accou	Limited	17,494,671	
Det Bal	alls of foreign currency amou	nts with exchange r ner banks and fina	ates are presented	d in 'Annexure - I		7.2.1 Bills purchased and discour On Demand	ted (on the basis of the residu 728,391,305 513	al maturity grouping) 373,087 728,391,305	5 513,373,087	_		idated		Figures in Taka	Less: Inter compa Total	ny elimination		(213,833,968 ) (213,833,968
W	Vith Eastern Bank Limited (eli BL Securities Limited	minated as intra g 192,000,315	roup balance) 2,712,806			Within one month In more than one month but than three months	less 8,312,732,767 8,117	489,045 3,408,469,110 282,001 6,285,755,765	7 5,218,820,581	Note 7.b.12 Particulars of loans and advance	2017 S	2016	2017	2016	9.8 Advance to sta Due for Less than three	e months	754,509	9 1,484,65
E	EBL Investments Limited EBL Finance (HK) Limited EBL Asset Management Limited	24,149,015 119,817,275 53,680,793	14,992,009 8,424,913 52,911,590			In more than three months b less than six months Above six months	4,803,719,002 2,286	165,928         5,746,093,592           465,849         3,884,573,629           775,919         20,953,283,492	2,109,201,178	<ul> <li>i) Debts considered good in respect of which the bank is fully secured</li> <li>ii) Debts considered good for which</li> </ul>		145,554,649,954			More than thru but less than si More than six than nine mon	ee months ix months months but less nths		-
	lance of subsidiaries with oth	389,647,398	79,041,318			7.a.1 Residual maturity grouping bills purchased & discounte	25,993,145,776 18,897, of loans and advances includi		15,032,441,445	the bank holds no other security than the debtor's personal security iii) Debts considered good and	4,766,722,600	4,427,702,866	4,766,722,600	4,427,702,866	More than nin than twelve me More than twelv		- 	- - 9 1,484,65
Ban Nor		525,141,108 -	821,304,142 -			Receivable On demand In not more than one month	4,735,103,419 5,316	966,920 4,735,103,420 095,586 10,210,931,27		secured by the personal security of one or more parties in addition to the personal security of the debtors.	8,624,199,314	6,388,981,990	8,624,199,314	6,388,981,990		and dividend receiv ables on placement		
Tota		525,141,108 914,788,506	821,304,142 900,345,460			In more than one month but not more than three months In more than three months but n		760,979 30,530,494,242 542,698 69,410,982,549		iv) Debts adversely classified; for which no provision is created.	191,684,535,441	- 156,371,334,810	- 184,027,300,831	- 152,083,687,536	Interest receive government se Interest receiva	ables on ecurities	496,108,480	0 510,024,70
-	entity-wise consolidated Bank Limited (Parent)		r banks and fina 13,572,287,207	ncial institution	15	<ul> <li>more than one year</li> <li>In more than one year but not</li> <li>more than five years</li> <li>In more than five years</li> </ul>	60,773,331,073 50,598	195,066 60,773,331,072 773,561 8,366,458,273	2 50,598,195,066	<ul> <li>v) Debts due by directors or officers of the bank or any of them either jointly or severally with any other persons.</li> </ul>	1,564,620,125	1,593,054,982	1,564,620,125	1,593,054,982	government se Fees receivable Dividend recei	curities es	58,110,243 60,850,000 460,175,522	o
EBL In	curities Limited westments Limited nance (HK) Limited	683,833,358 24,201,168 153,073,187	780,950,480 15,043,891 29,932,206			7.b Loans and advances on the	191,684,535,441 156,371	334,810 184,027,300,83		vi) Debts due by companies and firms in which the directors of the bank have interests as					Less: Inter uni		1,194,743,304 (482,893,901)	4 796,876,10
	Asset Management Limited	53,680,793 18,746,000,205	52,911,590 14,451,125,374			7.b.1 Loans and advances to direct Advance to directors and their allied concerns	tors, executives and others -	-		directors, partners or managing agent or in case of private companies as members.				-	elimination 9.10 Sundry receiv Receivable from		711,849,403	
Tot		(6,269,617,398) 12,476,382,807	10,625,859,335			Advances to Managing Director & CEO Advances to other executives and staffs		233,480 15,383,585 821,503 1,549,236,540		vii) Maximum total amount of advances, including temporary advances made at any time	1,564,620,125	1,593,054,982	1,564,620,125	1,593,054,982	Sanchaypatra a Excise duty red customers NRB remittan	and WEDB 9.10.a ceivable from	297,330,217 140,913,960 1,481,111	0 116,886,64
	ance with other banks and fi cording to remaining matur		5			Advances to customers (group wise) Industrial loans and advance	147,608,999,954 119,016 42,510,915,362 35,761			during the period to directors or managers or officers of the bank or any of them either severally or					Recoverable es AIT recoverab	xpenses	2,790,000 76,500,000	0 3,365,32
On	eivable demand	1,219,989,222	668,830,089			•	191,684,535,441 156,371,	334,810 184,027,300,831	152,083,687,536	jointly with any other persons. viii) Maximum total amount of advances, including temporary advances, granted during the period					Cards acquirin transactional a Other receivab	account	121,179,224 8,045,130	
Ir n	n not more than one month n more than one months but ot more than three months n more than three months but	4,317,513,585 6,286,730,000	2,242,242,568 4,552,374,878	9,672,342,477 6,286,730,000		7.b.2 Large loan details (loans and a * Total loans and advances (i Number of customers		104,	534 68,586 29 19	to the companies or firms in which the directors of the bank have interests as directors, partners or					9.10.a Receivable from	1 Bangladesh Bank fo	648,239,642 r Sanchaypatra, WED	
nc In m	t more than one year more than one year but not ore than five years	652,150,000	3,162,411,800	652,150,000	3,162,411,800		bans and advances (comprising fu which is equivalent to 10% of total	nded and non funded facilit		managing agents or, in case of private companies as members . ix) Due from other banking companies					For encashmen Sanchaypatra For encashment of	nt of f WEDB, DIB & DPB	288,071,626 9,258,591	1 2,300,40
	more than five years	12,476,382,807	- 10,625,859,335	- 17,831,211,699	- 13,572,287,207	7.b.3 Industry-wise concentration Commercial and trading Construction		ing bills purchased and 52,035,637 31,212,435, 76,988,855 4,740,874,	475 25,952,035,637	<ul> <li>x) Information in respect of classified loans and advances:</li> <li>a) Classified loans for which interest/</li> </ul>					9.11 Prepayments Advance to Ver	<b>and advance to ven</b> ndors includes payn	dors	7 179,558,24
	ney at call and short notice Ihumoti Bank Limited		100,000,000 100,000,000	-	100,000,000 100,000,000	Cement and ceramic industr Chemical and fertilizer	es 3,467,929,894 5,0 1,988,913,572 1,8	27,421,357 3,467,929, 13,979,082 1,988,913,	8945,027,421,3575721,813,979,082	profit not credited to income (i) (Decrease)/increase of provision (specific)	4,627,158,710 2,594,343,207	4,308,942,901 1,826,806,114	4,600,320,750 2,594,343,207	4,096,006,631	intended use. !	ed corporate head of Most of the elements ts under different ca	booked here are clo	lose to completio
Invest Gover Other	nment 6.1		4,619,215,993	4,880,446,475	3,128,020,635	Sugar and edible oil refinery Crops, fisheries and livestock Food and allied industries	1,621,832,698 3,2 7,388,067,406 5,1	37,951,829 7,388,067,	6983,226,079,5844065,137,951,829	<ul><li>(ii) Amount of written off debt against fully provided debts</li><li>(iii) Amount recovered against the</li></ul>	2,206,671,791 500,782,730	1,957,170,216 380,021,967	2,206,671,791 500,782,730	1,957,170,216 380,021,967	9.12 Deferred tax a Deferred tax ass Deferred tax lia	set 9.12.a	1,148,084,112	2 966,059,01 ) (28,948,241
Gro	up entity-wise consolidated	26,105,998,625 investments	22,939,829,141	24,360,944,115	21,448,633,783	Electronics and electrical goo Individuals Pharmaceuticals industries	26,155,679,113 21,1 2,917,062,260 2,0	03,197,968 24,438,306, 09,484,248 2,917,062,	485         2,803,890,226           876         20,680,885,159           260         2,009,484,248	debt which was previously written off b) Amount of provision kept against loans classified as bad/loss as at the	4,119,278,497		4,092,440,537		9.12.a Deferred tax a	·	1,130,283,018	
EBL S	n Bank Limited (Parent) ecurities Limited westments Limited	24,360,944,115 1,545,328,205 199,726,305	21,448,633,783 1,348,604,849 142,590,509			Readymade garments indust Ship breaking industry Metal and steel products	6,522,980,982 6,4	04,516,686 6,522,980,	858         19,932,391,994           982         6,404,516,686           194         13,796,487,042	Balance Sheet date c) Amount of interest creditable to the interest suspense account	1,478,980,026		1,372,871,627		Temporary tin and writing of	ning difference betw f Bad/Loss loans ovision made agains		ific provision
	inter company elimination	26,105,998,625	22,939,829,141			Transport and e-communica Textile mills Power and fuel	10,817,169,772 7,0		842         7,666,590,425           772         7,074,910,441           531         2,374,954,846	xi) Cumulative amount of written off loans Opening balance	7,625,173,792	5,668,003,576	7,625,173,792	5.668.003.576	Deductible ter	corresponding provisi mporary difference		
	overnment (investment in govt. angladesh Bank bill	securities) 899,779,500		899,779,500		Rubber and plastic industrie Agri and micro credit through 1 Other manufacturing or	3,569,466,271 2,9 IGO 9,312,724,112 6,6	71,485,863 3,569,466, 73,394,339 9,312,724,	2712,971,485,8631126,673,394,339	Amount written off during the year Balance of written off loans and advances	2,206,671,791	1,957,170,216 7,625,173,792	2,206,671,791	1,957,170,216	Tax rate Deferred tax a Opening defer			
T T	reasury bills 6.1.1 reasury bonds 6.1.2	996,823,000 17,580,169,140		996,823,000 17,580,169,140	- 18,318,128,048	extractive industries Others	9,624,922,340 8,	17,632,900         4,374,592,           451,046,237         9,624,922,           371,334,810         184,027,300,		7.b.13 Cumulative amount of recovery from written off loans 7.b.14 Cumulative amount of	2,147,979,944	1,647,197,214	2,147,979,944	1,647,197,214	Deferred tax e 9.12.b Deferred tax l	expense/(income) liability		
Т	rize bonds	3,726,000 19,480,497,640	2,485,100 18,320,613,148		2,485,100 18,320,613,148	7.b.4 Sector-wise concentration of Government sector Public sector	f loans and advances includin		scounted	written off loans for which 7.b.15 law suits have been filed		9,396,944,855		9,396,944,855	Carrying amo	ming difference in v assets unt of fixed assets	written down	
H	eld for Trading (HFT) eld to Maturity (HTM) 6.1.1.a	996,823,000 - <b>996,823,000</b>		996,823,000 - <b>996,823,000</b>		Private sector	191,476,191,963 155, 191,684,535,441 156,	920,515,918 183,818,957 371,334,810 184,027,300,	353         151,632,868,644           831         152,083,687,536	7.b.15 Details of cumulative amount of Opening balance During the year	9,396,944,855	ncluding legal and 7,344,042,699 2,052,902,156	9,396,944,855		Tax base Taxable tempo Tax rate	orary difference		
Un	easury bills (tenor wise holdin encumbered day treasury bills	996,823,000		996,823,000		Inside Bangladesh Dhaka division		322,645,043 134,124,694,	915 105,905,420,832	Closing balance 7.b.15.1 Cumulative number of written of	11,501,561,018	9,396,944,855	11,501,561,018 filed	9,396,944,855	Deferred tax 1 Opening defer	red tax liability		
18	2-day treasury bills 4-day treasury bills	996,823,000 - - 996,823,000	-	996,823,000 - - 996,823,000	-	Chittagong division Sylhet division Rajshahi division Khulna division	1,071,367,538 8 2,525,743,082 2,44 2,566,186,729 1,5	32,412,785 1,071,367, 01,185,758 2,525,743, 38,257,220 2,566,186,	082 2,401,185,758 729 1,538,257,220	Opening balance During the year <b>Closing balance</b>		-	6,173 1,018 <b>7,191</b>	5,227 946 6,173	•	expense/(income) set/liability have been r sember 2011.	recognised and measu	sured as per BAS
He	<b>easury bonds</b> ld for Trading (HFT) ld to Maturity (HTM)	780,318,769	607,023,408 17,711,104,640		607,023,408	Rangpur division Barisal division Mymensingh division	438,838,715 3 223,210,458 1 905,576,371 6	50,542,434 438,838, 31,943,731 223,210, 93,755,192 905,576,	715         360,542,434           458         131,943,731           371         693,755,193	8 Fixed assets including land, build Cost (revalued amount in case of	lands)				In reality, buye of land registr	ers bear the tax on be ation are final disch	arge of related tax	a liability of the
	ld to Maturity (HTM) 6.1.2.a easury bonds (tenor wise hold	17,580,169,140				<i>Outside Bangladesh</i> Bills financed & UPAS (by EBL Finance HK Ltd)	5,939,862,373 3,8	55,334,466		Freehold land and land development Buildings on freehold land Building under construction*	4,044,759,466 730,856,590 666,345,092	730,856,590	4,044,759,466 730,856,590 666,345,092	4,044,759,466 730,856,590 631,520,511	timing different accounted for	,		
Unen 2-yea	cumbered ar treasury bonds ar treasury bonds ar treasury bonds	6,121,372,675	12,199,040	6 121 272	12,199,040 7.121,525,194	Total 7.6. Geographical location and l	ousiness segment-wise concent	71,334,810 184,027,300, ration of loans and adva		Machinery and equipment Computer and network equipment Furniture and fixtures	789,265,898 582,184,575	768,107,795 527,838,289	782,031,248 570,171,241	761,627,108 521,069,734	<ul> <li>Trade Receival</li> </ul>	ivables (DSE, CSE, bles etc.)	1,086,911,813	
10-y 15-y	vear treasury bonds vear treasury bonds	8,125,793,492 2,712,498,906	7,121,525,194 8,552,767,172 2,013,965,888 617,670,754	8,125,793,492 2,712,498,906	8,552,767,172 2,013,965,888	(including bills purchased a		Bank - 2017 nmercial (in duding std	Total	Vehicles Leased assets (finance lease)	409,621,065 151,686,651 90,084,859	392,605,837 140,989,183 90,084,859	390,837,486 132,394,575 90,084,859	379,436,402 135,690,824 90,084,859	Deferred rever		- 1,086,911,813 (7,226,381) 1,079,685,432	
	ar treasury bonds osure on REPO and Revers	620,504,067 17,580,169,140 e Repo transaction	18,318,128,048		18,318,128,048	<b>Division</b> Dhaka division Chittagong division	98,176,731,693 8,	909,013,813 27,038,949,	fis) 100ar 410 134,124,694,916 320 42,171,683,024	Software <b>Total cost</b> Accumulated depreciation	461,057,113 7,925,861,309	432,406,833 7,759,169,363	457,837,010 7,865,317,567		10 Non-banking The Bank was	assets awarded absolute ov		
Ot	hers (investment in other that propriate bonds 6.2.1	-	540,000,000			Sylhet division Rajshahi division Khulna division	988,551,646 5.	70,733,384 1,000,634, 30,659,259 1,006,532, 58,295,128 1,597,891,	1541,071,367,5381762,525,743,0816012,566,186,729	Accumulated deprediation and amortisation Written down value at 31 December		(1,805,012,609) 5,954,156,754			court under se (carrying value	awarded absolute ov ection 33(7) of the A e of which was Tk. I valuation firm. Val	Artharin Adalat Ac 134.02 million as o	on reporting da
Orc Fur unc	linary shares & Mutual ids (MFs) - quoted and 6.2.2 juoted	4,422,500,985	540,000,000 4,079,215,993	2,677,446,475		Rangpur division Barisal division Mymensingh division		- 438,838, - 223,210, - 905,576,	710 438,838,710 458 223,210,458 375 905,576,375	* Building under construction repr head office building located at 100 lands of the bank and is classified	), Gulshan Avenue,	Dhaka and other :	small establishme	nts on different		as reserve against n	on-banking assets. Entitlement	s. Following are
	nmercial paper 6.2.3	233,000,000 6,625,500,985	4,619,215,993	233,000,000 4,880,446,475	3,128,020,635		129,330,946,525 13,2	443,508,102 41,452,846,	Figures in Taka	that so the bank and is classified that future economic benefit asso depreciation of the asset will comr Details of the fixed assets are pre	ciated with the ass nence from the date	et will flow to the when it is availab	e entity in near fu	iture. However,	Safa Garments Ltd *	<ul> <li>Assets details</li> <li>18 decimal of land</li> <li>Tejgaon, Dhaka</li> <li>12 Katha of Land, Tej</li> </ul>	Date 18 Jan 2005	
Tru Un Sul	ist Bank Subordinated Bond ited Commercial Bank pordinated Bond	20,000,000 500,000,000	40,000,000 500,000,000	20,000,000 500,000,000			Note Consolidated 2017 ration of loans and advances include	2016 2017 uding bills purchased and	nk (solo) 2016 discounted	8.a Group entity-wise consolidated f Eastern Bank Limited (Parent)	ixed assets 5,922,614,795	5,940,093,948			Innovative Computer Ltd.	Dhaka 11.25 Decimal of Lar Dhaka	2007 nd, 7 Jun 2007	262,000
Jan M'I SIF	uuna Bank Subordinated Bond IBL Subordinated Bond BL 2nd Mudaraba	400,000,000 300,000,000 250,000,000	:	400,000,000 300,000,000 250,000,000	:	Corporate Offshore Banking Unit (OBU Commercial	110,443,092,529 85,1 26,545,088,605 26,4 13,243,508,103 10,1	92,645,429 102,785,857, 128,944,651 26,545,088, 90,003,581 13,243,508,	920 86,040,026,237 605 22,563,610,186 102 10,190,003,581	EBL Securities Limited EBL Investments Limited EBL Finance (HK) Limited	31,359,884 1,068,581 952,919	12,307,329 1,053,768 701,709			North American Computer Dynamics and ors.	6.5 Decimal of Lan Tejgaon, Dhaka		31,600,000
St	ıbordinated Bond andard Bank ıbordinated Bond	500,000,000 1,970,000,000	540,000.000	500,000,000	-	Consumer (Retail & Small) Executives & staffs	1,564,620,125 1,5 191,684,535,441 156,		079 31,696,992,551 125 1,593,054,982 831 152,083,687,536	EBL Asset Management Limited	1,099,656	701,709 - 5,954,156,754			Steel Ind. Ltd. Computer	82.98 Decimal of L Chittagong 0.14 acres of Land, Sabuibagh Dhaka		- 9 1,696,000
Q	rdinary shares & Mutual Fund uoted shares & MFs uoted shares (contor wise)					7.b.8 Loans & advances (as catego Inside Bangladesh Continuous Ioan (CL-2) Consumer finance		37,850,028 4,767,081,	404 4,430,275,247	Less: Inter company elimination Total	5,957,095,835	- 5,954,156,754			Ltd.	Sabujbagh, Dhaka 28.03 Deimal of lai Mirpur, Dhaka		1,904,495
B N	<b>puoted shares (sector wise)</b> anks IBFIs	573,360,154 694,815,643	536,909,376 1,012,189,174	212,020,889 289,493,824	454,774,533	Small & Medium Enterprise (SME) Loans to BHs/MBs/SDs	3,618,697,521 3,2		521 3,281,726,793	9 Other assets Income generating Investment in subsidiary-EBL Securities Limited 9.1			1,967,400,000	1,967,400,000	Royals Paper Store Sabbir	106.50 Decimal of La Dhaka 6 Decimal of Land, M	2009 irpur, 10 May	7,727,000 600,000
1	Insurances Fuel & power Chemicals & pharmaceuticals	147,348,527 653,286,147 421,098,632	40,767,599 478,962,580 386,151,325	51,351,216 386,053,785 179,182,477	28,376,197 215,465,839 240,833,699	against shares Other corporate loans	6,937,296,405 5,0	45,213,340 6,937,296,	493         935,261,972           405         5,980,475,312           823         14,627,739,324	Investment in subsidiary-EBL Investments Limited Investment in subsidiary-EBL			299,999,900	299,999,900	Ahmed Tri Angle Trading	Dhaka 0.33 Acres of Land, S Dhaka	2007	
Ċ	harmaceuticals ement & ceramics ngineering tthers	20,242,517 213,900,985 438,822,099	12,174,896 28,242,890 233,622,087	3,449,440 87,849,698 277,330,588	3,449,440 19,450,469 101,249,378	Demand loan (CL-3) Small & Medium Enterprise (SM Corporate loans		11,217,853 5,740,198, 48,471,043 80,846,689,	072 5,011,217,853 791 67,948,471,043	Finance (HK) Limited 9.3 Investment in subsidiary-EBL Asset Management Limited 9.4			14,779,352 249,999,900	14,779,352 49,999,900	Associates Unicorn Bangladesh	16.5 Decimal of La Dhaka	and, 22 Nov 2007	15,000,000
1	Mutual Funds (MFs): EBL sponsored Mutual Funds: EBL First Mutual Fund	<b>3,162,874,704</b> 61,826,726	2,729,019,927 103,185,000	1,486,731,917 61,826,726		Term loan (CL-4) Consumer finance (including	86,586,887,863 72,9	59,688,896 86,586,887,	863 72,959,688,896	Trading Right Entitlement Certificate (TREC) of DSE Trading Right Entitlement	553,800,000 201,500,000	553,800,000 201,500,000			Ltd. HM Yunus	1.84 Acres of Land Gazipur		55,700,000
	EBL NRB Mutual Fund First Bangladesh Fixed Income Fund	252,654,042 756,731,742	250,973,470 750,000,000	250,973,470 750,000,000	250,973,470 750,000,000	staff, other than HF) Housing Finance (HF) Small & Medium Enterprise (	1,907,520,809 1,5 5ME) 16,988,431,650 13,5	13,248,291 1,907,520, 96,367,043 16,988,431,		Non income generating Receivable from subsidiaries 9.7			- 17,494,671	- 213,833,968	*After expiry of 2013) the Peri	f initial 7 years period o k was granted extensio	of holding in 2012 as	s allowed by the B
	Mutual funds - others Cotal Quoted shares & MFs	116,903,821 1,188,116,331 4,350,991,035	186,241,126 1,290,399,596 4,019,419,523	91,404,412 1,154,204,608 2,640,936,525	166,970,000 1,271,128,470 2,556,224,165	Corporate loans Short term agri credit and	46,863,165,595 39,1		595 39,189,944,143	Stock of stationeries Stamps on hand Advance to staff for expenses 9.8	13,162,729 7,232,388 754,509	12,624,241 3,382,597 1,484,658	13,162,729 7,185,688 754,509	12,624,241 3,371,397 1,484,658	that extended p possession and	eriod, the Bank again a dispose the property a	applied to BB for extension as possible.	tension but BB adv
Sh	nquoted shares & MFs ares	71,509,950 71,509,950	59,796,470 <b>59,796,470</b>	36,509,950 <b>36,509,950</b>		microcredit (CL-5) Short term agri credit Outside Bangladesh		02,220,182 5,045,967, 12,220,182 5,045,967,	715         2,102,220,182           715         2,102,220,182	Security deposits-govt. agencies Interest, fees and dividend receivables	12,080,611 711,849,403	6,934,714 628,557,273	6,004,564 1,163,352,334	6,494,714 776,972,929	million and Tk.	Bangla Union Steel In 1.55 million respective r rest of the propertie	vely and derecognised es, EBL has obtained	ed those propertie d time extension i
&	otal ordinary shares MFs (quoted and nquoted) at cost	4,422,500,985			2,588,020,635	Loans, cash credits, overdraf Total	191,684,535,441 156,	371,334,810 184,027,300,		Sundry receivables 9.10 Advance rent Prepayments and advance 9.11	648,239,642 324,847,799 937,051,222	480,080,667 309,150,611 654,623,283	642,686,162 323,730,799 931,364,350	443,006,103 306,458,786 654,196,868	recovered again value of NBA m	L has published gene nst rest of the NBAs d ninus Reserve against 1	luring 2017. The Ban NBA) to avoid any fu	nk has maintaine
	Market value of shares & MFs (a Quoted shares & MFs	543,923,648	615,946,782	199,209,434		7.b.9 Security/collateral-wise concer Collateral of movable/ immovable assets		cluding bills purchased an 79,681,784 62,252,842,		to vendors 9.11 Deferred tax assets (net off liabilities) 9.12 Other assets of subsidiaries 9.13	1,130,283,018 1,079,685,432	937,110,774 243,633,584	1,130,283,018	937,110,774	taking absolute The carrying indication of i	possession and/or sell value of NBAs are r impairment. As per l	ling the same. reviewed at each rep latest valuation repo	eporting period port by independ
( H		750 (74 0/5	1.036,710,147	358,784,926	392,109,623 17,679,448	<ul> <li>Local banks and financial institutions guarantee</li> </ul>	6,542,742,777 3,6	71,150,925 6,542,742,	777 3,671,150,925	:		4,032,882,402	0,700,197,976	3,007,733,590		594 million and for		
	Banks NBFIs Insurances Fuel & power Chemicals & pharmaceuticals	750,674,265 114,030,927 553,196,136 409,881,627	25,932,939 439,515,710 399,621,103	38,819,025 336,372,999 190,201,408	179,686,718	Government guarantee Foreign bank guarantee	213,679,665 4	50,818,892 213,679, 95,045,592 11,229,348,		9.a Group entity- wise consolidated Eastern Bank Limited (Parent)		5,687,733,590				e properties the ban As awarded to the B	ik avoided any upwa ank under section 3	

			Figures in Taka
Consol		Bank (	
17 ,090,281	2016 2,725,285,287	2017 1,437,740,619	2016 1,211,599,471
,718,528	1,055,036,376	1,022,718,528	1,055,036,376
,808,809	3,780,321,663	2,460,459,147	2,266,635,847
ng Started	Lock in period	Lock in expiry	
gust 2009	10 years	18 August 2019	
May 2011	10 years	22 May 2021	
arch 2012	10 years	18 March 2022	
inds are u	nder lock-in statu	is for 10 years from	n the date of
83,000,000 50,000,000		83,000,000 150,000,000	-
3,000,000		233,000,000	-
tments			
3,726,000 56,595,635	2,485,100	3,726,000 1,166,595,635	2,485,100
79,730,715	12,199,041	2,779,730,714	12,199,041
	7,432,202,282	6,047,817,114	5,941,006,924
92,871,622	7,271,900,617	7,099,120,953	
63,953,700	8,221,042,101	7,263,953,699	7,271,900,617 8,221,042,101
,998,625	22,939,829,141	24,360,944,115	21,448,633,783
1,389,665	137,473,558,900	163,974,017,428	137,051,246,091
3,145,776	18,897,775,910	20,053,283,403	15,032,441,445
4,535,441	156,371,334,810	184,027,300,831	152,083,687,536
d advanc	es		
	152,083,687,536		
76,590,058 )3,665,672	1,294,701,118 182,873,663		
39,862,373	3,865,334,465		
00,000,000	-		
47,418,934 62,883,493)	157,426,596,782 (1,055,261,972)		
84,535,441			
		147,673,004,368	
164,458,356 713,144,762	188,458,068 15,796,864,111	164,458,356 16,136,554,704	188,458,068 14,439,289,330
754,273,158		163,974,017,428	137,051,246,091
2,883,493)	(1,055,261,972)	-	-
91,389,665	137,473,558,900	163,974,017,428	137,051,246,091
887,356,289 165,927,114	14,971,542,046 60,899,399	19,887,356,289 165,927,114	14,971,542,046 60,899,399
		20,053,283,403	
939,862,373	3,865,334,465	-	-
	18,897,775,910		15,032,441,445
e basis of th 728,391,305	e residual matur 513,373,087	ity grouping) 728,391,305	513,373,087
537,324,110	2,297,489,045	3,408,469,110	2,297,489,045
312,732,767	8,117,282,001	6,285,755,767	5,218,820,581
610,978,592	5,683,165,928	5,746,093,592	4,893,557,554
803,719,002	2,286,465,849	3,884,573,629	2,109,201,178
93,145,776	18,897,775,910	20,053,283,403	15,032,441,445
nd advance:	s including		
5 102	E 21/ 0/ / 02 -	4 705 100 10-	E 21/ 0// 02/
35,103,419 37,012,620	5,316,966,920 12,474,095,586	4,735,103,420 10,210,931,275	5,316,966,920 12,474,095,586
06,265,205	25,027,760,979	30,530,494,242	24,605,448,170
66,364,851	57,571,542,698	69,410,982,549	53,706,208,233
773,331,073	50,598,195,066	60,773,331,072	50,598,195,066
366,458,273	5,382,773,561	8,366,458,273	5,382,773,561
		184,027,300,831	152,083,687,536
gnificant co atives and o	ncentration thers		
utives and o			
-	-	-	-
15,383,585	16,233,480	15,383,585	16,233,480
549,236,540	1,576,821,503	1,549,236,540	1,576,821,503
608,999,954	119,016,781,914	139,951,765,344	114,729,134,641
,510,915,362	35,761,497,913	42,510,915,362	35,761,497,912
,084,535,441	156,371,334,810	184,027,300,831	152,083,687,536
tended to any	customer exceedir	ng 10% of the Bank	's total capital)
ion)		104,53	68,586 9 19
		71	
		non funded facilitie the bank as at 31 De	s) to each customer cember 2017
		purchased and d	
31,212,435,47	75 25,952,035,63	37 31,212,435,42	75 25,952,035,637
4,740,874,97			
1,988,913,57	72 1,813,979,08	32 1,988,913,52	2 1,813,979,082
8,800,207,17	77 2,391,560,78	3,800,207,12	2,391,560,786

Image of the second s					
101/1         201/2 <th< td=""><td>Note -</td><td>Consolid</td><td>ated</td><td></td><td>Figures in Taka Dlo)</td></th<>	Note -	Consolid	ated		Figures in Taka Dlo)
emment bands order-cation charges)         13.403,094.219         10.316,684.365         13.403,094.219         10.316,684.365           single state of lease S					
end end indextor9.0747.078 10.204.94.719.0124.02.04 80.713.40.016.0373.94.07 10.204.70.016.0373.94.07 10.204.70.016.0373.94.07 	of other banks ernment bonds	-	-	-	-
Jubication rules of loads 24 stores         Jubication rules of loads 24 stores         Jubication rules of loads 24 stores           at A method Accounts (NAL)         4055 300.000         505 5727 27         4257 300.000         5205 5727 27           at Method Accounts (NAL)         4055 305 600         1208 585 600         1208 585 600         1208 585 600           at Method Accounts (NAL)         105 427 275 40         1208 505 787 27         127 300 200 200         1208 505 787 27           at Method Accounts (NAL)         1208 525 600         1208 505 787 27         <					
Alection action of Josus & advance         Just 2000         3.0372 (2010)	othecation charges)				
and is Metrion Accounce standard behavior bandard bandband bandard bandband bandband bandard bandard bandard bandard bandard bandard ba	sification status of loans & ad				
HS,98275608         HS,98275607         HS,9827567         HS,9827577         HS,98		180,535,456,606	146,963,549,657	172,905,059,956	142,888,838,654
Subsci 2012 binal of the standard difficient of the standard difficient of the standard	ial Mention Accounts (SMA)				3,505,787,270
ubrid         23976581         20966513         20976581         20966513         209765813         20966513         2097658	ssified/NPL				
1         1.432,718,710         1.430,842,201         1.400,230,781         1.240,000,531         1.240,840,730,841         1.240,840,730,841         1.240,840,730,847,372           1         1.91,645,5544         1.82,71,334,80         1.844,027,306,811         1.250,840,847,327           1         1.91,645,5544         1.82,71,334,80         1.844,027,306,811         1.250,840,847,327           1         1.91,64,927,110,412         1.91,64,927,100,411         1.91,64,927,100,411         1.91,64,924,912           1         1.91,67,112,715,71         1.91,84,927,200,41         1.92,65,928         1.31,64,911,90,66,931           1         1.91,92,71,927,92         1.91,92,929         1.60,67,036,921         1.92,65,920         1.91,65,920,920         1.91,65,920         1.	oubtful	259,765,813	280,664,510	259,765,813	280,664,510
Image         Image <th< td=""><td>7.b.11</td><td>4,627,158,710</td><td>4,308,942,901</td><td>4,600,320,750</td><td>4,096,006,631</td></th<>	7.b.11	4,627,158,710	4,308,942,901	4,600,320,750	4,096,006,631
nenger of classified bank 8 2.41% 2.76% 2.50% 2.69% 2.60% 2.60% 2.6					
amount opported under SMA scappy includes certain han accounts with an agregate ontunding (A)300 million as 10 December 2016 with bit opported as disified as at 10 December 2016 with bits scent opported as disified as at year end on the biss of stay order from the Honorabic High Court sion of the Suprem Court of Bangladekh A at year end 2017, an agregate anomator TR 1, 1370 of an (TL 1, 1383.16 million in 2016) has been kept as specific provision gains required provision (TL 1, 2370) and (TL 1, 1383.16 million in 2016) has been kept as specific provision gains required provision (TL 1, 2370) and the Suprem Su	entage of classified loans &				
see reported as classified as it year- end on the bais of stay order from the Honorable High Court (T, 1, 337, 60 on (TE, 1, 1, 337, 60 on (TE, 1, 337, 70 on (TE, 1,		category includes c	ertain loan accou	nts with an aggreg	ate outstanding
sion of the Supreme Court of Bangladesh. As at year end 2017, an aggregate amount of Tk. 1,373.00         TK. 1,083.100         maggregate amount of Tk. 1,373.00           74 million if all those accounts are considered as balf/bss.         memory of Calculation and the Supreme Calculation of Tk. 1,373.00         3,253,539.623         3,253,539.623         3,223,359.00           1000 million if all those accounts are considered as balf/bss.         3,253,539.623         3,223,359.00         3,253,539.623         3,223,359.00           1010 million if all those accounts are considered as balf/bss.         4,000,530,750         4,000,500,750         4,000,500,750         5,324,850,750,750         5,324,850,770,713,73         5,324,850,770,713,73,740,713         5,324,850,770,713,730,713,232					
2.4 million fail those account are considered as balf.os.         million fail those account are solved.os.         million fail those acco	sion of the Supreme Court of	Bangladesh. As at y	rear end 2017, an	aggregate amount	of Tk. 1,837.60
a 1000 balance insig balanc	7.42 million if all those accoun	its are considered a	s bad/loss.	n against required	provision of 1 k.
2433323819         (2.189.6492.40)         (2.292.2550)         (3.189.6492.40)           sures take for recovery of classified loans and advances:         (4.00.30750         (4.00.006.63)           sures take for recovery of classified loans and advances:         (4.00.30750         (4.00.006.63)           ming SMS, letters and reminders to costomers.         (4.00.30750         (4.00.006.63)           singing separatize and reminders to costomers.         (4.00.30750         (4.00.006.63)           singing separatize and reminders to costomers.         (4.00.30750         (4.00.006.75)           singing separatize and reminders to concortino interimicary delingent account.         (4.00.30750         (4.00.006.75)           singing separatize and reminders to comportino interimicary delingent account.         (5.00.006.71)         (5.00.006.71)           singing separatize and settlement.         (5.00.006.71)         (5.00.006.71)         (5.00.006.71)           separation and valver of inters for comporting settlement with approval from comporting termination in the interimary of the singit and and training the singit and advances of the Bah.         (5.00.006.71)         (5.00.006.71)         (5.00.006.71)           set and advances of the singit and training the si	ning balance	4,308,942,901			
ing balane1012.027,155,704.089,942,004.009,0320,704.090,006,031surget special decision bar waresImage special decision bar ware					3,022,330,871 (3,189,649,244)
Bank in general takes following steps to recover its classified loans and advances:         anging specialized recover term for holding discussion with customers to excover the loans and advances:         tagging specialized recover term for holding discussion with customers to excover the loans and advances:         tagging specialized recover term for holding discussion with customers to excover the loans and advances:         tagging specialized recover term for holding discussion with customers to excover the loans and advances:         tagging specialized recover term for holding discussion with customers.         tagging specialized recover term for the loans and advances:         tagging specialized recover term term special recover term special recover term term special recover term term of the loans and advances:         tagging specialized recover term term special recover term spe	ing balance 7.h.11a	4,627,158,710	4,308,942,901	4,600,320,750	4,096,006,631
ning SNS, letters and reminders to customes:         apging specialised recovery team for holdection from interimetry delinquent account:         using ing operative team for collection from interimetry delinquent accounts:         Ning reportseo: on hypothecated whicks/mortgaged properties:         Nipposl (concalment of security through action)         Stating reportseo: on hypothecated whicks/mortgaged properties:         Nipposl (concalment of security through action)         Stating reportseo: on the security through action on the security of the security interest of concomplies settlement with approval from competent authors:         resource action of interest of concomplies settlement with approval from competent authors:         settlement of action of the settlement with approval from competent authors:         settlement of action of the settlement with approval from competent authors:         settlement of action of action of action of the settlement with approval from competent authors:         settlement of action					
ngoing specialized recovery team for holding discussion with customes to recover the laws and advances. singing dis collection agency (third party) and/or In-house runner to expedite recovery. King repossession of hypothecated vehicle/mortgaged properties. Bypoall/encadment of security through autons. Exclusion and varie of interest for compromise stellment with approxed from compretent authorits. Exclusion and varie of interest for compromise stellment with approxed from compretent authorits. Exclusion and varie of interest for compromise stellment with approxed from compretent authorits. Exclusion and varies of interest for compromise stellment with approxed from compretent authorits. Exclusion and varies of interest for compromise stellment with approxed from compretent authorits. Exclusion and varies of interest for compromise stellment with approxed from compretent authorits. Exclusion and varies of the Bank interest and trading r é celible oil refinery s, fisheries & lishers of 2,268,871 0.006% 1,263,17 0.016% 20,61,467 0.045% 22,266,271 0.06% 20,61,467 0.045% 22,266,271 0.06% 20,60,20,79 0.000% 20,77,411,289 1,005,093,219 0.243% 126,500,738 4.07% 20,600,200,79 0.000% 20,77,411,288 20,600,200,79 0.000% 20,77,411,288 20,600,200,79 0.000% 20,77,411,288 20,600,200,79 0.000% 20,77,411,288 20,600,200,79 0.000% 20,78,400 20,600,200,79 0.000% 20,77,411,288 20,600,200,79 0.000% 20,77,411,268,411,267,00,88 20,600,411,267,012,51,530,54,982 1,564,620,125 1,593,054,982 1,564,620,125 1,593,054,982 1,5			s classified loans	and advances:	
ingaing esparate team for collection from interim/early definquent account.           king reposession of hypothecated vehicles/mortgaged properties.           king reposession of hypothecated vehicles/mortgaged properties.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement with approval from competent autors.           Risking teap method interest for componies settement.           marecial and trading representation.         2012 for dottement of dottement approval.           Risking teap method interest for componies settement.         165,706,162 for dottement approval.           Risking teap method interest for componies settement.         165,706,162 for dottement approval.           Risking teap method interest for componies settement.         165,706,162 for dottement approval.           Risking teap method interest for componies settement.         166,706,072,80 for dottement approval.           Risking teap method interest fo	•		on with customers to	o recover the loans a	nd advances.
king reported in a security it mough auxilon. Stafing legal proceedings and settine it. Barbar Stafing legal proceeding and setting it. Barbar Stafing legal	Engaging separate team for coll	lection from interir	n/early delinquen	t accounts.	
Name         Name <th< td=""><td></td><td></td><td></td><td></td><td>overy.</td></th<>					overy.
Taking leap oncoredings and settlement.         Reporting to central bank.         tescheduing and varier of interest for compromise stellement with approval from competent authority.         synthesis and varier of interest for compromise stellement with approval from competent authority.         synthesis and varier of interest for compromise stellement with approval from competent authority.         synthesis and varier of interest for compromise stellement with approval from competent authority.         synthesis and the synthe and the synthesis and the synthesynthesis a			5ageu properties.		
sected units down on the set of construction with a proval from competent autority is a section of the bank proval from companies and from competent autority is a section of the bank proval from companies and from competent autority is a section of the bank proval from companies and from companies and from provision is created from provision is created autority of the debrors provision is created autority of the debrors provision is created autority of the debrors provision is created from provision is created autority of the debrors provision is created autority of the section provision is created autority of the debrors provision is created autority of the section provision is created autority of the debrore provision is created autority of the section provis	Taking legal proceedings and s				
2017         2016           10         2016         2016           10         2016         2016           10         2016         2016					
2017         2016           Take         %           Take         %           Take         %           None learning unit of the start summer of all start summer of the start			nent with approval	from competent aut	hority.
nes segmet-vise clasified Joan & advances of the Bank sorate hore Banking Unit unrerial marrer	-	201		201	
Sporte         2,281,422,911         49.59%         2,180,864,741         55.24%           Immercial         1,477,866,706         52.13%         1,577,401,758         38.51%           summer         440,031,318         18.28%         337,740,1758         38.51%           stry-wise concentration of classified loans & advances of the Bank         stresse concentration of classified loans & advances of the Bank           stry-wise concentration of classified loans & advances of the Bank         1,808,901,477         9.32%         1,651,708,162         40.32%           st each products         2,768,871         0.06%         1,619,615         0.00%           vindia graments industry         1,808,901,477         9.32%         1,652,770         5.56%           14 steel products         2,762,1685         11.47%         77,181,769         17.52%           14 steel products         116,678,657         2.54%         355,666,107         2.38%           port & communication         116,678,657         2.54%         355,666,125         8.69%           ngh NGO         2.597,933,14         9.96%         380,004,600         9.28%           4.600,320,750         100.00%         4,696,202,60         4,267,02,860           bebro security marker oneradit         176,522,600         4,267,70,28		s & advances of the l			%
Imercial         1,477,866,706         32,13%         1,577,401,758         38,51%           sumer         341,031,138         18,28%         3377,401,758         3357,401,328         82,55%           stry-wise concentration of classified loans & advances of the Bank         4600,320,750         100,00%         4,096,006,631         100,00%           stry-wise concentration of classified loans & advances of the Bank         1,808,901,477         99,32%         1,611,615         0.04%           stry-main industry is a key to communication if le wise products er & fuel up to key to communication if le wise products and the key to communication if le Key to communication if le 678,677         2,54%         337,740,132         82,25%           yand agarments industry breaking industry of the key to communication if le 678,677         2,54%         366,907,740,132         82,25%           146,413,305         3,18%         155,800,002         3,83%         155,800,002         3,83%           116,678,677         2,54%         366,907,740,132         82,52%         30,004,002         3,83%           140,413,305         3,18%         156,800,002         3,83%         318%         366,900,74%         2016         2017         2016           wise train addition to severally wise train addition to severally and the bank or any of the bank or any of the bank or any of the cobors         1,564,620,125		2,281,422,911	49.59%	2,180,864,741	53.24%
4.600,320,750         100.00%         4.096,006,631         100.00%           stry-wise concentration of classified loans & advances of the Bank         Immercial and trading in the server of the Bank in the server of the Bank in the bank is fully server of the Bank in the server of the Bank is may there server of the Bank in the server of the Bank in	nmercial				
and rading r & edible oil refinery s, fisheries & livestock       1,808,901,477       9.3.2%       1,651,708,162       40.3.2%         s, fisheries & livestock       2,768,871       0.0.6%       1,1651,708,162       40.3.2%         tronics goods       2,768,871       0.0.6%       1,165,615       0.0.1%         tronics goods       2,768,871       0.0.6%       1,165,615       0.0.1%         treaking industry space & communication & micro credit upils NGO       10,056,632,329       22,82,84       166,907,738       40.7%         treaking industry a field constant devices       1,06,78,657       2.5.4%       335,665,152       8.68%         tomic redit wigh NGO       0.00%       15,970,590       0.03%       2.016       2017       2016         The considered good in respect thich the bank is fully secured       178,293,613,527       145,554,649,954       170,656,378,917       141,267,002,680         Posterios considered good for which shack holks no other security the seconsidered good of or which and holks no other security the seconsidered good and region       4,766,722,600       4,427,702,866       4,766,722,600       4,227,702,866         Posterios considered good and region         Posterios considered good and region       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982	sumer	41,031,133 4,600,320,750			
	ıstry-wise concentration of cl		lvances of the Ba		
r & edible oil refinery (1.353,791 0.25% 7.445,317 0.7% 7.455,317 0.7% 7.455,317 0.7% 7.455,317 0.7% 7.455,317 0.25% 7.445,317 0.7% 7.455,317 0.25% 7.445,317 0.7% 7.455,317 0.25% 7.445,317 0.7% 7.455,317 0.25% 7.445,317 0.25% 7.445,317 0.25% 7.445,317 0.25% 7.445,317 0.25% 7.445,317 0.25% 7.445,317 0.25% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.445,317 0.25\% 7.4	mercial and trading	1,808,901,477	39.32%	1,651,708,162	40.32%
tronics goods viduals ymade garments industry hymake garments in hymake hymake garments in hym	r & edible oil refinery	11,353,791	0.25%	7,145,317	0.17%
Image garments industry breaking industry alk steel products er & fuel sport & c-communication is mills         1.095,693,239 $23,82\%$ 1166,907,738 $4.07\%$ alk steel products er & fuel mills         527,621,65         11.47%,699         17.52%           alk steel products er & fuel mills         1.065,603,239         23.82%         1166,907,738         40.75%           sport & c-communication is mills         1.065,605,67         2.54%         355,566,152         8.68%           generation         165,430,293         3.60%         200,547,23         6.64%           generation         165,430,293         3.60%         200,566,33         100.00%           yets         4.600,320,750         100.00%         4.096,006,631         100.00%           stress         4.600,320,750         100.00%         4.096,006,631         100.00%           bets considered good in respect hich the bank is fully secured ebts considered good in respect hich the bank is on security than ebts resonal security of the horney cartistin addition to errore paries in addition to erro	tronics goods	20,761,467	0.45%	22,766,237	0.56%
breaking industry la & steel products er & fuel la & steel products er & fuel er & fuel la & fuel fuel steel and holds no other security han holds no fuel security er & fuel brank for any offic er & offic bank or any offic it or in ase of private panies as methers. Maximum total amount of it or in case of private panies as methers. Maximum total amount of it nees, including temporary nees, including temporary nees made at any time information in respect information in res	viduals	246,704,651 1,095,693,239	5.36% 23.82%	337,740,132	8.25% 4.07%
er & fun <sup>1</sup> sport & e-communication ile mills & micro credit ugh NGO trs Source trs NGC $\frac{165,430,293}{20,550}$ $\frac{165,430,293}{3,60\%}$ $\frac{15,970,590}{270,548,723}$ $\frac{165,430,293}{3,60\%}$ $\frac{15,970,590}{270,548,723}$ $\frac{165,430,293}{3,60\%}$ $\frac{15,970,590}{270,548,723}$ $\frac{100,00\%}{4,096,006,631}$ $\frac{100,00\%}{4,000,300,750}$ $\frac{100,00\%}{4,000$	breaking industry	527,621,685	11.47%	717,817,699	17.52%
life mills       165,430,293 $3.60\%$ 270,548,723 $6.61\%$ wincor credit       0.00%       15,970,590 $0.39\%$ ers $457,993,314$ $9.96\%$ $380,04600$ $9.28\%$ wincor credit $15,970,590$ $100.00\%$ $4,096,006,631$ $100.00\%$ wincor credit $100.00\%$ $4,096,006,631$ $100.00\%$ $4,096,006,631$ $100.00\%$ wincor credit $100.00\%$ $4,096,006,631$ $100.00\%$ $4,096,006,631$ $100.00\%$ wincor credit $100.00\%$ $4,096,006,631$ $100.00\%$ $4,096,006,631$ $100.00\%$ wincor credit $120,2017$ $2016$ $2017$ $2016$ $2017$ $2016$ wincor credit $178,293,613,527$ $145,554,649,954$ $170,636,378,917$ $14,267,002,680$ wincor credit $4,766,722,600$ $4,427,702,866$ $4,624,199,314$ $6,388,981,990$ $8,624,199,314$ $6,388,981,990$ bets considered good and red wincors or eraded. $115,64,520,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$	er & fuel		3.18%	156,800,802	3.83%
ugh NGO         159,0930         159,0930         0.3990         0.3980         0.3990         0.3290         0	ile mills	165,430,293		270,548,723	
4600,320,750 $100.00%$ $4.096,006,631$ $100.00%$ Figures in Take           Note         Consolited Bank (Solo) $100.00%$ $2017$ $2016$ $2017$ $2016$ totular of loans and advances           bits considered good in which ank holds no other security hus holds no other security bank holds no other security bank holds no other security bank holds no other security of the dbtors. $147,66,722,600$ $4,427,702,866$ $4,766,722,600$ $4,427,702,866$ both sduers log of an other security holds a security of the dbtors. $8,624,199,314$ $6,388,981,990$ $8,624,199,314$ $6,388,981,990$ both sduers log of an other security hold holds no other security hold helds no no provision is crated. $15,64,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,620,125$ $1,593,054,982$ $1,564,62$		-			
Vote         Consolidated         Bank (Solo)           2017         2016         2017         2016           ticulars of loans and advances         2016         2017         2016         2017         2016           bits considered good in respect hich the bank is fully secured bits considered good and red by the personal security of the other security of the bars or more parties in addition to personal security of the bars or more parties in addition to remore parties in the bank or any of exist optimizers or magers or officers of the bank is in which the directors agers or officers of the bank res, including the portod res, including the portod res and retures.         1,564,620,125         1,593,054,982         1,564,620,125         1,593,054,982           1,564,620,125         1,593,054,982         1,564,620,125         1,593,054,982         1,564,620,125         1,593,054,982	ers				
Note         Consolidated         Bank (Solo)           2017         2016         2017         2016           2018         2016         2017         2016         2017         2016           ticulars of loans and advances         2016         2017					
2017         2016         2017         2016           itclars of loans and advances         2017         2016         2017         2016           ticlars of loans and advances         178,293,613,527         145,554,649,954         170,636,378,917         141,267,002,680           bets considered good and rewhich the desconsidered good and red by the personal security of the debtors. Postnal	Noto	Consol	idated		
bits considered good in respect hich the bank is fully secured bets considered good for which hank holds no other security than lebtor spersonal security of the personal security of the personal security of the bank or any of he of the bank or any of entite just persons.178,293,613,527 (4,27,702,866145,554,649,954170,636,378,917141,267,002,8864,766,722,6004,427,702,8664,766,722,6004,427,702,8664,766,722,6004,427,702,8664,850,910,9008,624,199,3146,388,981,9908,624,199,3146,388,981,9904,862,192,314156,371,334,810184,027,300,831152,083,687,3364,853,951,9011,564,620,1251,593,054,9821,564,520,1251,593,054,9821,564,620,1251,593,054,9821,564,620,1251,593,054,98			2016	2017	2016
hich the bank is fully secured eleven of the second of a which iterest as affectors or engers or officers of the bank or any of the either sortanger or officers of the bank are interests as clores, partners or managing and entary iterest as a drectors of the bank have esta as a dractors and eat any time or differences. Including the portod area official comparises and the second of a clore to a clore clore of the second of the secon					
ank holds no other security than bets considered good and red by the personal security of rome parties and addition to bets adversely classified; from the bank have interest as a companies an methers.4,766,722,600 4,427,702,866 4,827,1734,8104,766,722,600 4,827,1734,8104,427,702,866 4,824,199,314 4,888,981,9904,277,702,866 4,824,199,314 4,888,981,9904,277,702,866 4,888,981,9904,524,199,314 4,888,981,9904,888,981,990 4,888,981,9904,628,88,981,9904,628,88,981,9904,622,1736,8104,427,702,866 4,888,981,9904,642,7,308,831 4,888,981,9901,22,888,981,9904,622,858,9144,926,92,9174,626,93,92,914,660,33,2074,926,906,06,31<	hich the bank is fully secured	178,293,613,527	145,554,649,954	170,636,378,917	141,267,002,680
lebor's personal security of between the personal security of the debtors. The personal security of the debtors. The personal security of the debtors of the bank to rany of the personal security of the debtors of the bank to rany of the persons. Debts due by companies and same persons. Debts due by companies and the persons. Debts due		4,766,722.600	4,427,702.866	4,766,722.600	4,427,702.866
red by the personal security of the debtors.       8,624,199,314       6,388,981,990       8,624,199,314       6,388,981,990         bebts adversely classified; for hon provision is created.       191,684,535,441       156,371,334,810       184,027,300,831       152,083,667,536         bebts due by directors or ers of the bank or any of enther persons.       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         any other persons.       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         ators in which the directors or generally mores made at any time generes of the swerally or thy other persons.       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         neces, including the peroration of the swerally or thy other persons.       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         neces, including the peroration of the swerally or thy with any other persons.       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         at an other bank have essanted during the period e comparise or firms in which literctors of the bank have essa adirectors, partners or adiang agents or, in case of private parise as members.       9,060,056,051         uef on other banking companies       4,627,158,710       4,308,942,901       4,600,320,750       4,096,006,631         Decrease/increase of tistion (specific)       2,294,343,207 <td>lebtor's personal security</td> <td>, 22, 22,000</td> <td>,,. 52,000</td> <td>,,</td> <td>, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</td>	lebtor's personal security	, 22, 22,000	,,. 52,000	,,	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
or more parties in addition to mesonal security of the debtors.       6,524,199,014       6,586,961,990       6,524,199,014       6,586,961,990         bets adversely classified, for the no provision is created.       1	red by the personal security of	8 624 100 21 4	6 380 001 000	8 624 100 21 4	6 380 001 000
Debts adversely classified; for ch no provision is created.     191,684,535,441     156,371,334,810     184,027,300,831     152,083,687,356       ebts due by directors or est of the bank or any of n either pointly or severally any other persons.     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       Debts due by companies and s in which the directors rue or in case of private panies as members.     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       Maximum total amount of necs, including temporary necs made at any time on cas, granted during the period to ordicer sor firms in which necs, granted during the period e companies or firms in which iffed loans and advances:     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       approximation in respect of torm case of firms in which iffed loans and advances:     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       approximation in respect of torm other banking companies as affed loans and advances:     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       approximation in respect of torm other banking companies assified loans and advances:     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       approximation in respect of torm other banking companies     1,564,620,125     1,593,054,982     1,564,620,125     1,593,054,982       approximation in respect of torm other banking companies     4,627,158,710     4,308,942,901     4,600,320,750 <td>or more parties in addition to</td> <td>0,024,199,314</td> <td>0,268,981,990</td> <td>0,024,199,314</td> <td>0,268,981,990</td>	or more parties in addition to	0,024,199,314	0,268,981,990	0,024,199,314	0,268,981,990
191,684,535,441156,371,334,810184,077,300,83152,083,667,356etsb due by directors or ers of the bank or any of n either jointly or severally any other persons.1,564,620,1251,593,054,9821,564,620,1251,593,054,982bebts due by companies and is in which the directors be bank have interests as ctors, partners or managing angers or officers of tagers or officers of tagers or officers of the bank have inter severally or thy with any other persons.1,564,620,1251,593,054,9821,564,620,1251,593,054,982Maximum total amount of noces, including temporary neces, including temporary1,626,620,1251,593,054,982differences a differences a differences1,564,620,1251,593,054,9821,564,620,1251,593,054,982differences isite of some differences temporary1,564,620,1251,593,054,9821,564,620,1251,593,054	Debts adversely classified; for				
webs due by directors or ers of the bank or any of ne tither jointly or severally       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         1,504,620,125       1,593,054,982       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         1,504,620,125       1,593,054,982       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         1,504,620,125       1,593,054,982       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         nces, including temporary nnces, including temporary nces, including the period companies and advances:       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         1,504,620,125       1,593,054,982       1,564,620,125       1,593,054,982       1,564,620,125       1,593,054,982         nces, including temporary nces, including temporary nces, including temporary nces, including temporary nces, including temporary nces, including temporary nces, including temporary       1,662,170       4,627,158,710       4,308,942,901       4,600,320,750       4,096,006,631         Decreasel/increase of ision (specific)       2,594,343,207       1,826,806,114       2,594,343,207       1,826,806,114		191.684 535 441	156.371 334 810	184,027 300 831	152.083 687 536
n either pointly or severally 1,566,620,125 1,593,054,962 1,566,620,125 1,593,054,962 1,566,620,125 1,593,054,962 1,566,620,125 1,593,054,982 1,564,620,114 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 2,594,513,207		,- 0 1,0 00,771		,527,550,051	,,,,
any other persons. be bank have interests as it or in case of private panies as members. Maximum total amount of nuces, including temporary unces made at any time g the period to directors or agers or officers of the bank my of them either severally or ty with any other persons. Maximum total amount of naces, including the period e companies of members. Maximum total amount of naces, including the period companies of members. Maximum total amount of naces, including the period companies of members. ue from other bank have ests as directors, partners or aging agents or, in case of private paties as members. ue from other banking companies to or culted to income 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,343.207 1,826,806,114 2,594,543,207 1,8		1,564,620,125	1,593,054,982	1,564,620,125	1,593,054,982
s in which the directors bank have interest as a members. Waximum total amount of incess or officers of the above interest of the a	any other persons.				
he bank have interests as including temporary increases of the bank have interest. A set of the bank have interest of the bank have interest. Basified loans for which interest. A set of the bank have interest. Basified loans for which interest. A set of the bank have interest. Basified loans for which interest. Basified loans for bank have interest. Basified loans for which interest. Basified loans	s in which the directors				
to r in case of private panies as members. Maximum total amount of unces, including temporary unces made at any time ng the period to directors or agers or officers of the bank agers or officers of the bank agers or officers of the bank have est as directors of the bank have est for other banking companies as the doars of advances: astified loans for which interest/ thot credired to income Decrease/increase of ision (specific) hubble to the bank have est of the bank have est	ne bank have interests as		-		-
Maximum total amount of inces, including temporary nuces made at any time ng the period to directors or lagers or officers of the bank my of them either severally or ity with any other persons. Maximum total amount of nces, including the period e companies of mirms in which have therefore the bank have ests as directors, partners or aging agents or, in case of private parties as members. ue from other banking companies the doars and advances: lassified loans for which interest/ thot credited to income Decrease/Increase of 1,593,054,982	nt or in case of private				
nnces, including temporary ng the period to directors or agers or officers of the bank ny of then either severally or thy with any other persons. Maximum total amount of nces, including temporary nces, granted during the period a companies or firms in which lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies to credited to income field loans and advances: assified loans and		1,564,620,125	1,593,054,982	1,564,620,125	1,593,054,982
ng the period to directors or agers or officers of the bank my of them either severally or thy with any other persons. Maximum total amount of nces, including temporary nces, granted during the period e companies or firms in which incretors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies information in respect of isfiel loans and advances: asstified loans for which interest/ thot credited to income Decrease/increase of 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 ision (specific) Inount of written off debt 2,206,671,701 1,957,170,216	ances, including temporary	,,		,,	
ny of them either severally or thy with any other persons. Maximum total amount of nces, including temporary ncces, granted during the period e companies or firms in which lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies assified loans and advances: assified loans and advances: assified loans for which interest/ thot credited to income Decrease//increase of 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 ision (specific) hourt of written off debt 2,206,671,701 1,957,170,216	ng the period to directors or				
tly with any other persons. Maximum total amount of nces, including temporary nces, granted during the period c companies of mirms in which lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies tof ormation in respect of staffed loans and advances: assified loans for which interest/ advances: assified loans and advances: assified loans for which interest/ advances: assified loans for which interest/ advances: adv					
nces, including temporary nces, grated during the period c companies or firms in which lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies information in respect of sifed loans and advances: assified loans for which interest/ taot credited to income Decrease//increase of liso(crease)/increase of liso(crease)/li	tly with any other persons.				
nces, granted during the period comparises of times in which lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members. ue from other banking companies formation in respect of sified loans and advances: assified loans for which interest/ thot credited to income Decreasel/increase of rision (specific) hourout of written off debt 2 206 671 701 1 957 170 216	nces, including temporary				
lirectors of the bank have ests as directors, partners or aging agents or, in case of private panies as members, ue from other banking companies formation in respect of sifed loans and advances: assified loans for which interest/ thot credited to income Decrease//increase of ision (specific) mount of written off debt 2 206 671 701 1 957 170 216	nces, granted during the period				
aging agents or, in case of private panies as members. ue from other banking companies formation in respect of isfied loans and advances: assified loans for which interest/ t not credited to income Decrease/increase of 2,594,343,207 1,826,806,114 2,594,343,207 1,826,806,114 ision (specific) mount of written off debt 2,206,671,701 1,957,170,216	lirectors of the bank have		-		-
panies as members.         panies	aging agents or, in case of private				
information in respect of sifted loans and advances:         isfed loans and advances:           assified loans for which interst/ into credited to income         4,627,158,710         4,308,942,901         4,600,320,750         4,096,006,631           Decrease/increase of rision (specific)         2,594,343,207         1,826,806,114         2,594,343,207         1,826,806,114           Inount of written off debt         2,206,671,701         1,957,170,216         2,206,671,701         1,957,170,216	panies as members .				
sified loans and advances:         assified loans for which interest/         4,627,158,710         4,308,942,901         4,600,320,750         4,096,006,631           Into rectilted to income         2,594,343,207         1,826,806,114         2,594,343,207         1,826,806,114           Decreasely/increase of rision (specific)         2,594,343,207         1,826,806,114         2,594,343,207         1,826,806,114           Inounit of written off debt         2,906,671,701         1,957,170,216         2,906,671,701         1,957,170,216	• •		-		-
assified loans for which interest/         4,627,158,710         4,308,942,901         4,600,320,750         4,096,006,631           Into redired to income         2,594,343,207         1,826,806,114         2,594,343,207         1,826,806,114           Decrease/increase of ision (specific)         2,206,671,701         1,957,170,216         2,206,671,701         1,957,170,216					
Crease)/increase of ision (specific)         2,594,343,207         1,826,806,114         2,594,343,207         1,826,806,114           Amount of written off debt         2,206,671,791         1,957,170,216         2,206,671,791         1,957,170,216	assified loans for which interest/	4,627,158,710	4,308,942,901	4,600,320,750	4,096,006,631
rision (specific) 2,594,543,207 1,626,606,114 2,594,543,207 1,626,600,114 Amount of written off debt 2,206,671,791 1,957,170,216 2,206,671,791 1,957,170,216					
	vision (specific)	2,594,343,207	1,826,806,114	2,594,343,207	1,826,806,114
	Amount of written off debt nst fully provided debts	2,206,671,791	1,957,170,216	2,206,671,791	1,957,170,216



ed on 30 December 2009 with an authorised capital million. It was awarded merchant banking license by erchant banking operations since then.

ted subsidiary of EBL, was incorporated on 28 November 2011 at to Tk. 14.78 million). This subsidiary commenced its full

Limited porated on 9 January 2011 with an authorised capital apital of Tk 50 million which was made in 2015 and subscribed in 2017 to increase its paid up capital after icense from BSEC in 2017 and is waiting to start full

sed as TREC of DSE) i in 2010, the independent valuer (a professional E membership only taking book value of all other rest 40% shares in 2012 based on valuation done by sidered only 40% of fair value/market value of DSE alue of Tk. 861 million as of 30 June 2011) and thereby acquired earlier.

is TREC of CSE) at a cost of Tk. 201.50 million in 2012 and started its

# DSE & CSE (obtained in exchange of membership

, was awarded Trading Right Entitlement Certificate CSE in exchange of membership licenses under position is as follows:

Membership	No. of shares	Face Value (Tk.)
Dhaka Stock Exchange Limited	7,215,106	10
Chittagong Stock Exchange Limited	4,287,330	10
Total number and value of shares	11,502,436	10

leted and these shares are also currently not traded. y shares of DSE & CSE is not readily ascertainable. EC & shares of DSE & CSE altogether to be similar or ations about the scheme and related factors are avail-at can be made, if any, at that time.

ote Consolid	lated 2016	Bank (S 2017	olo) 2016
2017	2016	2017	2016
17,494,671	213,833,968	17,494,671	213,833,968
17,494,671	213,833,968	17,494,671	213,833,968
(17,494,671)	(213,833,968)	-	-
-		17,494,671	213,833,968
754,509	1,484,658	754,509	1,484,658
		-	-
			-
e			-
-	-	-	-
-		-	-
754,509	1,484,658	754,509	1,484,658
eivables			
	112 531 820	116 082 392	112,531,829
496,108,480	510,024,704	496,108,480	510,024,704
58,110,243	22,083,333	58,110,243	22,083,333
60,850,000		60,600,000	-
460,175,522	152,236,234	445,710,096	143,890,363
			788,530,229
(482,893,901)	(168,318,827)	(13,258,877)	(11,557,300)
711 849 403	628 557 273	1 163 352 334	776,972,929
/11,019,105	020,007,270	1,100,002,001	//0,5/2,525
0.a 297,330,217	179,558,247	297,330,217	179,558,247
140,913,960	116,886,643	140,913,960	116,886,643
1,481,111	1,931,596	1,481,111	1,931,596
2,790,000	3,365,324	2,790,000	3,365,324
76 500 000		76 500 000	-
70,500,000		70,000,000	-
121,179,224	106,364,299	121,179,224	106,364,299
8.045 130	71,974,558	2,491,650	34,899,994
			443,006,103
		212,000,102	110,000,100
288,071,626	177,257,847	288,071,626	177,257,847
9,258,591	2,300,400	9,258,591	2,300,400
297,330,217	179,558,247	297,330,217	179,558,247
d office building located ents booked here are clo	at 100 Gulshan A se to completion	Avenue, Dhaka to n and await completi	nake it ready for ion certificate to
oility)			
2.a 1,148,084,112 2.b (17,801,094)	966,059,015 (28,948,241)	1,148,084,112 (17,801,094)	966,059,015 (28,948,241)
	17,494,671           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (17,494,671)           (19,490,059)           (496,108,480)           58,110,243           60,850,000           (148,2893,901) <b>711,849,403</b> (0.a           (297,330,217)           140,913,960           1,481,111           2,790,000           76,500,000           121,179,224           8,045,130           648,239,642           c for Sanchaypatra, WEDD           28,071,628,071,628 <b>297,330,217</b> vendors           yayment of Tk, 737 millik           10 difice building located           attegories like 'Machii	17,494,671         213,833,968           (17,494,671         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (213,833,968)           (17,494,671)         (1,484,658)           (11,19,499,059)         11,2,531,829           (496,108,480         510,024,704           58,110,243         22,083,333           60,850,000         (460,175,522           (460,175,522         152,236,244           (19,47,43,304         796,876,100           (482,893,901)         (168,318,827)           711,849,403         628,557,273           0.a         297,330,217         179,558,247           140,913,960         116,886,643           1,481,111         1,931,596           2,493,9642         480,080,667           2,507         2,300,400           2,612,519         2,300,400           2,97,330,217         179,558,247           3         2,255,591         2,300,400           2,97,330,217         179,558,247	17,494,671         213,833,968         17,494,671           (17,494,671)         (213,833,968)         -           -         -         17,494,671           (17,494,671)         (213,833,968)         -           -         -         17,494,671           (17,494,671)         (213,833,968)         -           -         -         -           754,509         1,484,658         754,509           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -           -         -         -      -

(Page 4 of 7)

40.00% 17,801,094 28,948,241 28,948,241 33,293,389 (11,147,147) (4,345,148) ured as per BAS 12 'Income taxes' and BRPD circular no. he time of land registration and taxes paid at the time liability of the seller (bank). Hence, no deferred tax rve of the bank. There is no other material temporary which deferred tax asset/liability is required to be

4.841,740,652 4,043,734,788 (1,971,530,371) (1,628,587,251) 2,870,210,281 2,415,147,537

966,059,015 940,265,298 (182,025,097) (25,793,717)

1,201,553,679 1,253,539,255 (1,157,050,943) (1,181,168,653) 44,502,736 72,370,602

1,148,084,112

40.00% 966,059,015

40.00%

# 251,652,973 5,573 **251,658,546** (8,024,962) **243,633,584**

nortgaged properties through the verdict of honorable ct 2003. These were recorded as non-banking assets on reporting date) as per valuation report submitted cived in addition to the loan outstanding/written off 5. Following are the details:

	0	0	0				
ne of Parties	Assets details	Entitlement Date					
Garments	18 decimal of land	18 Jan 2005	8,727,000	8,727,000	8,727,000	8,727,000	
*	Tejgaon, Dhaka						
him & Co.	12 Katha of Land, Tejgaon,	27 March	4,200,000	4,200,000	4,200,000	4,200,000	
	Dhaka	2007					
ovative	11.25 Decimal of Land,	7 Jun 2007	262,000	262,000	262,000	262,000	
nputer Ltd.	Dhaka						
th American uputer amics ors.	6.5 Decimal of Land, Tejgaon, Dhaka	16 Jul 2007	31,600,000	31,600,000	31,600,000	31,600,000	
gla Union	82.98 Decimal of Land,	30 Jul 2007	-	19,617,500	-	19,617,500	
I Ind. Ltd.	Chittagong						
nputer	0.14 acres of Land,	21 Jun 2009	1,696,000	1,696,000	1,696,000	1,696,000	
ar	Sabujbagh, Dhaka						
work							
: Fashions	28.03 Deimal of land,	26 Jan 2009	1,904,495	2,321,000	1,904,495	2,321,000	
	Mirpur, Dhaka						
als Paper/	106.50 Decimal of Land,	21 May	7,727,000	7,727,000	7,727,000	7,727,000	
re	Dhaka	2009					
bir	6 Decimal of Land, Mirpur,	10 May	600,000	600,000	600,000	600,000	
med	Dhaka	2007					
Angle	0.33 Acres of Land, Savar,	26 Apr 2007	6,600,000	6,600,000	6,600,000	6,600,000	
ding	Dhaka						
ociates							
corn	16.5 Decimal of Land,	22 Nov 2007	15,000,000	15,000,000	15,000,000	15,000,000	
gladesh	Dhaka						
f Yunus		< E 1 4000					
1 runus	1.84 Acres of Land,	6 Feb 2008	55,700,000	55,700,000	55,700,000	55,700,000	
	Gazipur		124 016 405	154.050.500	134,016,495	154 050 500	
			154,016,495	154,050,500	154,016,495	154,050,500	

# s allowed by the Bank Company Act 1991 (amended upto January 2013) by Bangladesh Bank (BB). After expiry of tension but BB advised the Bank to ensure taking absolute

c Fashions Ltd partially in 2017 at a price of Tk. 127.68 re rasinois Lid partially in 2017 at a price of 18. 127,68 de those properties from NBAs and reserve against NBAs d time extension from BB after expiry of initial 7 years. Jispose those properties at earliest. But no amount was in kas maintained required amount of provision (Book urther loss on impairment in future due to complexity in

eporting period to determine whether there is any ort by independent valuer, market value of booked 'k. 560.00 million. However, due to complexity in rard booking in 2017.

33(7) & 33(5) of Artharin Adalat Act, 2003 as at 31



# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

#### Figures in Taka Figures in Taka Borrowings from other banks, financial institutions and agents Borrowings inside 11.1 31,117,047,025 23,137,137,5 Paragrades entrida 12.d Residual maturity grouping of deposits From banks Payable On demand 11 23,137,137,589 29,667,454,276 22,828,611,35 orrowings outside. 3angladesh 11.2 21,330.237.327 16,232,548,390 21,330,237,327 16.232.548.390 95,862,237 297,406,250 95,862,237 297,406,250 Within one mont In more than one onth but less 52,447,284,352 39,369,685,979 39,061,159,749 In more than one months In more than six months but less 50,997,691,603 rowings from Banks, FIs etc 11.a Group entity-wise co than one year In more than one year but Eastern Bank Limited (Parent) EBL Securities Limited 50,997,691,603 39,061,159,749 2,719,403,939 1,363,788,202 within five years In more than five years but within ten years EBL Finance (HK) Limited 5,879,976,790 3,746,233,907 59,597,072,332 44,171,181,858 (7,149,787,980) (4,801,495,879) 52,447,284,352 39,369,685,979 Less: Inter company eli 95,862,237 297,406,250 95,862,237 297,406,250 Total From other than banks Payable On demand Within one month In more than one month but less than three months In more than three months but 11.1 Borrowings inside Bangladesh Demand Borrowing: 10,201,355,054 9,840,804,806 9,537,692,352 10,201,355,054 9,463,039,689 9,920,931,897 9,537,692,352 9,471,464,947 9,623,829,576 8,625,706,871 10,389,412,198 Banks Non Banking Financial 8,442,041,374 21,854,978,691 19,051,650,210 21,855,660,574 19.122.266.272 285,000,000 182,000,000 Institutions (NBFIs) 37,632,775,516 33,576,136,047 37,638,308,510 33,576,136,047 10,674,412,198 9,805,829,576 8,625,706,871 8,442,041,374 less than one year In more than one year but Less: Inter unit/co (9,895,518,060) (9,097,303,346) (8,625,706,871) (8,042,041,374) 85,844,920,300 66,048,436,312 66,048,436,313 86,148,225,730 within five years In more than five years but within ten years 778,894,138 708,526,230 1,487,851,020 2.230.756.470 1.487.851.020 2.230.756.470 Term borrowing Banks Non Banking Financial Institutions (NBFIs) 17,036,991,790 11,365,005,507 11,157,015,000 7,618,771,600 139,986,752,400 140,284,158,650 166,862,685,387 166,958,547,624 139,907,711,081 167,252,332,785 140,205,117,332 167,348,195,022 Total Unclaimed deposit aging 10 years or more 670,698,611 3,239,068 1,481,198 3,239,068 1,481,198 17,707,690,401 11,365,005,507 11,157,015,000 7,618,771,600 Less: Inter unit/company (5,879,976,790) (3,746,233,907) Other liabilities 13 Privileged creditors Acquirer liabilities Sundry creditors 322,742,146 500,234,880 61,162,902 13.1 13.2 422,890,252 322,741,668 422,890,252 11.827,713,611 7,618,771,600 11,157,015,000 7,618,771,600 Subordinated bond & other borrowings under schemes From Bangladesh Bank & oth 601,799,166 62,107.724 601,799,166 62,107,724 500,234,880 61,162,902 Sundry creditors Security deposit Current tax liabilities/(asset) 13.3 Provision for loans, advances and OBS exposures 13.4 (excluding OBU) Provision for loans, advances and OBS exposures (OBU) Interest suspense account 13.5 Provision for protested bill & others 52,615,151 1,467,645,142 44,290,752 1,492,097,992 52,587,551 1,421,527,646 44,290,752 1,481,686,518 Investment Promotion & Financing Facility (IPFF) Export Development Func Refinancing for 541,292,705 608,718,282 541,292,705 608,718,282 7,085,143,466 5,808,671,101 7,058,305,506 5,778,325,235 ient Fund (EDF) 11,294,201,869 8,044,627,065 11,294,201,869 8,044,627,065 647,226,999 776,672,399 647,226,999 776,672,399 280.235.064 242.461.849 280.235.064 242.461.849 agrobased industries Refinancing agribusiness - revolvin 990,994,455 1,292,885,157 990,994,455 1,292,885,157 1,478,980,026 1,476,831,794 1,372,871,627 1,294,241,389 Second crop diversification projec 1,019,369,000 1,019,369,000 1,019,369,000 1,019,369,000 13.6 11,046,380 10,770,000 11,046,380 10,770,000 bill & others Provision for non SME Foundation 27,000,000 45,000,000 27,000,000 45,000,000 oanking assets Provision for rebate to 12,345,330 12,761,835 12,345,330 12,761,835 Long Term Financing Facility (LTFF) 522,567,856 1,490,354,248 522,567,856 1,490,354,248 13.7 36,100,257 25,685,842 36,100,257 25,685,842 Provision for rebate to good borrowers Provision for loss on revaluation of shares (net) Advance interest/ 11.1.a 2,500,000,000 2,500,000,000 2,500,000,000 2,500,000,000 74,668,232 91,622,986 33,232,549 79,971,183 13.8 18,510,439,276 14,809,839,759 18,510,439,276 14,809,839,759 Total 31,117,047,025 23,137,137,589 29,667,454,276 22,828,611,359 Advance interest/ commission received Expenses payable Interest payable on borrowing (including O Miscellaneous payable Other liabilities of ubcidication 27,115,409 20,653,393 21,144,001 17,831,174 Introduces 20,000 Episorperior 20,000 Episorperior 20,000 Episorperior 20,0000 Episorperior 20,00000 Episorperior 20,00000 Episorperior 20,0000 Episorper ding OBU) 13.9 yable 499,102,150 401,199,336 458,006,884 386,669,340 493,540,084 365,590,572 485,986,804 365,590,572 13.10 1,103,940,895 643,795,834 1,103,940,895 643,795,834 1,308,733,186 13.11 449,714,429 subsidiaries 15,017,731,53 497,353 ed other liabilities 13.a Group entity-wise co Agrani Bank Limited Brac Bank Limited Janata Bank Limited Janata Bank Limited Mercantile Bank Limited One Bank Limited Rupali Bank Limited Sonali Bank Limited 200,000,000 100,000,000 250,000,000 200,000,000 100,000,000 250,000,000 250,000,000 600,000,000 Eastern Bank Limited (Parent) 13,433,851,256 11,268,497,353 100,000,000 250,000,000 250,000,000 600,000,000 100,000,000 250,000,000 EBL Securities Limited 1,884,096,511 957,748,368 EBL Investments Limited EBL Finance (HK) Limited 130.743.990 50.831.742 250,000,000 600,000,000 600,000,000 500,000,000 250,000,000 53,168,890 71,694,954 600,000,000 500,000,000 600,000,00 EBL Asset Management Limited 3,299,267 413,177 0,000,00 15,505,159,914 12,349,185,594 2,500,000,000 2,500,000,000 2,500,000,000 2,500,000,000 Less: Inter company elimina (487,428,380) (378,621,571 11.2 Borrowings from outside Bangladesh 15,017,731,534 11,970,564,023 In non-interest bearing with: 13.1 Privileged creditors (payable to HSBC, USA 15,740 15,740 Tax Deducted at Source (TDS) 167,553,121 123,978,187 167,553,121 123,978,187 Habib American Bank, USA 10,105,727 10,105,727 VAT Deducted at Source (VDS) 38,672,253 32,105,804 38,672,253 32,105,326 JP Morgan Chase Bank. USA 1.028.283 1,028,283 Excise duty deducted from customer accounts 216,664,878 166,658,155 216,664,878 166,658,155 NIB Bank Limited - Pakistan 3,298,119 3,298,119 422,890,252 322,742,146 422,890,252 322,741,668 4,326,402 10,121,467 4,326,402 10,121,467 In interest bearing with 13.2 Acquirer liabilities Abu Dhabi Commercial Bank, UAE 103,892,636 103,892,630 These liabilities are temporary in nature arisen from prepaid, debit and credit card transaction Bank One Limited, Mauritous 499,473,450 499,473,450 Transactions are settled next day with relevant parties and reconciled monthly. Major balance includes Deutsche Investition 'acquirer cash' which is a liability to relevant parties arisen due to withdrawal of cash by EBL cardholders 5,292,800,000 2,833,279,200 5,292,800,000 2,833,279,200 Entwicklungsgesellschaft MBH (DEG) FMO, Netherland rom Q-Cash/VISA ATMs (not owned by EBL): Prepaid card liability Credit card liability Debit card liability 341,073,255 47,145,830 75,064,829 377,734,669 330,800,000 629.617.600 330,800,000 629.617.600 36,573,050 45,014,523 36,573,050 45,014,523 47,145,830 75,064,829 ICICI Bank, UAE 2,065,712,208 2,065,712,208 ICICI Bank, India 2,465,935,122 2,465,935,122 Acquirer cash and other liabilities 601,799,166 601,799,166 500,234,880 500,234,880 ICICI Bank, Hong Kong 145,071,182 472,213,200 145,071,182 472,213,200 International Finance Corporation (IFC), USA Mashreqbank, USA National Bank of Ras Al-Khaimah, UAE PROPARCO, France Current tax liabilities 660,486,712 3,148,088,000 660,486,712 3,148,088,000 501,483,859 501,483,859 Opening balance Settlement/adjustments for previous years Provision for tax made during the year 2,263,564,631 1,972,995,023 2,219,272,609 1,905,727,553 465,580,971 1,522,045,618 (1.736.246.302) (1,540,279,434) (1,675,145,868) (1.459,619,075) 1,522,045,618 465,580,971 13.3.1 2.031.873.549 1,830,849,042 1,844,979,91 1,773,164,131 1,259,235,200 1,259,235,200 1,353,272,727 1,353,272,727 Standard Chartered Bank, 2,559,191,878 2,263,564,631 2,389,106,652 2,219,272,609 308,823,399 Hong Kong Standard Chartered Bank, 308,823,399 Balance of income tax paid 771,466,639 1,280,260,965 737,586,09 1,248,724,693 Opening balance Settlement/adjustments for 7,438,410,365 2,820,492,687 7,438,410,365 2,820,492,687 Singapore United Bank Limited, (1,716,057,528) (1,496,568,283) (1,675,145,868) (1,459,619,075) 1,513,723,113 1,302,377,953 1,513,723,113 1,302,377,953 Paid during the year 2,036,137,625 1,091,546,736 1,467,645,142 1,905,138,782 967,579,006 1,421,527,646 948,480,473 737,586,091 1,481,686,518 13.3.2 987,773,957 771,466,639 1,492,097,992 UAF Wells Fargo, USA 415,522,646 415,522,646 Total 21,325,910,925 16,222,426,923 21,325,910,925 16,222,426,923 Total 21,330,237,327 16,232,548,390 21,330,237,327 16,232,548,390 13.3.1 Income tax expenses/prov Current tax expenses Current year Adjustment for prior year Total income tax Remaining maturity grouping of bor Payable On demand 11.b owings 2.031.562.948 1.830.782.099 1.844.979.911 1,773,164,131 778,894,138 910,098,818 481,572,588 66,943 In not more than one 2,031,873,549 1,830,849,042 1,844,979,911 1,773,164,131 6,213,533,106 6,676,134,825 6,513,501,467 5,897,240,687 expenses In more than one month but not more than three months 16,317,498,510 7,937,208,533 16,317,498,510 7.637.240.173 13.3.2 Income tax paid during the year Withholding tax deducted at source Advance tax paid in cash Advance income tax paid In more than three months but not more than one year 18,709,699,652 12,930,139,040 17,260,106,903 13,050,139,040 105,480,302 165,482,980 243,244,863 72,676,385 re than one year but not more 9,468,157,221 9,665,423,799 9,468,157,221 9,665,423,799 882,293,655 1,739,655,802 987,773,957 1,905,138,782 1.792.892.762 875.804.088 than five years In more than five years 1,078,527,566 1,910,549,261 1,078,527,566 1.910,54<u>9,261</u> 2,036,137,625 948,480,473 39,369,685,979 39,061,159,750 52,447,284,352 50,997,691,603 Provision for loans, advances and OBS exposures (excluding OBU) A) Specific provision i Opening balance On fully provided debt 12 Deposits and other accounts 3,505,106,610 2.846,787,522 3,474,760,744 2,820,642,667 Current deposits and other accounts etc. 12.1 16,993,725,421 16,651,527,406 17,113,543,041 16,659,952,664 (1,995,038,277) (1,628,588,037) (1,971,530,371) (1,628,588,037) written off during the year On recovery of debts previously written off Bills payable 12.2 845,849,963 797,002,510 845,849,963 797,002,510 380,021,967 500,782,730 500,782,730 380,021,967 ngs bank deposits 12.3 41,894,304,551 38,426,476,123 41,894,304,551 38,426,476,123 Fixed deposits 12.4 107,224,667,689 84,330,111,292 107,494,497,467 84,400,727,353 166,958,547,624 140,205,117,331 167,348,195,022 140,284,158,650 Specific provision for the year\* 13.4.1 2,394,986,90 1,906,885,158 2,374,986,90 1,902,684,147

					Figures in Taka						Figures in Taka
	Note	Conso 2017	lidated 2016	Bank ( 2017	•		No	te Conso 2017	lidated 2016	Bank 2017	
	Provision for rebate to good bor Opening balance Provision made during the year	25,685,842 10,414,415	20,000,000	25,685,842 10,414,415	18,510,673 20,000,000	17.1	Reserve against pre-takeove This represents the amount de branches in Bangladesh under	ducted from deposite clause 11(3) of the S	Scheme. In accorda	nce with clause 14	of the Scheme, a
	Paid during the year Balance at the end of the year Provision for rebate to the eligible						one-time review of recovery st Chartered Accountants. Cons under the scheme, no paymer (note 17.2).	equentially, it was d	lecided that in view	w of the shortage	in target recover
	circular no. 6 dated 19 March 201 following selection criteria: i) Relationship with bank for la: ii) No past due during last 3 yea:	st 3 years i.e. since	January 2015.	1 16 February 2010	6 based on the	17.2	<b>Pre-take over loss-BCCI</b> It represents the difference bet side as on the reporting date.				
	<ul><li>iii) No late servicing of quarterly</li><li>iv) Clean CIB report against those</li><li>v) Full compliance as per sanction</li></ul>	interest during la se borrowers in las	st 3 years.	2016 & 2017.			Opening balance Recovery during the year <b>Closing balance</b>	(936,967,519) 25,065,662 (911,901,857)	-	(936,967,519) 25,065,662 (911,901,857)	(936,967,519) - (936,967,519)
	Provision for diminution of value Opening balance Provision made/(released) during the year	ue of quoted secu 91,622,986 (16,954,754)		79,971,183 (46,738,634)	369,119,885 (289,148,702)	18	Assets revaluation reserve (l Opening balance			2,534,874,738	2,534,874,738
	Balance at the end of the year Provision for diminution (gain n no. 4 dated 24 November 2011 an		quoted shares has				Adjustment for impairment made during the year <b>Closing balance</b>	2,534,874,738	-	-	-
13.9	12 March 2015 of Bangladesh Ban Interest payable on borrowing Interest payable on borrowing (including subordinated bond)	nk. 310,907,115	207,705,261	273,717,104	207,705,261		This revaluation reserve is ma the time of land registration at tax liability of the seller (bank)	de against lands onl nd taxes paid at the . Hence, no deferred	y. In reality, buyers time of land regist l tax liability has b	s bear the tax on b ration are final dis een recognised on	oehalf of sellers at scharge of related 1 land revaluation
	Interest payable on borrowing-OBU Less: Inter unit/company elimination	225,528,577 536,435,692 (42,895,608)	185,287,151 392,992,412 (27,401,840)	225,528,577 499,245,681 (13,258,877)	169,442,611 377,147,872 (11,557,300)		reserve of the bank. There is n for which deferred tax asset/lia Reserve for amortisation of tre Opening balance	bility is required to	be accounted for i (1)		d assets/liabilities 2,764,446
13.10	Total <b>Miscellaneous payable</b> Payable to Bangladesh	493,540,084	365,590,572	485,986,804	365,590,572		Addition during the year Adjustment made during the year	3,827,066 (63,693)	3,436,541	3,827,066 (63,693)	3,436,541
	Bank for Sanchaypatra, 13.10.a WEDB, DIB, DPB etc. Unclaimed instruments Compromise settlement of clas-		2,231,300	715,570,000	421,540,000		Closing balance *As per instruction/circular of Ba	9,964,360 ngladesh Bank vide D		<b>9,964,360</b> 5 dated 26 May 200	6,200,987 08 and subsequent
	sified & written off loans AIT Payable on account of customer Other liabilities (FDD payable,	138,864,456 76,500,000 173,006,439	147,250,316 - 72,774,218	138,864,456 76,500,000 173,006,439	147,250,316 - 72,774,218	20	clarifications on 28 January 2009. Reserve for revaluation of tr Opening balance Addition during the year	reasury securities (I 12,145,508 5,344,502	1,374,979,476	12,145,508 5,344,502	1,374,979,476 734,040,896
	unclaimed instrument etc.) Payable to Bangladesh Bank for	1,103,940,895	643,795,834	1,103,940,895	643,795,834		Adjustment made during the year Closing balance	(16,024,726) 1,465,284	(2,096,874,864)		(2,096,874,864) 12,145,508
	Payable to Bangladesh Bank For sale of Sanchaypatra For sale of Wage Earners Development Bond (WEDB)	714,920,000 650,000	412,140,000 9,400,000	714,920,000 650,000	412,140,000 9,400,000	21	*As per instruction/circular of subsequent clarifications on 2 Reserve against non-bankin	28 January 2009.	vide DOS circular	letter no. 5 dated 2	26 May 2008 and
	Development Bond (WEDB) Other liabilities of subsidiaries	715,570,000	421,540,000	715,570,000	421,540,000		Opening balance Adjustment made during the year	141,288,665 (19,617,500)		141,288,665 (19,617,500)	141,288,665
	Accounts payable (trading) Sundry creditors Dividend payable Provision for employee gratuity fund	1,327,865,114 948,576 440,000,000 2,545,252	18,798,743 140,917,927			22	Closing balance Foreign currency translation Assets and liabilities of EBL			121,671,165	141,288,665
	Less: Intra group outstanding balances Share trading account Dividend account	1,771,358,942 (22,627,463) (439,998,293)					into Taka (which is the functi of the Bank @ USD 1 = Th translated using monthly ave net cumulative result of the	onal currency of the c. 82.70 and HKD rage exchange rate (	e Bank) using year- 1 = Tk. 10.6641. (USD 1 = Tk. 80.4	end standard mid Yearly incomes a 628 & HKD 1 = T	rate of exchange nd expenses are Fk. 10.3755). The
	Net other liabilities Nostro reconciliation	(462,625,756) 1,308,733,186	(362,625,122) 449,714,429			23	as per BAS 21 (para 39). Surplus in profit and loss ac Opening balance	count 3,012,542,313		2,751,906,907	
	The Bank is not required to keep there was no debit entry aging me Share capital			balance as at bala	nce sheet date as		Profit for the year (excluding dividend from subsidiaries) Transfer to statutory reserve Bonus share issued	2,428,269,740 (388,295,622) (351,428,370)	2,716,335,721 (879,902,418) (916,769,670)	1,585,530,435 (388,295,622) (351,428,370)	2,515,569,839 (879,902,418) (916,769,670)
	A) Authorised capital 1,200,000,000 ordinary shares of Tk. 10 each	12,000,000,000	12,000,000,000	12,000,000,000	12,000,000,000		Cash dividend paid Currency adjustment for OBU Dividend received from subsidiari		1,642,339	(1,405,713,504) 8,280,212 819,292,860	(1,222,359,570) 1,414,917 140,916,987
	B) Issued, subscribed and fully paid up capital					24	Closing balance Contingent liabilities Acceptances and 24	<b>3,305,226,375</b> 1 37,313,068,570		<b>3,019,572,918</b> 37,313,068,570	2,751,906,907 32,666,382,402
	Issued against cash Issued as bonus share Total	1,293,450,000 6,086,545,890 7,379,995,890	5,735,117,520	1,293,450,000 6,086,545,890 <b>7,379,995,890</b>	1,293,450,000 5,735,117,520 7,028,567,520		endorsements Letters of guarantees 24 Irrevocable letters of credit 24	2 18,139,419,275 3 38,108,685,882	15,905,357,265 17,720,419,522	18,139,419,275 38,108,685,882	15,905,357,265 17,720,419,522
	Slab-wise list as on 31 December Pursuant to clause - Cha of the M sociation (AoA) of the Bank and	lemorandum of As clause - 4 of BCCl	Reconstruction S	cheme 1992, the a	uthorised capital	24.1	Bills for collection 24 Acceptances and endorseme Acceptances (Back	100,616,636,112 nts	5,836,991,295 72,129,150,484	7,055,462,385 100,616,636,112	
	of the Bank is Tk. 12,000.00 milli denominated by Tk. 10 per share December 2017 is as follows: <b>Percentage of group wise share</b>	e. Detailed break u					to Back) Acceptances - (ULC-Cash)	8,524,839,138 28,386,416,757 36,911,255,895	7,483,698,187 24,474,319,796 31,958,017,983	8,524,839,138 28,386,416,757 36,911,255,895	7,483,698,187 24,474,319,796 31,958,017,983
	Shareholders' group No. of shares	holding	Taka Sh	2016 o of (%) of shares holding	g		Acceptances - Offshore Banking Unit	401,812,675	708,364,419 32,666,382,402	401,812,675	708,364,419
	Directors         232,911,           General public         428,156,           Financial institutions         76,932,           Total         737,999,3	163 58.02% 362 10.42%	4,281,561,630 407,	869,621 58.0 167,067 10.4	1% 731,670,670	24.2	Letters of guarantees Directors Government Banks and other	- 501,196,327 7,025,375,956	192,900 477,209,527 8,438,836,229	- 501,196,327 7,025,375,956	192,900 477,209,527 8,438,836,229
	A range wise distribution schedule of th Dhaka Stock Exchange Limited:	e above shares is giver	1 below as required by	regulation 37 of the li	sting regulations of		financial institutions Others (customers etc.)	10,612,846,992 18,139,419,275	6,989,118,609	10,612,846,992 18,139,419,275	6,989,118,609 15,905,357,265
	Range           001-500           501-5,000           5,001-10,000	No. of shareh	3,979 6 3,237 5,2	shares (%) 549,560 235,809 356,933	of shareholding 0.09% 0.71% 0.45%		Letter of guarantees - Offshore Banking Unit <b>Total</b>	- 18,139,419,275	15,905,357,265	- 18,139,419,275	15,905,357,265
	10,001-20,000 20,001-30,000 30,001-40,000		255 3,6 85 2,1	518,299 123,658 578,371	0.49% 0.29% 0.23%	24.2.a	A case was filed at Artha Ri Overseas Limited, against Na against NBL on 04 January 2 million from 01 October 199	tional Bank Limited 004 for Tk 27.37 mi	(NBL) for issuing llion plus interest	guarantee which l @ 18% p.a. amour	has been decreed nting to Tk 45.57
	40,001-50,000 50,001-100,000 100,001-1,000,000		45 2,0 95 6,8	073,101 809,997 206,054	0.28% 0.92% 7.89%		Against the decreed amount, 2014 in favor of EBL by the F 13.68 million to the court bei July 2015 in the Honorable Su	NBL made an appe Ionorable High Cou ng 50% of the princip	eal against the ord 1rt, Dhaka. Before pal decreed amoun	er which was disn filing the appeal M it. Again, NBL filed	nissed on 14 July NBL had paid Tk d an appeal on 30
	1,000,001 and above Total Status of shareholding (shares of		8,460 737,9 cember 2017 by Cl				Court, Dhaka. After hearing passed judgment on 19 May 2 judgment in the Appellate D	both the parties the 016 in favor of EBL, ivision. After obtain	honorable Appell thereafter NBL file ning the judgment	ate Division of the ed a review petition EBL restored its	e Supreme Court n against the said Artha Execution
	Control and Compliance (HoICC	C) and top five sala	aried executives is Designation		wing table: No. of shares (EBL) held		Case No. 188/2005 in Artha attachment order to NBL, ac Finally NBL proposed to set recovered Tk 71.03 million fr	cordingly the court tle the account ami	issued show cause cably and agreed	notice upon NBI	. for attachment.
	CEO, CS, CFO & HoICC and their sp Ali Reza Iftekhar (with his spous Safiar Rahman (with his spouse	se & minor childre	en) Managing Di	irector & CEO npany Secretary	(EBL) held	24.3	Irrevocable letters of credit Letters of credit (LC) - cash sight Letters of credit (LC) - cash usanc	5,428,333,393 e 26,302,988,193		5,428,333,393 26,302,988,193	3,139,080,353 10,026,411,174
	S M Akhtaruzzaman Chowdhur minor children) Masudul Hoque Sardar (with his spo	y (with his spouse	& SEVP & Hea	d of ICC	-		Letters of credit (LC) - back to back the credit (LC) -		4,249,818,359	6,111,408,701 37,842,730,287 27,421,267	4,249,818,359 17,415,309,886 59,453,303
	Executives (Top five salaried ex Hassan O. Rashid Ahmed Shaheen	ecutives other the	Additional M Deputy Man	fanaging Director aging Director	-		cash sight-OBU Letters of credit (LC) - cash usance-OBU Total	238,534,328 38,108,685,882	245,656,333 17,720,419,522	238,534,328 38,108,685,882	245,656,333
	Akhtar Kamal Talukder M Nazeem A. Chowdhury		Operations SEVP & Hea	Banking aging Director - d of Consumer	30,114		As per BRPD circular letter of Credit issued in favour of bank had outstanding L/C o	no -01, dated 03 Jan Fast Track Power Pr	uary 2018, genera ojects has been wa	l provision charge iived. As on the re	s @1% on Letter porting date the
	Md. Khurshed Alam Shares held by any shareholder	to the extent of	Banking SEVP & Head Management	d of Special Asset	- Nil	24.4	ganeral provision has not be Bills for collection Foreign Documentary Bills Collecti	en maintained.		3,125,808,016	2,121,326,766
	10% or more	Conso	lidated	Bank (	Figures in Taka		Local Documentary Bills Collection Bills for collection - Offshore	3,119,004,851 6,244,812,867	3,046,563,897	3,119,004,851 6,244,812,867 810,649,518	3,046,563,897 5,167,890,663 669,100,632
14.2	Capital to Risk Weighted Asset		2016	2017	2016	24.5	Banking Unit (OBU) Forward assets purchased as	7,055,462,385		7,055,462,385 FCY)	5,836,991,295
	Paid-up capital Statutory reserve General reserve	7,379,995,890 7,379,995,890 130,000,000	7,028,567,520 6,991,700,268 130,000,000	7,379,995,890 7,379,995,890 130,000,000	7,028,567,520 6,991,700,268 130,000,000		Forward assets purchased Forward deposits placed	661,600,000	-	661,600,000	3,447,156,360
	Dividend equalisation reserve Retained earnings	356,040,000 3,305,226,375	356,040,000	356,040,000 3,019,572,918 18,265,604,698	356,040,000 2,751,906,907 17,258,214,695	25	Interest income Interest on advances	<b>661,600,000</b> 14,138,204,226		<b>661,600,000</b> 13,691,573,824	<b>3,447,156,360</b> 12,940,663,584
	Regulatory adjustments: Goodwill and all other intangible assets (WDV of software)	(197,349,849)	(232,237,591)	(196,822,263)	(231,339,918)		Interest on money at call and short notice Interest on placement with banks and financial institution	20,925,564	18,096,272 804,335,392	20,925,564 1,030,415,661	12,940,003,904 18,096,272 802,978,505
	Reciprocal crossholdings in the CET1 capital Investment in own CET1 capital (mutual fund)	(27,868,488) (13,339,260)	(78,976,114) (31,409,910)	(21,440,376) (13,339,260)	(66,700) (31,409,910)		Interest on foreign currency balances	12,560,814		12,560,814 14,755,475,863	14,619,198 13,776,357,559
	Deferred tax assets (95% as per BB circular)	(1,090,679,906)	(917,756,064) 16,258,470,422	(1,090,679,906) 16,943,322,893	(917,756,064) 16,077,642,103		Less: Elimination of inter unit/company transactions	(606,487,970)	(405,816,681)	(356,372,035)	(230,719,386) 13,545,638,173
	Tier-2 Capital General provision Subordinated debt Regulation reserves (50% of	2,959,540,563 2,500,000,000	2,546,026,340 2,500,000,000	2,959,540,563 2,500,000,000	2,546,026,340 2,500,000,000	26	Interest paid on deposits anInterest on deposits26Interest on borrowings26	1 6,769,640,185	6,370,814,546 1,824,034,849	6,769,640,185 1,844,688,037	6,370,814,546 1,609,761,223
	Revaluation reserves (50% of fixed assets & securities) Regulatory adjustment:	2,247,343,035 7,706,883,598	2,247,343,035 7,293,369,375	2,247,343,035 7,706,883,598	2,247,343,035 7,293,369,375	:	from banks & FIs Interest on borrowings 26 from BB & others Interest on margin		264,591,647 1,773,660	395,731,626 676,183	264,591,647
	Revaluation reserves for fixed assets & securities (60% in 2017 & 40% in 2016)	(1,348,405,821) 6,358,477,777	6,394,432,161	(1,348,405,821) 6,358,477,777	(898,937,214) 6,394,432,161	:	Interest on margin Less: Elimination of inter unit/company transactions	9,338,385,101 (606,487,970)	8,461,214,702 (405,816,681)	9,010,736,031 (356,372,035)	8,246,941,076 (230,719,386)
	A. Total regulatory capital B. Total risk weighted assets C. Required capital based on risk weighted assets (10% on B )	23,580,498,429 170,677,175,061 17,067,717,506	151,468,318,161	23,301,800,670 165,435,329,078 16,543,532,908	<b>22,472,074,264</b> 148,811,452,933 14,881,145,293	26.1	Interest on deposits Interest on savings deposits Interest on short notice deposi	8,731,897,131 1,598,641,779 948,929,692		8,654,363,996 1,598,641,779 948,929,692	8,016,221,690 1,448,506,506 489,180,072
	D. Surplus/(deficiency) (A-C) Capital to Risk Weighted Asset	6,512,780,923 ts Ratio (CRAR):	7,506,070,767	6,758,267,762	7,590,928,971		Interest on term deposits	4,222,068,714 6,769,640,185	4,433,127,968	948,929,692 4,222,068,714 6,769,640,185	489,180,072 4,433,127,968 6,370,814,546
	Minimum requirement           2017         2016           On Tier-1 cipital to RWA         6.00%         5.50%	Consol 2017 10.09%	lidated 2016 10.73%	Bank (* 2017 10.24%	Solo) 2016 10.80%	26.2	Interest on borrowings from Interest on demand borrowin Interest on term borrowing		292,554,988 1,134,580,275	162,903,932 1,393,794,007	153,604,567 1,059,257,070
	Against         Against           Capital to Risk, Weighted Assets         Mainimum 10%         minimum 10%           Ratio         with capital conservation         with capital	13.82%	14.96%	14.09%	15.10%		Interest on subordinated bor Inter bank REPO (repurchas agreement)	d 287,499,999 e 490,099	288,287,669 108,611,917	287,499,999 490,099	288,287,669 108,611,917
	buffer 1.25% buffer 0.625%	Conso	lidated	Bank (	Figures in Taka Solo)	26.3	Interest on borrowings fron			1,844,688,037	1,609,761,223
15	Note Statutory reserve Opening balance Transferred from profit	2017 6,991,700,268	2016 6,111,797,850	2017 6,991,700,268	2016 6,111,797,850		Borrowing under IPFF Borrowing under EDF Borrowing under LTFF	27,993,428 215,846,095 36,142,917	15,135,962 111,227,827 8,311,766	27,993,428 215,846,095 36,142,917	15,135,962 111,227,827 8,311,766
16	during the year Closing balance	388,295,622 7,379,995,890	879,902,418 6,991,700,268	388,295,622 7,379,995,890	879,902,418 6,991,700,268		Refinancing for agrobased Industries Refinancing agribusiness - revolving	24,402,256 58,641,012	28,995,770 67,683,456	24,402,256 58,641,012	28,995,770 67,683,456
10	Dividend equalisation reserve As per BRPD circular no. 18 da of net profit (amount by which paying cash dividend in excess of	a cash dividend er	ceeds 20%) to div	vidend equalisation	on reserve while		Second crop diversification project Borrowing from SME Foundation	31,005,807 0n 1,700,111 <b>395,731,626</b>	31,090,755 2,146,111 <b>264,591,64</b> 7	31,005,807 1,700,111 <b>395,731,626</b>	31,090,755 2,146,111 <b>264,591,647</b>
17	of the Bank. Excess of reserve over pre-take over	er loss-BCCI				27	<b>Investment income</b> Dividend Income: Ordinary shares (other thar	139,525,803	86,874,382	72,393,470	50,606,240
	Reserve against pre- takeover loss 17.1 Pre-takeover loss 17.2	1,554,759,750 (911,901,857) 642,857,893	1,554,759,750 (936,967,519) 617,792,231	1,554,759,750 (911,901,857) 642,857,893	1,554,759,750 (936,967,519) <b>617,792,231</b>		dividend from subsidiaries) Dividend from subsidiaries	139,525,803	86,874,382	819,292,860 891,686,330	140,916,987 191,523,227
						:					(Page 5 of 7)

cable letters of credit				
( 15 (T C) 1 : 1)	5 420 222 202	2 120 000 252	5 400 000 000	2 120 000 /

	Eastern Bank Limited (Parent) EBL subsidiaries	167,348,195,022	140,284,158,650		
		167,348,195,022	140,284,158,650		
	Less: Inter company elimination	(389,647,398)	(79,041,319)		
	Total	166,958,547,624	140,205,117,331		
12.1	Current deposits and other according Current deposits 12.1.1	9,751,226,549	9,782,269,814	9,871,044,169	9,790,695,072
	Deposit margin on facilities	5,680,756,668	5,177,094,793	5,680,756,668	5,177,094,793
	(LC, LG, acceptance etc.) Interest accrued on deposits	1,561,742,204	1,692,162,799	1,561,742,204	1,692,162,799
	interest accided on deposits	16,993,725,421	16,651,527,406		16,659,952,664
12.1.1	Current deposits				
	Local currency Foreign currencies	8,280,948,061 1,590,096,108	7,663,524,187 2,127,170,885	8,280,948,061 1,590,096,108	7,663,524,187 2,127,170,885
		9,871,044,169	9,790,695,072	9,871,044,169	9,790,695,072
	Less: Inter unit/company elimination	(119,817,620)	(8,425,258)	-	-
	Total	9,751,226,549	9,782,269,814	9,871,044,169	9,790,695,072
12.2	Bills payable Local currency	845,849,963	796,567,310	845,849,963	796,567,310
	Foreign currencies	845,849,963	435,200 797,002,510	845,849,963	435,200 797,002,510
	c · 1 11 · ·				
12.3	Savings bank deposits Transactional deposit				
	accounts Local currency	33,106,468,719	31,005,859,173	33,106,468,719	31,005,859,173
	Foreign currencies	555,982,546	355,188,534	555,982,546	355,188,534
	Scheme deposit accounts in local currency	33,662,451,265	31,361,047,707	33,662,451,265	31,361,047,707
	in local currency EBL Confidence account	4,527,815,260	3,978,395,251	4,527,815,260	3,978,395,251
	EBL Secure account	21,177,903	39,503,175	21,177,903	39,503,175
	EBL Child Future Plan account EBL Millionaire Scheme	508,624,050 2,683,296,096	398,861,870 2,292,943,385	508,624,050 2,683,296,096	398,861,870 2,292,943,385
	SME Equity Builder account	356,683,954	355,724,735	356,683,954	355,724,735
	EBL Aspire EBL Kotipoti	3,321,128 87,058,060		3,321,128 87,058,060	-
	EBL Multiplier	43,876,835	-	43,876,835	7.065.100.111
	Total	8,231,853,286 41,894,304,551	7,065,428,416 38,426,476,123	8,231,853,286 41,894,304,551	7,065,428,416 38,426,476,123
12.4	Fixed deposits	1,00 1,00 1,001		.,	
12.4	Special Notice Deposits (SND) account	28,412,625,094	18,553,170,816	28,412,625,094	18,553,170,816
	Term deposits account	79,023,868,379	65,793,951,301	79,023,868,379	65,793,951,301
	RFCD account	4,361,179	3,889,420	4,361,179	3,889,420
	NFCD account	53,642,815	49,715,816	53,642,815	49,715,816
		107,494,497,467	84,400,727,353	107,494,497,467	84,400,727,353
	Less: Inter unit/company	(269,829,778)	(70,616,061)		-
	elimination Total	107,224,667,689	84,330,111,292	107,494,497,467	84,400,727,353
12 h	Deposit concentration				
12.0	Deposit concentration Deposits from banks- 12.b.1	95,862,237	297,406,250	95,862,237	297,406,250
	inside Bangladesh				
	Other than banks	166,862,685,387	139,907,711,081	167,252,332,785	139,986,752,400
			140,205,117,332	167,348,195,022	
12 h 1	Denosits from banks	166,958,547,624	140,205,117,332	167,348,195,022	140,284,158,650
12.b.1	Deposits from banks Bangladesh Development	166,958,547,624	140,205,117,332		
12.Ь.1	Bangladesh Development Bank Limited	166,958,547,624 1,301,350	140,205,117,332	1,301,350	
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited	166,958,547,624 1,301,350 497,603	-	1,301,350 497,603	<u>140,284,158,650</u> - -
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited	166,958,547,624 1,301,350 497,603 41,540	42,311	1,301,350 497,603 41,540	140,284,158,650 - - 42,311
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310	- 42,311 2,716,445	1,301,350 497,603 41,540 2,945,310	140,284,158,650 - - 42,311 2,716,445
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited	166,958,547,624 1,301,350 497,603 41,540	42,311	1,301,350 497,603 41,540	140,284,158,650 - - 42,311
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Modhumoti Bank Limited National Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381	- 42,311 2,716,445 2,974,277	1,301,350 497,603 41,540 2,945,310 3,038,381	140,284,158,650 - - 42,311 2,716,445 2,974,277
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Midland Bank Limited National Bank Limited National Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360	- 42,311 2,716,445 2,974,277 5,090,385 156,253	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360	140,284,158,650 - 42,311 2,716,445 2,974,277 5,090,385 156,253
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Midland Bank Limited Modhumoti Bank Limited National Bank Limited National Credit and Commerce Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694	140,284,158,650 
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Midland Bank Limited National Bank Limited National Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969	140,284,158,650 
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghan Bank Limited Midland Bank Limited National Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Ank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237	140,284,158,650 
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Midland Bank Limited Modhumoti Bank Limited National Bank Limited National Credit and Commerce Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969	140,284,158,650 
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Modhumoti Bank Limited National Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Midland Bank Limited National Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited	166,958,547,624	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150
12.b.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Meghna Bank Limited Midland Bank Limited Mothumoti Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited SBAC Bank Limited	166,958,547,624 1,301,350 447,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300	- 42,31 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300	140,284,158,650 - 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 28,150
	Bangladesh Development Bank Limited First Security Islami Bank Limited Meghna Bank Limited Midland Bank Limited Mothumoti Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited SBAC Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 <b>297,406,250</b>	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883
12.c	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Midland Bank Limited National Bank Limited National Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 <b>297,406,250</b>	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883
12.c	Bangladesh Development Bank Limited First Security Islami Bank Limited Meghna Bank Limited Midland Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited Standard Bank Limited Standard Bank Limited Composits on the basis of signific Sector-wise concentration of deposits and other accounts	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237 ant concentration	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b>	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250
12.c	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Midland Bank Limited National Bank Limited National Bank Limited NRB Bank Limited NRB Ach Limited NRB Commercial Bank Limited One Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited Standard Bank Limited	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> ant concentration	- 42,31 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 203,241,029 2,883 <b>297,406,250</b> 977,312,960	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b>	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883
12.c	Bangladesh Development Bank Limited First Security Islami Bank Limited Meghna Bank Limited Midland Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited Standard Bank Limited Standard Bank Limited Composits on the basis of signific Sector-wise concentration of deposits and other accounts	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 27,252 3,119,300 1,804 95,862,237 ant concentration 1,768,472,726 12,743,413,971 1,768,472,726 12,743,413,971 1,768,472,726 12,743,413,971 1,768,472,726 12,743,413,971 1,768,472,726 1,768,475,475 1,768,475,475,475 1,768	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 203,241,029 2,883 <b>297,406,250</b> 977,312,960 12,309,489,204	1,301,350 497,603 41,540 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 12,743,413,971 15,2836,308,325	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250
12.c 12.c.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Midland Bank Limited National Bank Limited National Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Standard	166,958,547,624	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250 12,309,489,204 12,6918,315,167 140,205,117,331	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 12,743,413,971 1,768,472,726 12,743,413,971 152,836,308,325 <b>167,348,195,022</b>	140,284,158,650 
12.c 12.c.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Meghna Bank Limited Midland Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Southeast Bank Limited Southeast Bank Limited Standard Bank Limited Standard Bank Limited Commercial Bank Limited Standard Bank Limited Standard Bank Limited Commercial Bank Limited Standard Bank Limited Sta	166,958,547,624 1,301,350 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237 ant concentration 1,768,472,726 12,743,413,971 152,446,660,927, 166,958,547,624 ation of deposits	- 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250 9 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 1,768,472,726 1,768,472,726 1,743,413,971 152,836,308,325 167,348,195,022 185	140,284,158,650 
12.c 12.c.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Midland Bank Limited National Bank Limited National Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Standard	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237 ant concentration 1,768,472,726 12,743,413,971 152,446,660,927 166,958,547,624 188,236,892 188,247 184,247 184,247 184,247 184,247 194,2	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 and other accoun 33,083,218,547 319,899,058	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 1,768,472,768,472,726 1,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,474,768,472,768,472,768,472,768,476,768,4758,776,768,76	140,284,158,650 40,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 203,241,029 2,883 297,406,250 977,312,960 12,309,489,204 12,6997,356,486 140,284,158,650 33,162,259,866 34,162,162 34,162,162 34,162,162 34,162,162 34,162,162 34,162,162 34,152,162 34,162 34,162,162 34,162 34,162,162 34,162 34,162 34,162 34,162 34,162 34,162 34,162 34,158,162 34,158,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34
12.c 12.c.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Midland Bank Limited Midland Bank Limited National Bank Limited National Bank Limited NRB Bank Limited NRB Bank Limited NRB Commercial Bank Limited One Bank Limited Standard	166,958,547,624		1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 27,252 3,119,300 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 12,743,413,971 152,836,308,325 <b>167,348,195,022</b> <b>15</b> 51,840,999,393 188,286,892 17,662,549,476	140,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 203,241,029 2,883 297,406,250 977,312,960 12,309,489,208 140,284,158,650 33,162,259,866 319,354,447,451
12.c 12.c.1	Bangladesh Development Bank Limited First Security Islami Bank Limited Janata Bank Limited Meghna Bank Limited Mothumoti Bank Limited National Credit and Commerce Bank Limited NRB Bank Limited NRB Bank Limited Santas Bank Limited Southeast Bank Limited Sac Bank Limited Standard Bank Limited Deposits on the basis of signific Sector-wise concentration of deposits and other accounts Government sector Other public sector Private sector Business segment-wise concent Corporate Offshore Banking Unit (OBU)	166,958,547,624 1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 516,694 32,818,969 188,237 709,190 27,252 3,119,300 1,804 95,862,237 ant concentration 1,768,472,726 12,743,413,971 152,446,660,927 166,958,547,624 188,236,892 188,247 184,247 184,247 184,247 184,247 194,2	42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 28,150 203,241,029 2,883 297,406,250 977,312,960 12,309,489,204 126,918,315,167 140,205,117,331 and other accoun 33,083,218,547 319,899,058	1,301,350 497,603 41,540 2,945,310 3,038,381 50,500,247 156,360 32,818,969 188,237 709,190 27,252 3,119,300 1,804 <b>95,862,237</b> 1,768,472,726 1,768,472,768,472,726 1,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,472,768,474,768,472,768,472,768,472,768,476,768,4758,476,768,47	140,284,158,650 40,284,158,650 42,311 2,716,445 2,974,277 5,090,385 156,253 504,480 78,799,169 3,147,348 703,520 203,241,029 2,883 297,406,250 977,312,960 12,309,489,204 12,6997,356,486 140,284,158,650 33,162,259,866 34,162,162 34,162,162 34,162,162 34,162,162 34,162,162 34,162,162 34,152,162 34,162 34,162,162 34,162 34,162,162 34,162 34,162 34,162 34,162 34,162 34,162 34,162 34,158,162 34,158,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34,158,150 34,162 34

As on the reporting date, the bank had no Brearer

12.a Group entity-wise consolidated deposits and other accounts

certificates of deposit

	B) General pr		nent on rune					
	Opening balar	nce	1,564	,627,165	1,328,221,253	1,564,622		28,221,253
	Provision hele			,329,342 4 956 507	236,405,912	180,329		36,405,912 564 627 165
	end of the yea		1,74	4,956,507	1,564,627,165	1,/44,95	0,307 1,5	564,627,165
	C) General pro Opening balar	vision movemen		ded exposures	s 630,938,922	738,933	7.326 63	30,938,922
	Provision mad	le during the ye	ear 195	,411,666	107,998,404	195,41	1,666 10	0,938,922 )7,998,404
	Provision hele end of the yea	r 15	.4.1 934	,348,992	738,937,326	934,348	3,992 73	8,937,326
		OBS exposure	s 7,085	,143,466 5	5,808,671,101	7,058,305	5,506 5,77	8,325,235
13.4.	excluding Ol) Provision for		es and OBS 6	exposures (C	BU)			
	General provis			,450,886	225,636,102	265,450	1996 27	25,636,102
	funded exposu General provis				223,030,102	205,450	5,660 22	25,050,102
	non-funded er			,784,178	16,825,747	14,784		16,825,747
	Total provision	for loans,	280	,235,064	242,461,849	280,235	5,064 24	2,461,849
	advances and OBS exposures OBU) 13.4 & 13		7,365	,378,530 6	5,051,132,950	7,338,540	0,570 6,02	0,787,084
3.4.a.1	Provision for	loans, advance	s and OBS e	xposures (in	cluding OBU)			
	General provision	on loans and adva	nces 2,010		1,790,263,267		7,393 1,79	90,263,267
	General provis sheet exposure	sion on off-bala es	nce 949	,133,170	755,763,073	949,13	3,170 75	55,763,073
		on loans and adva			3,505,106,610			74,760,744
			7,365	,378,530	6,051,132,950	7,338,540	0,570 6,02	0,787,084
				2017			2016	
3.4.1	Provision for l	loans and	Main O	peration	OBU	Total	1	fotal
	advances char year (Bank on	ged during the ly)						
	General provis & advances		180	,329,342	27,586,211	207,915	5,553 28	33,884,025
	General provis sheet exposure		nce 195	,411,666	(2,817,891)	192,593	3,775 10	01,003,143
	General provis	ion charged du	ir- 375	,741,008	24,768,320	400,509	328 38	4,887,168
	ing the year Specific provis	ion charged du	r.	,769,634		2,875,769		32,706,114
	ing the year Recovery from	loans previous	dv					
	written off		(500,	782,730)	-	(500,782	,730) (38)	0,021,967)
	Specific provis	ion (net off						•,•==,• ••• ,
	Specific provis recovery) for the	he year*	2,374	,986,904	-	2,374,986		2,684,147
	recovery) for th Total provision advances charge * Specific provi	he year* <b>for loans and</b> ed during the ye ision charges d	ar 2,750	<b>,727,912</b> Ir has been p		2,775,496	5,904 1,90 5,232 2,28	2,684,147 7,571,315
3.4.2	recovery) for the Total provision advances charge	he year* for loans and ed during the ye ision charges d e current year a	ar 2,750 uring the yea as per BRPD	, <b>727,912</b> Ir has been p circular no. 1	resented after 14 dated 25 Ju	2,775,496	5,904 1,90 5,232 2,28	2,684,147 7,571,315
3.4.2	recovery) for th Total provision advances charge * Specific provi off loans in the	he year* for loans and ed during the ye ision charges d e current year a	ar 2,750 uring the yea as per BRPD ns and advand Interest	5727,912 ar has been p circular no. 1 ces (Bank only Eligible	resented after 14 dated 25 Ju y) Base for	2,775,496 netting off re ne 2003. Required	5,904 1,90 5,232 2,28 ecovery from Actual	2,684,147 7,571,315
3.4.2	recovery) for the second secon	he year* for loans and ed during the ye ision charges d e current year a rovision for loa Outstanding 172,905,059,956	ar 2,750. uring the yea as per BRPD ns and advance Interest suspense 197,612,617	,727,912 Ir has been p circular no. 1 ces (Bank only	resented after 14 dated 25 Ju y) Base for provision 172,769,731,974	2,775,496 netting off ro ne 2003. Required provision 1,962,503,030	5,904 1,90 5,232 2,28 ecovery from <u>Actual</u> provision 1,962,503,030	2,684,147 7,571,315 1 written Surplus / (shortage)
3.4.2	recovery) for th Total provision advances charge * Specific prov off loans in the Calculation of p Nature Standard SMA	he year* for loans and ed during the ye ision charges d current year a rovision for loa 0utstanding 172,905,059,956 4,957,300,000	ar 2,750. uring the yea is per BRPD ins and advance Interest suspense 197,612,617 611,152,719	,727,912 ur has been p circular no. : ces (Bank only Eligible securities -	resented after 14 dated 25 Ju y) Base for provision 172,769,731,974 4,957,300,000	2,775,496 netting off re ne 2003. Required provision 1,962,503,030 47,904,363	5,904 1,90 5,232 2,28 ecovery from <u>Actual</u> provision 1,962,503,030 47,904,363	2,684,147 7,571,315 1 written Surplus / (shortage)
3.4.2	recovery) for the second secon	he year* for loans and ed during the ye ision charges d e current year a rovision for loa Outstanding 172,905,059,956	ar 2,750. uring the yea as per BRPD ns and advance Interest suspense 197,612,617	5727,912 ar has been p circular no. 1 ces (Bank only Eligible	resented after 14 dated 25 Ju y) Base for provision 172,769,731,974	2,775,496 netting off ro ne 2003. Required provision 1,962,503,030	5,904 1,90 5,232 2,28 ecovery from <u>Actual</u> provision 1,962,503,030	2,684,147 7,571,315 h written Surplus/ ((shortage)
3.4.2	recovery) for the Total provision advances charged * Specific prove off loans in the Calculation of p Nature Standard SMA SS DF BL	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,093 259,765,813 3,239,637,844	ar 2,750, uring the yee as per BRPD ns and advance <u>Interest</u> suspense 197,612,617 611,152,719 38,720,179	727,912 Ir has been p circular no. 1 res (Bank only Eligible securities - - - 173,723,765	resented after 14 dated 25 Ju y) Base for provision 172,769,731,974 4,957,300,000 904,133,788	2,775,496 netting off re ne 2003. Required provision 1,962,503,030 47,904,363 180,635,151	5,904         1,90           5,232         2,28           ecovery from         1,962,503,030           47,904,363         180,635,151	2,684,147 7,571,315 h written Surplus/ ((shortage)
3.4.2	recovery) for the Total provision advances charge * Specific provide the total of total of the total of total	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,093 259,765,813 3,239,637,844 1,564,620,125	ar 2,750 uring the yea is per BRPD ns and advance 197,612,617 611,152,719 38,720,179 39,333,066 486,053,046	727,912 r has been p circular no. 1 res (Bank only Eligible securities 173,723,765 21,700,535 1,354,482,795	resented after 14 dated 25 Ju 7) Base for provision 172,769,731,974 4,957,300,000 904,133,788 212,559,565 1,615,782,998	2,775,496 netting off re ne 2003. Required provision 1,962,503,030 47,904,363 180,635,151 105,924,319 4,092,440,537	5,904         1,900           5,232         2,288           eccovery from         1,962,503,030           1,962,503,030         47,904,363           180,635,151         105,924,319           4,092,440,537         -	2,684,147 7,571,315 a written (shortage) - - - - - - - - - - - - - - - - - -
3.4.2	recovery) for the Total provised of the Tota	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,093 259,765,813 3,239,637,844	ar 2,750, uring the yee as per BRPD ns and advance <u>Interest</u> suspense 197,612,617 611,152,719 38,720,179 39,333,066	727,912 Ir has been p circular no. 1 ites (Bank only Eligible securities - - - - - - - - - - - - -	resented after 14 dated 25 Ju 7) Base for provision 172,769,731,974 4,957,300,000 904,133,788 212,559,565 1,615,782,998	2,775,496 netting off re ne 2003. Required provision 1,962,503,030 47,904,363 180,635,151 105,924,319	5,904         1,90           5,232         2,28           ecovery from         provision           1,962,503,030         47,904,363           180,635,151         105,924,319	2,684,147 7,571,315 a written (shortage) - - - - - - - - - - - - - - - - - - -
3.4.2	recovery) for the Total provision advances charge * Specific prov- off loans in the Calculation of p Nature Standard SMA SS DF BL SS SS DF BL Staff loan Total funded exposures Total funded	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,093 259,765,813 3,239,637,844 1,564,620,125 184,027,300,831	ar 2,750. uring the year is per BRPD ns and advance Interest suspense 197,612,617 611,152,719 38,720,179 38,720,179 1,372,871,627 -	727,912 Ir has been p circular no. 1: ces (Bank only Eligible securities 173,723,765 21,700,535 1,354,482,795 1,549,907,095 -	resented after 14 dated 25 Ju yy Base for provision 172,769,731,974 4,957,300,000 94,133,788 212,559,565 1,615,782,998 1,615,782,998 94,913,317,026	2,775,496 netting off re provision 1,962,503,00 47,904,363 180,635,151 105,924,319 4,092,440,537 6,389,407,400 949,133,170	5,904         1,900           5,232         2,288           ccovery from         900           Actual         900           provisional         1,902,503,003           1,962,503,003         47,904,363           105,924,319         4,092,4319	2,684,147 7,571,315 a written (shortage) - - - - - - - - - - - - - - - - - - -
3.4.2	recovery) for it Total provision advances charge * Specific prov. off loans in the Calculation of p Nature Standard SMA SS DF BL Staff loan Total funded exposures Off-balance sheet exposures Total funded & non-funded exposures	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,033 259,765,813 3,239,637,844 1104,927,908,81 101,278,236,112 285,305,536,943	ar 2,750. uring the year is per BRPD ins and advance Info. 12,617 611,152,719 38,720,179 39,333.066 48,6053,046 1,372,871,627 1,372,871,627	727,912 Ir has been p circular no. 1: ces (Bank only Eligible securities 173,723,765 21,700,535 1,354,482,795 1,549,907,095 -	resented after 14 dated 25 Ju yy Base for provision 172,769,731,974 4,957,300,000 94,133,788 212,559,565 1,615,782,998 1,615,782,998 94,913,317,026	2,775,496 netting off re ne 2003. <b>Required</b> 1,962,503,030 47,904,363 180,633,151 105,924,319 4,092,440,537 6,389,407,400 949,133,170 7,338,540,570	5,904         1,90           5,232         2,28           ecovery from         1,962,50,30           Provision         1,962,50,30           1,962,50,30,30         47,904,363           180,635,151         105,924,319           105,924,319         -           -         6,389,407,400           949,133,170         -           7,338,540,570         -	2,684,147 7,571,315 a written surplus/ ((shortage) - - - - - - - - - - - - - - - - - -
3.4.2	recovery) for the rotal provision advances charge * Specific prov- off loans in the Calculation of p Nature Standard SMA SS DF BL Staff loan Staff loa	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059956 4,957,300,000 1,100,917,035 259,765,813 3,239,437,844 1,1564,620,125 184,027,306,831 101,278,236,112	ar 2,750 uring the yea use per BRPD ns and advana 197,612,617 611,152,719 39,333,066 486,053,046 486,053,046 	727,912 Ir has been p circular no. 1: ces (Bank only Eligible securities 173,723,765 21,700,535 1,354,482,795 1,549,907,095 -	resented after 14 dated 25 Ju yy Base for provision 172,769,731,974 4,957,300,000 94,133,788 212,559,565 1,615,782,998 1,615,782,998 94,913,317,026	2,775,496 netting off re provision 1,962,503,00 47,904,363 180,635,151 105,924,319 4,092,440,537 6,389,407,400 949,133,170	5,904         1,900           5,232         2,288           ccovery from         900           Actual         900           provisional         1,902,503,003           1,962,503,003         47,904,363           105,924,319         4,092,4319	2,684,147 7,571,315 a written surplus/ ((shortage) - - - - - - - - - - - - - - - - - -
3.4.2	recovery) for ti Total provision advances charge * Specific prov. of Joans in the Standard SMA SS DF BL Staff Joan Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total funded exposures	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,059,956 4,957,030,000 170,997,5813 3,239,637,844 1,564,620,125 184,027,300,831 101,278,236,112 285,305,536,943 king unit (Mai	ar 2,750 uring the yees uring the yees urin	7727,912 rr has been p circular no. 1 ces (Bank only) Eligible securities 173,723,765 21,700,535 1,354,482,799 1,549,907,095 1,549,907,095	resented after 14 dated 25 Ju y) Base for provision 172/69/319/47 4957,30,004 904,133,788 1,615,782,99,565 1,615,782,99 94,913,317,026 275,372,825,352	2,775,496 netting off ro ne 2003. Required provision 1,962,503,030 47,904,363 180,633,151 105,924,319 4,092,440,537 6,389,407,400 949,133,170 7,338,540,570 7,058,305,506	5904         1,90           5,232         2,28           2,200         2,28           2,200         2,28           2,200         2,28           2,200         2,28           2,200         2,29           2,200         2,29           2,200         2,20           3,100         2,93,515           2,94,319         2,40,537           2,89,407,400         949,133,170           7,338,540,570         2,05,506           2,80,235,065         280,235,065	2,684,147 7,571,315 a written (shortage) 
3.4.2	recovery) for ti Total provision advances charge * Specific prov. of Joans in the Standard SMA SS DF BL Staff Joan Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total funded exposures	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172.015.059.956 4.957.300,000 1.100.917.093 259.765.813 259.765.813 259.765.813 101.278.236.112 184.027.300.831 101.278.236.112 285.305.536.943 king unit (Mai sing Unit (OBR	ar 2,750 uring the yees uring the yees urin	727,912 r has been p circular no. 3 ces (Bank out) Eligible securities 173,723,765 21,700,535 1,354,482,795 1,549,907,095 1,549,907,095	resented after 14 dated 25 Ju provision 172;09;731,974 4957,300,000 904,133,788 212,559,565 1,615,782,998 1,615,782,998 212,559,565 1,615,782,998 212,559,565 1,615,782,998 212,559,565 1,615,782,998 212,559,565 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,575,572,825,555 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,575,575,575,575,575,575,575,575,5	2,775,496 a,775,496 a,775,496 a,703,33 a,902,303 a,902,30 a,	5904         1,900           5,232         2,288           ccovery from         1,962,503,030           provision         1,962,503,030           1,962,503,030         4,7904,363           105,522,4319         105,924,319           4,092,4353         105,924,319           4,092,4363         105,924,319           949,133,170         7,338,540,570           7,038,8540,571         7,338,540,571           7,338,540,571         Figure	2,684,147 7,571,315 a written (shortage) 
	recovery) for the Total provision advances charge * Specific prov. off Joans in the Calculation of p Nature Standard SMA SS DF BL Staff Joan Total funded exposures Off-balances sheets exposures Domestic ban Offshore Banh Total provision	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,005,059,956 4,957,300,000 172,005,059,956 4,957,300,000 172,005,059,956 1,009,970,000 2,997,058,013 3,239,055,813 3,239,055,813 101,278,236,112 285,305,536,943 king unit (Mai cing Unit (OBU n for loans an	ar 2,750 uring the yees us per BRPD ns and advance suspense 197,612,671 486,053,044 486,053,044 486,053,044 486,053,046 1,372,871,627 1,372,871,627 1,372,871,627 n operation) 7)	727,912  727,912  rr has been p circular no. 1: ces (Bank only Eligible securities  173,723,765 1,334,482,79 1,549,907,095  1,549,907,095  Consolidat	resented after 14 dated 25 Ju provision 172;09;731,974 4957,300,000 904,133,788 212,559,565 1,615,782,998 1,615,782,998 212,559,565 1,615,782,998 212,559,565 1,615,782,998 212,559,565 1,615,782,998 212,559,565 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,572,825,352 215,575,572,825,555 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,572,825,575 215,575,575,575,575,575,575,575,575,575,5	2,775,496 a,775,496 a,775,496 a,703,33 a,902,303 a,902,30 a,	5,904         1,900           5,232         2,288           ccovery from         1,962,503,300           1,962,503,300         47,904,363           180,635,151         105,924,319           105,924,319         -           6,389,407,400         949,133,170           7,338,540,570         7,338,3540,571           Figure San,65,506         280,235,665           280,235,665         7,338,340,571	2,684,147 7,571,315 a written surplas/ (shortage) - - - - - - - - - - - - - - - - - - -
	recovery) for the recovery) for the rotal provision advances charge * Specific prov- off loans in the Calculation of p Nature Standard SMA SS DF BL SS DF BL SS SS Staff loan rotal funded wheet exposures Total funded wheet capsoures Domestic ban Offshore Banh Total provision Staff Polamestic ban Staff Polamestic ban Staff Polamestic ban Offshore Banh Total provision Interest suspect Interest suspect Staff Polamestic ban Staff	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,099956 4,957,300,000 112,095,935 259,765,813 3,239,437,844 1,1564,620,125 148,4027,306,813 101,278,236,112 285,305,536,943 king unit (Mai cing Unit (OBL on for loans an se account	ar 2,750 uring the yee is per BRPD ns and advance suppress su	727,912 rr has been p circular no. 1 ces (Bank only Eligible securities 173,723,765 173,723,765 173,723,765 1,549,907,095 1,549,907,095 1,549,907,095 8 Consolida 17	resented after 14 dated 25 Ju 90 Base for provision 17270/8713/94 12270/8713/94 12270/8713/94 122759/55 1.615/782.998 94.913,317,026 94.913,317,026 275,372,825,352 275,372,825,352 2016	2,775,496 netting off rene 2003. Required provision 1,962,501,301 19,962,501,301 19,962,901,301 19,962,901,301 19,962,941,057 105,924,319 105,924,319 105,924,311,70 7,338,540,570 7,338,540,570 7,338,540,571 1 2017	5904         1,900           5,232         2,288           ccovery from         1,962,903,303           1,962,903,303         1,962,903,303           1,962,903,303         180,635,151           1,962,903,303         180,635,151           1,962,903,303         190,635,151           6,389,407,400         949,133,170           7,338,540,570         7,038,355,506           280,235,055         7,338,540,571           Figure         Figure           stark (Solo)         2	2,684,147 7,571,315 8 written 9
	recovery) for ti Total provision advances charge * Specific prov. of Joans in the Calculation of p <u>Nature</u> Standard SMA SS DF BL Staff Joan Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total provisio	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outsanding 172.045.059.956 4.957.300.000 1.100.917.093 229.765.813 229.765.813 229.765.813 229.765.813 23.239.637.844 1.564.620.125 184.027.300.831 101.778.236.112 285.305.536.943 king unit (Mai ding Unit (OBU on for loans an N nsee account	ar         2,750           uring the yees is per BRPD         ns and advance           ns and advance         197,612,617           197,612,617         611,152,719           38,720,179         39,333,066           486,053,046         486,053,046           1,372,871,627         -           1,372,871,627         -           0         0           0         200           1,440,053,046         -           1,372,871,627         -           0         200	727,912  rr has been p circular no. 1: ces (Bank only Eligible securities  173,723,765 21,700,535 1,354,482,799 1,549,907,095  1,549,907,095  Consolida  7  6,831,794	resented after 14 dated 25 Ju provision 17276/83129/4 4.957,300,000 904,133.788 212,559,565 180,459,508,326 94,913,317,026 2175,372,825,352 2016 1444,993,449	2,775,496 netting off rc provision 1,962,503,030 47,904,363,151 105,924,319 4,092,440,537 6,389,407,400 949,1133,170 7,338,540,570 7,058,305,506 280,235,065 7,338,540,571 E 2017 1,294,22 1,294,22	5904         1,90           5,232         2,28           ccovery from         1,962,503,300           1,962,503,300         47,904,363           180,635,151         105,924,319           105,924,319         -           6,389,407,400         -           949,133,170         -           7,338,540,570         -           7,058,305,506         -           280,235,605         -           7,388,540,570         -           2014         -           2141,389         1	2,684,147 7,571,315 507[6] (dot128) - - - - - - - - - - - - - - - - - - -
	recovery) for the Total provision advances charge * Specific provo off loans in the Calculation of potential of the Calculation of the Calculation of potential of the Calculation of	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,99,956 4,957,300,000 1,100,917,093 229,765,813 3,239,637,844 1,100,917,093 229,765,813 3,239,637,844 1,100,917,093 1,1	ar         2,750           uring the year         sper BRPD           ns and advance         suspense           suspense         197,612,617           197,612,617         611,152,719           38,720,179         39,333,066           486,053,044         486,053,044           1,372,871,627         -           n operation)         -           0         -           0         -           1,372,871,627         -           n operation)         -           0         -           0         -           0         -           0         -           1,372,871,627         -           1,372,871,627         -           1,372,871,627         -           1,372,871,627         -           1,372,871,627         -           1,4         -           4,8         -           4,8         -           4,8         -           4,8         -           4,8         -           1,4         8	727,912  7 has been p circular no. 1	resented after 14 dated 25 Ju r) Base for provision 172/073129/ 4957.300,000 994.133.788 2012595,651 16.15.782.989 16.015.782.989 16.015.782.98 201 275.372,825,352 275.372,825,352 tted 2016 1,444,993,449 958,296,962	2,775,492 2,775,492 netting off rcne 2003. Required provision 1,962,503,030 47,904,363 180,035,151 105,924,319 4,092,440,573 4,092,440,574 7,338,540,570 7,038,305,506 280,235,056 280,235,056 7,338,540,571 E 2017 1,294,22 750,22	5904         1,90           5,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           2,232         2,28           47,904,363         180,635,151           105,924,319         -           6,389,407,400         949,133,170           7,038,540,570         -           7,038,540,570         -           7,385,540,571         Figure           3anL (Sold),526         -           241,389         1           44,656         -	2,684,147 7,571,315 5 10 10 10 10 10 10 10 10 10 10 10 10 10
	recovery) for ti Total provision advances charge * Specific prov. of Joans in the Calculation of p <u>Nature</u> Standard SMA SS DF BL Staff Joan Total funded exposures Total funded exposures Total funded exposures Total funded exposures Total provisio	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,005,059,956 4,957,300,000 172,005,059,956 4,957,300,000 172,005,059,956 4,957,000,000 259,765,813 3,239,05,7844 101,078,236,112 285,305,536,943 king unit (Mai cing Unit (OBU n for loans an Ne secount cered during the y reed during the y	ar 2,750 uring the year speer BRPD ns and advant suspense 197,612,617 611,152,719 38,720,179 39,33,066 486,053,046 486,054,046 486,054,056,056 486,056,056,056 486,056,056,056,056 486,056,056,056,056,056,056,056,056,056,05	727,912 rr has been p circular no. 1: ces (Bank only) Eligible securities 173,723,765 21,700,535 1,354,482,799 1,549,907,095 Consolida 17 Consolida 7 6,831,794	resented after 14 dated 25 Ju provision 17276/83129/4 4.957,300,000 904,133.788 212,559,565 180,459,508,326 94,913,317,026 2175,372,825,352 2016 1444,993,449	2,775,496 a,775,496 a,775,496 a,775,496 b,775,496 b,775,496 b,7704,363 b,962,30,30 b,972,319 b,924,319 b,924,313 b,924,315 c,338,940,570 c,338,540,570 c,338,540,570 c,338,540,571 c,1294,22 c,750,22 c,750,22 c,436,33 b,942,352 b,942,353 c,443,34 b,944 b,944,343,34 b,944 b,944,343 c,444 b,944 b,	5904         1,90           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,252         2,28           10,52,50,30,30         4,790,435           6,389,407,400         949,133,170           7,038,540,570         7,038,540,570           7,038,540,571         Figure           5,7,338,540,571         2           11,389         1           44,656         0,412)         (	2,684,147 7,571,315 507[6] (dot128) - - - - - - - - - - - - - - - - - - -
	recovery) for the recovery) for the rotal provision advances charge * Specific prov. off Joans in the Calculation of po- Nature Standard SMA SS DF BL Staff Joan Total funded exposures Off-balances sheet exposures Domestic ban Offshore Banh Total provision Nature Staff Joan Total provision Interest suspee Opening balan Amount transfe Amount recove	he year* for loans and ed during the ye ision charges d current year a rovision for loan Outstanding 172,905,089956 4,957,300,000 112,095,089956 4,957,300,000 112,005,09956 4,957,300,000 122,005,09956 259,765,813 3,239,637,844 1,1564,620,125 285,305,536,943 king unit (Mai cing Unit (OBL m for loans an Nese account cce rred during the y of during the y	ar 2,750 uring the yee is per BRPD ns and advance suppense su	727,912 727,912 727,912 727,912 728,022 729,025 721,700,535 721,700,55 721,700,	resented after 14 dated 25 Ju 172;69;731;974 4957;30;000 904;133;788 212;559;565 1,615;782;988 4,913;317,026 275;372;825;352 215;372;825;352 2016 1,444;993;449 955;296;962 (597;886;551)	2,775,496 aetting off rene 2003.  Required provision 1,962,501,303 19,962,501,303 19,962,501,303 19,962,961,303 19,962,941,057 105,924,313 105,924,313 105,924,313,170 7,338,540,570 7,338,540,570 7,338,540,570 1,294,22 750,2 1,294,2 750,2 (465,33 (235,28	5904         1,90           5,232         2,28           ccovery from         1,90           provision         1,942,90,303           1,962,90,303         180,635,151           10,962,90,303         180,635,151           10,962,90,303         -           6,389,407,400         -           949,133,170         -           7,338,540,570         -           7,338,540,571         -           Figure         -           11,389         1           14,656         -           0,412)         (           0,402)         (	2,684,147 7,571,315 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9
	recovery) for the recovery) for the Total provision of loans in the Calculation of po- Nature Standard SMA SS DF BL Staff loan Total funded Exposures Off-balance sheet exposures Domestic ban Offshore Ban Total provision Interest susper Opening balan Amount recove Amount recover Amount Amount Amount	he year* for loans and ed during the ye ision charges d current year a rovision for loa Outstanding 172,905,099956 4,957,300,000 112,095,9956 4,957,300,000 112,095,9956 2,997,65,813 3,239,453,7844 1,1564,620,125 184,027,306,813 101,278,236,112 285,305,536,943 king unit (Mai cing Unit (OBU on for loans an nse account cce rred during the y off during the y end of the year e on margin loan	ar 2,750 uring the year is per BRPD ns and advant Inforest In	727,912  727,912  r has been p circular no. 1  res (Bank only securities  173,723,765 21,700,535 1,354,482,795 1,549,907,095  1,549,907,095  x OBS export  Consolida  76,831,794 05,476,772 8,044,534) 15,284,006) 15,284,006)	resented after 14 dated 25 Ju 72 (14 dated 25 Ju 172;69;731;974 4957;300;000 904;133;788 1,615;782;984 1,615;782;984 1,615;782;984 1,645;9508;326 275;372;825;352 275;372;825;352 2016 1,444;993;449 958;296;962 (597;885;531) (328;572;06) 1,476;831;794	2,775,496 a,775,496 a,775,496 a,775,496 a,900 a,	5904         1,90           5,232         2,28           5,232         2,28           ccovery from         1,962,503,030           47,904,363         180,635,151           105,524,319         -           6,389,407,400         -           949,133,170         -           7,338,540,570         -           7,338,540,570         -           7,338,540,571         Figure 30           10,52,340,570         -           200,235,055         -           4,012         -           4,056         -           0,412)         (           4,065         -           0,412         (           14,056         -	2,684,147 7,571,315 written (dortage) 
13.5	recovery) for the Total provision advances charge * Specific provi off loans in the Calculation of point of the total provision of total provision	he year* for loans and ed during the yea ision charges d current year a rovision for loa Outstanding 172.045.059.956 4.957.300.000 1.100.917.093 229.765.813 229.7	ar         2,750           uring the yees is per BRPD         ms and advance           ms and advance         197,612,617           197,612,617         611,152,719           197,612,617         -           1,372,871,627         -           1,372,871,627         -           1,372,871,627         -           0 d advances i         -           otc         200           // rear         1,4           (see ar         (56           evar         (220           // rear         1,4           (sectended by         -	727,912  727,912  r has been p circular no. 1  res (Bank only securities  173,723,765 21,700,535 1,354,482,795 1,549,907,095  1,549,907,095  x OBS export  Consolida  76,831,794 05,476,772 8,044,534) 15,284,006) 15,284,006)	resented after 14 dated 25 Ju 72 (14 dated 25 Ju 172;69;731;974 4957;300;000 904;133;788 1,615;782;984 1,615;782;984 1,615;782;984 1,645;9508;326 275;372;825;352 275;372;825;352 2016 1,444;993;449 958;296;962 (597;885;531) (328;572;06) 1,476;831;794	2,775,496 a,775,496 a,775,496 a,775,496 a,900 a,	5904         1,90           5,232         2,28           5,232         2,28           ccovery from         1,962,503,030           47,904,363         180,635,151           105,524,319         -           6,389,407,400         -           949,133,170         -           7,338,540,570         -           7,338,540,570         -           7,338,540,571         Figure 30           10,52,340,570         -           200,235,055         -           4,012         -           4,056         -           0,412)         (           4,065         -           0,412         (           14,056         -	2,684,147 7,571,315 written (dortage) 
13.5	recovery) for ti Total provision advances charge * Specific prov off loans in the Calculation of p Nature Standard SMA SS DF BL SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS DF SS SS SS DF SS SS DF SS SS SS SS DF SS SS SS SS SS SS SS SS SS SS SS SS SS	he year* for loans and ed during the ye ision charges d current year i rovision for loan Outstanding 172,905,089,956 4,957,300,000 1,100,917,033 259,765,813 3,239,655,813 3,239,657,844 101,0278,236,112 135,64,620,125 184,027,306,841 101,278,236,112 285,305,536,943 king unit (OBU n for loans an Nese account cce reed during the y end of the year e on margin loan a account. protested bill d	ar 2,750 uring the year is per BRPD is per BRPD is and advance uspense is per BRPD inferest i	727,912  727,912  r has been p circular no. 1  res (Bank only securities  173,723,765 21,700,535 1,354,482,795 1,549,907,095  1,549,907,095  x OBS export  Consolida  76,831,794 05,476,772 8,044,534) 15,284,006) 15,284,006)	resented after 14 dated 25 Ju 72 (14 dated 25 Ju 172;69;731;974 4957;300;000 904;133;788 1,615;782;984 1,615;782;984 1,615;782;984 1,645;9508;326 275;372;825;352 275;372;825;352 2016 1,444;993;449 958;296;962 (597;885;531) (328;572;06) 1,476;831;794	2,775,490 a,775,490 netting off rc provision 1,962,501,300 47,904,363 180,635,151 105,924,319 4,092,440,537 - 6,389,407,400 949,133,170 949,133,170 7,338,540,570 7,038,305,506 280,235,065 7,338,540,571 1,294,22 750,22 (456,33 (235,28 1,372,87 equity is inclu	5904         1,90           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           1,962,50,300         47,904,363           180,635,151         105,924,319           6,389,407,400         949,133,170           949,133,170         7,038,305,506           280,235,065         7,338,540,570           7,038,3540,570         22           13ak         4,605           0,412         (           0,420         (           1,627         1,           ded in the cord         1	2,684,147 7,571,315 written (dortage) 
	recovery) for ti Total provision advances charge * Specific prov off Joans in the Calculation of p Standard SMA SS DF BL Staff Joan Total funded exposures DOff-balance total funded exposures Domestic ban Offshore Ban Total provision Total provision For a suspen Opening balan Amount transfe Amount transfe	he year* for loans and ed during the ye ision charges d current year i rovision for loa Outstanding 172,905,059,956 4,957,300,000 1,100,917,033 259,765,813 3,239,457,300,000 1,100,917,033 259,765,813 3,239,457,300,000 1,100,917,033 259,765,813 3,239,457,300,000 1,100,917,033 259,765,813 3,239,457,300,000 1,100,917,033 259,765,813 101,278,236,112 285,305,536,943 king unit (Mai cing Unit (OBU n for loans an n for loans an e account cree during the y end of the yea e on margin loar e account. protested bill 4 ccc e (/released) r	ar 2,750 uring the yee uring the yee us per BRPD ns and advance us per BRPD 38,720,179 38,720	727,912  17 has been p circular no. 1  22 (Gank only Eligible securities  173,723,765 21,700,535 1,354,482,79  1,549,907,095  1,549,907,095  2,549,907,095  2,549,907,095  2,549,907,095  2,549,907,095  3,549,900,02  3,549,900,0	resented after 14 dated 25 Ju Provision 172;76(3)3;78(4) 212,559,565 161,5782,998 161,5782,998 161,5782,998 161,5782,998 161,5782,998 161,5782,998 161,5782,998 161,5782,998 161,5782,998 180,459,508,326 180,459,508,508 180,459,508 180,459,508,508	2,775,496 a,775,496 a,775,496 a,775,496 a,775,496 a,775,496 a,903,5161 a,962,501,303 a,962,501,303 a,962,940,357 a,962,940,357 a,962,940,357 a,962,940,357 a,962,940,357 a,962,940,570 a,962,945,570 a,962,945,945,570 a,962,945,945,945,945,945,945,945,945,945,945	5904         1,90           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           5,232         2,28           1,962,50,300         47,904,363           180,635,151         105,924,319           6,389,407,400         949,133,170           949,133,170         7,038,305,506           280,235,065         7,338,540,570           7,038,3540,570         22           13ak         4,605           0,412         (           0,420         (           1,627         1,           ded in the cord         1	2,684,147 7,571,315 9 10 10 10 10 10 10 10 10 10 10 10 10 10

Provision held at the end of the year 4,405,837,967 3,505,106,610 4,379,000,007 3,474,760,744

5,428,333,393 26,302,988,193 6,111,408,701 37,842,730,287 27,421,267 238,534,328 38,108,685,882 -01, dated 03 Jant st Track Power Prr Tk. 6,364,92 millio maintained 3,1125,808,016 3,119,004,851 6,244,812,867 810,649,518 661,600,000 	ary 2018, genera ojects has been wa ni ssued in favou 2,121,326,766 3,046,563,897 <b>5,167,890,663</b> 669,100,632 <b>5,836,991,295</b>	l provision charge aived. As on the re rr of Fast Track Pi 3,125,808,016 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385	porting date the
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37,842,730,287 27,421,267 238,534,328 38,108,685,882 -01, dated 03 Jani st Track Power Pirck 6,3649,204,204 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 forward deposits 661,600,000 14,138,204,226 20,925,564 1,045,316,262	17,415,309,886 59,453,303 245,656,333 17,720,419,522 1ary 2018, genera jects has been wa n issued in favou 2,121,326,766 3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 placed (against I 3,447,156,360 13,231,395,703	37,842,730,287 27,421,267 238,534,328 38,108,685,882 1 provision charge aived. As on the re ar of Fast Track Pr 3,125,808,016 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 FCY) 661,600,000	17,415,309,886 59,453,303 245,656,333 17,720,419,522 s @1% on Letter porting date the ojects on which 2,121,326,766 3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 3,447,156,360
27,421,267 238,534,328 38,108,685,882 -01, dated 03 Jant st Track Power Prr k. 6,364,92 millic maintained. 3,125,808,016 3,119,004,851 7,055,462,385 forward deposits 661,600,000 - 661,600,000 14,138,204,226 20,925,564 1,045,316,262	59,453,303 245,656,333 17,720,419,522 ary 2018, general jects has been w. n issued in favou 2,121,326,766 3,046,563,897 5,167,890,632 5,836,991,295 placed (against I 3,447,156,360 13,231,395,703	27,421,267 238,534,328 38,108,685,882 I provision charge aived. As on the re or of Fast Track Pr 3,125,808,016 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 FCY) 661,600,000	59,453,303 245,656,333 17,720,419,522 s @1% on Letter oporting date the operting date the operting date the operting date the operting date the operting date the operation of the source of the the the source of the the source of the the source of the the the the the source of the the the the the the the the source of the
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st Track Power Prot. 5, 6, 364 92 millio maintained. 3,1125,808,016 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 forward deposits 661,600,000 14,138,204,226 20,925,564 1,045,316,262	2,121,326,766 3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 placed (against I 3,447,156,360 13,231,395,703	aived. As on the re or of Fast Track Pr 3,125,808,016 3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 FCCY 661,600,000	porting date the cojects on which 2,121,326,766 3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 3,447,156,360
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3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 forward deposits 661,600,000 	3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 placed (against l 3,447,156,360 - 3,447,156,360 13,231,395,703	3,119,004,851 6,244,812,867 810,649,518 7,055,462,385 FCY) 661,600,000 - 661,600,000	3,046,563,897 5,167,890,663 669,100,632 5,836,991,295 3,447,156,360
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6,244,812,867 810,649,518 7,055,462,385 forward deposits 661,600,000 	5,167,890,663 669,100,632 5,836,991,295 placed (against l 3,447,156,360 - 3,447,156,360 13,231,395,703	6,244,812,867 810,649,518 7,055,462,385 ECY) 661,600,000 - 661,600,000	<b>5,167,890,663</b> 669,100,632 <b>5,836,991,295</b> 3,447,156,360
810,649,518 7,055,462,385 forward deposits 661,600,000 - 661,600,000 14,138,204,226 20,925,564 1,045,316,262	669,100,632 <b>5,836,991,295</b> <b>placed (against l</b> 3,447,156,360 - <b>3,447,156,360</b> 13,231,395,703	810,649,518 7,055,462,385 FCY) 661,600,000 - 661,600,000	669,100,632 5,836,991,295 3,447,156,360
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661,600,000 661,600,000 14,138,204,226 20,925,564 1,045,316,262	3,447,156,360 3,447,156,360 13,231,395,703	661,600,000 - <b>661,600,000</b>	-
	- 3,447,156,360 13,231,395,703	- 661,600,000	-
14,138,204,226 20,925,564 1,045,316,262	13,231,395,703		3,447,156,360
14,138,204,226 20,925,564 1,045,316,262	13,231,395,703		.,,100,000
20,925,564 1,045,316,262		13,691,573,824	
20,925,564 1,045,316,262			12,940,663,584
1,045,316,262		20,925,564	18,096,272
	004 225 202		
12,560,814	804,335,392	1,030,415,661	802,978,505
	14,619,198	12,560,814	14,619,198
15,217,006,866 (606,487,970)	14,068,446,565 (405,816,681)	14,755,475,863 (356,372,035)	13,776,357,559 (230,719,386)
14,610,518,896	13,662,629,884	14,399,103,828	13,545,638,173
oorrowings etc.			
	6,370,814,546	6,769,640,185	6,370,814,546
2,172,337,107	1,824,034,849	1,844,688,037	1,609,761,223
395,731,626	264,591,647	395,731,626	264,591,647
676 183	1 773 660	676 183	1,773,660
			8,246,941,076
(606,487,970)	(405,816,681)	(356,372,035)	(230,719,386)
8,731,897,131	8,055,398,021	8,654,363,996	8,016,221,690
1,598,641,779	1,448,506,506	1,598,641,779	1,448,506,506
			489,180,072
4,222,068,714	4,433,127,968	4,222,068,714	4,433,127,968
6,769,640,185	6,370,814,546	6,769,640,185	6,370,814,546
anks & FIs			
	292 554 999	162 003 022	153,604,567
			1,059,257,070
			288,287,669
490,099	108,611,917	490,099	108,611,917
2,172,337,107	1,824,034,849	1,844,688,037	1,609,761,223
B & others			
27,993,428	15,135,962	27,993,428	15,135,962
			111,227,827
	8,311,766	36,142,917	8,311,766
	28,995,770		28,995,770
58,641,012	67,683,456	58,641,012	67,683,456
31,005,807	31,090,755	31,005,807	31,090,755
			2,146,111 264,591,647
575,751,020	203,371,04/	575,751,020	203,371,04/
139 525 802	86 874 382	72 303 470	50,606,240
157,525,605	00,074,382	/2,393,4/0	50,000,240
-	-	819,292,860	140,916,987
139,525,803	86,874,382	891,686,330	191,523,227
			(Page 5 of 7
	6,769,640,185 2,172,337,107 395,731,626 676,183 9,338,385,101 (606,487,970) 48,731,897,131 1,598,641,779 948,929,692 4,222,068,714 6,769,640,185 anks & FIs 311,504,399 1,572,842,610 287,499,999 490,099 2,172,337,107 B & others 27,993,428 215,846,095 36,142,917 24,402,256 58,641,012 31,005,807 1,700,111 395,731,626	6,769,640,185 2,172,337,107 1,822,034,849 395,731,626 264,591,647 6,761,83 1,773,660 9,338,385,101 8,461,214,702 (606,487,3700 (405,816,681) 8,731,897,131 8,055,398,021 1,598,641,779 1,448,506,506 948,929,692 44,433,127,968 6,7709,640,185 6,370,814,546 6,370,814,546 4,433,127,968 1,1528,842,610 1,134,580,275 227,993,428 1,572,842,610 1,134,580,275 227,993,428 15,135,962 227,993,428 15,135,962 228,897,60 11,1227,827 36,142,917 8,311,766 24,402,256 28,995,770 58,641,012 67,683,456 31,005,807 31,090,755 1,700,111 2,146,111 395,731,626 264,591,647 139,525,803 86,874,382	6,769,640,185         6,370,814,546         6,769,640,185           2,172,337,107         1,824,034,849         1,844,688,037           395,731,626         264,591,647         395,731,626           676,183         1,773,660         676,183           9,338,385,101         8,461,214,702         9,010,736,031           (606,487,970)         (405,816,681)         (356,372,035)           8,731,897,131         8,055,398,021         8,654,363,996           1,598,641,779         1,448,506,506         1,598,641,779           948,929,692         4,433,127,964         4,222,068,714           4,222,068,714         4,433,127,964         4,222,068,714           6,769,640,185         6,370,814,546         6,769,640,185           1,512,842,610         1,134,580,275         1,393,794,007           2,793,428         15,135,962         27,993,428           21,58,46,095         11,1227,827         215,846,095           36,142,917         8,311,766         36,142,917           24,402,256         28,957,70         24,402,256           58,641,012         67,683,456         58,641,012           31,005,807         31,009,755         31,005,807           1,700,111         395,731,626         264,591,647



# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

Directors' interest in different entities

e of the firms/companies in which tors of the bank are interested as

Percentage of holding/

					Figures in Taka	:	
	Note Interest on reverse REPO	Consol 2017 19,714,277	idated 2016 2,742,844	Bank ( 2017 19,714,277	-		Repairs, maintenan
	Interest on commercial paper Interest on corporate bonds Interest on treasury bonds	18,193,778 128,594,324 1,911,563,283	15,513,397 56,707,763 2,376,842,600	18,193,778 128,594,324 1,911,563,283	15,513,397 56,707,763 2,376,842,600		Machinery & equipn Vehicles Furniture and fixture
	Interest on govt. treasury/ Bangladesh Bank bills Gain (net off loss) from	5,938,666 24,894,988	12,325,391 1,034,383,672	5,938,666 24,894,988	12,325,391 1,034,383,672		Rented premises - ge Rented premises - electricity & lighting Software maintenand
	trading in govt. securities Loss on revaluation of treasury securities (HFT)*	(25,249,088)	(221,775,032)	(25,249,088)	(221,775,032)		Total
	Loss (net off gain) on sale of quoted securities	1,028,892,144 3,252,068,175	(101,730,017) 3,261,885,000	439,349,076 3,414,685,634	(152,831,585) 3,315,432,277	39	* Details of deprecia Other expenses Business travelling & co
	*As per instruction/circular of I and subsequent clarifications or		ide DOS circular l	etter No. 5 dated	26 May 2008		Bank charges Cards production co POS Acquiring Expe
28	Commission, exchange and br Fees, commission and charges 28.1	2,026,590,823	1,857,791,671	1,943,783,668	1,799,911,899		Donation (including Fees and subscriptions
	Exchange gain (net off 28.2 exchange loss) Brokerage 28.3	1,107,405,743 392,734,499 3,526,731,065	673,600,321 128,052,652 <b>2,659,444,644</b>	1,105,702,150 - 3,049,485,818	671,399,915 - - 2,471,311,814		Recruitment and training Entertainment & rec Business and interna
28.1	Fees, commission and charges Loan processing fees		314,927,012	288,550,104	314,927,012		Office securities (cas office premises etc.) Reward & recognitio
	Service charges (periodic & adhoc) Early settlement fees Cards fees & charges 28.1.a	350,452,981 56,317,376 494,434,644	304,545,057 49,140,188 466,354,701	299,010,327 56,317,376 494,434,644	272,198,016 49,140,188 466,354,757		Sales & collection co (DST, agency, dealers Expense for EBL subord Other operating expenses
	(net off cards direct expenses) Commission on general banking (PO, FDD, remittance, etc)	102,218,820	85,896,492	102,218,820	85,896,492		freight, books, shares etc.) Other expenses of subsidiaries
	Commission on trade business (LG, LC, acceptance)	734,616,898 2,026,590,823	636,928,221 1,857,791,671	703,252,397	611,395,434 1,799,911,899	39.1	Other expenses of s
28.1.a	Cards fees & charges (net off c Cards fees & charges						Registration & renew Guarantee premium Other administration
	Fees & charges (debit & prepaid card) Credit Card Annual fees	140,581,292 137,499,323	73,990,374 111,126,692	140,581,292 137,499,323	73,990,374		F. 11
	Late payment & overlimit fees Cash advance fees Interchange reimbursement (IRE) & acquiring fees	165,003,601 20,928,882 129,728,898	158,061,765 19,470,327 104,719,270	165,003,601 20,928,882 129,728,898	158,061,765 19,470,327 104,719,270	40	Expenses incurred b applicable as per VA
	(IRF) & acquiring fees Risk assurance premium Merchant service commission Card cheque fees (processing & issue)	77,321,777 47,671,154 55,326,058	77,162,108 19,713,884 69,976,221	77,321,777 47,671,154 55,326,058	77,162,108 19,713,884 69,976,221	40	Other provision Provision (released)/ charged for protested bi & others
	Replacement fees & others	22,665,858 796,726,843	10,358,939 644,579,580	22,665,858 796,726,843	10,358,939 644,579,580		Provision for rebate good borrowers Provision (released)
	Cards direct expenses Membership & priority pass Acquiring & IRF charges Insurance expense	145,868,601 33,727,884 78,266,255	87,287,920 36,022,276 31,103,796	145,868,601 33,727,884 78,266,255	87,287,920 13,956,276 53,169,740		revaluation (or sale) quoted securities
	Other service charges (ATM card usage, cash back etc)	44,429,459 302,292,199	23,810,887 178,224,879	44,429,459 302,292,199	23,810,887 178,224,823	41	Provision for taxation
28.2	Total cards fees & charges (net off cards direct expenses) Exchange gain (net off exchange	494,434,644 ge loss)	466,354,701	494,434,644	466,354,757		Deferred tax (income)/exp
	Gain on exchange trading (other than cards business) Less: Exchange loss	3,359,424,166 (2,393,324,902) 966,099,264	1,419,891,780 (791,280,104) 628,611,676	3,348,725,028 (2,384,329,357) 964,395,671	1,384,798,090 (758,386,820) 626,411,270	41.1	Deferred tax income Deferred tax income on spe provision against bad/loss le
	Exchange gain from cards business Less: Exchange loss	171,503,926 (30,197,447) 141,306,479	64,237,913 (19,249,268) 44,988,645	171,503,926 (30,197,447) 141,306,479	64,237,913 (19,249,268) 44,988,645		Deferred tax (income expense in WDV of 1
8.3	Total Brokerage commission Brokerage commission (DSE & CSE) Brokerage commission (dealer)	<b>1,107,405,743</b> 404,202,971 14,474,860	673,600,321 126,760,593 5,251,658	1,105,702,150	671,399,915		
	Settlement fees & commission Management & trustee fees	22,572,849 6,746,065	9,784,901 3,926,096			41.a	Reconciliation of eff Profit before income
	Less: Direct expenses Laga & howla charges	447,996,745 35,521,394	145,723,248 10,921,187				profit and loss accou Income tax as per applica Factors affecting the charge for current y
	CDBL charges Total	19,740,852 55,262,246 392,734,499	6,749,409 17,670,596 128,052,652				Non deductible expe Tax exempted income Tax savings from reduc
29	Other operating income Rebate earnings Postage charges recovered	67,539,628 28,667,108	57,397,169 28,104,652	67,539,628 14,704,071	57,397,169 14,313,862		for dividend Tax loss/(savings) from tax rates for capital gai
	Swift charges recovered Service charges (others) Locker rent Gain on sale of fixed	56,795,749 7,691,878 16,957,860 16,717,478	56,253,365 9,887,729 14,970,400 1,874,527	56,795,749 7,691,878 16,957,860 16,676,494	56,253,365 6,990,639 14,970,400 1,874,527		Prior year adjustment increasing excess perq threshold from 0.35 m 0.45 million in 2014)
	assets Other earnings	11,410,696 205,780,397	13,126,950 181,614,792	11,410,696 191,776,376	13,126,950 164,926,912		Total income tax exp
30	Commission, fees and charges r as per service code S056 of SRO Salary & allowances (excluding	188-AIN/2012/64 g those of MD)	6-MUSHAK date	d 7 June 2012.			
	Basic salary Other salary & allowances Festival bonus Performance bonus	1,065,310,484 1,438,988,499 170,699,258 270,278,317	921,027,247 1,327,624,085 153,116,041 245,378,221	1,004,265,282 1,402,014,192 166,300,947 259,000,000	875,770,553 1,302,040,285 149,527,037 239,000,000	42	Earnings Per Share Earnings Per Share (E number of ordinary sh
	Bank's contribution to provident fund           Contribution to gratuity fund         30.1           Contribution to         30.2	98,868,331 154,262,614 17,880,000	84,388,689 133,789,130 17,880,000	96,669,592 151,484,569 17,880,000	84,388,689 132,231,491 17,880,000		earnings per share was Number of shares be share issued
	*The number of regular employ remuneration of Tk. 36,000 p.a.						Bonus shares issued Number of ordinary outstanding (restate
30.1	the end of December 2016. Contribution to gratuity fund						Net profit attributabl the shareholders of E Weighted average numb
	Contribution to gratuity fund is 'Projected unit credit method' a valuation is done considering bo of service and 'past service cost'	s recommended by th 'future service c	y BAS 19 'Employ ost' which an emp	ee benefits'. Under loyee shall obtain	this method the in normal course	43	Earnings Per Share (EP Changes in other as
	and accrued liabilities (i.e. benefit The latest valuation was carried	ts earned by memb out on 30 Septem	bers as a result of so ber 2015 which w	ervice as of valuati vas effective from	on date). 1 October 2015.		Opening balance: TREC of DSE (membership license TREC of CSE
	The actuary recommended that into the fund each year until the contribution from the effective of Calculation of service cost as	next actuarial rev					(membership license Receivable from subs Stock of stationeries
	<b>per actuarial valuation:</b> Current service cost Past service cost	(% of basic salary) 9.10% 5.80% 14.90%					Stamps on hand Advance to staff for e Security deposits-gov agencies
30.1.a	Contribution to Gratuity fund Required contribution for the	during the year					Interest and dividend receivables Sundry receivables Advance rent
	year (14.90% on basic salary) Maintained during the year	151,484,569 151,484,569					Prepayments and advance to vendors Deferred tax assets
30.2	Surplus/(shortage) Contribution to superannuation Contribution to superannuation fu		tuarial valuation of	the fund. Valuation	n is carried out on		Other assets of subsi- Closing balance TREC of DSE (member
	'projected unit credit method' as pe the related current service cost and, the occurrence of certain pre-define	where applicable pa d events which is rela	st service cost. The a ated with employee 1	mount of obligation	n is determined on		TREC of CSE (member Receivable from subsidiar Stock of stationeries
	level of service being reached i.e. su The latest valuation was carried The actuary recommended a con next actuarial investigation is ca	out on 30 Septem ntribution of at lea	ber 2015 which w				Stamps on hand Advance to staff for e
30.2.a	Contribution to superannuation Required contribution		e year			:	Security deposits-go Interest and dividend r
							Security deposits-go Interest and dividend re Sundry receivables Advance rent Prepayments and advance
	for the year Maintained during the year Surplus/(shortage)	17,880,000					Interest and dividend r Sundry receivables Advance rent
	for the year Maintained during the year	-	461,068,443	516,116,620	444,635,867	44	Interest and dividend r Sundry receivables Advance rent Prepayments and advanc Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in other lia
	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric	- ity, etc.	461,068,443 91,075,317 112,774,820	516,116,620 103,542,846 112,099,100	444,635,867 90,984,259 109,684,039	44	Interest and divident Sundry receivables Advance rent Prepayments and advana Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in other Changes in other lia Opening balances Privileged creditors Acquirer liabilities
	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop	- 536,895,477 104,180,366 116,006,466 <b>757,082,309</b> erty, cash, staff HF	91,075,317 112,774,820 <b>664,918,580</b> BL and customer d	103,542,846 112,099,100 <b>731,758,566</b> leposits up to cert	90,984,259 109,684,039 645,304,165 ain threshold. In	44	Interest and dividend r Sundry receivables Advance rent Prepayments and advann Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in other Ita Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication)	- 536,895,477 104,180,366 116,006,466 <b>757,082,309</b> erty, cash, staff Hi lilion was paid to nand & time liabili	91,075,317 112,774,820 <b>664,918,580</b> BL and customer d Bangladesh Bank ties as per DOS ci	103,542,846 112,099,100 731,758,566 leposits up to cert as Deposit Insura rcular letter no. 1	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @	44	Interest and dividend P Sundry receivables Advance rent Prepayments and advann Deferred tax assets Other assets of subsit Adjustment for other no Net cash changes in other No Changes in other and Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, ad and OBS exposures (exclud Provision for loans, as and OBS exposures (exclud
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.05 n 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultanço, advisory, certification, etc.	- ity, etc. 536,895,477 104,180,366 116,006,466 757,082,309 erty, cash, staff HI illion was paid to nand & time liabili 112 dated 2 Octob 16,236,322	91,075,317 112,774,820 <b>664,918,580</b> BL and customer d Bangladesh Bank ties as per DOS ci	103,542,846 112,099,100 731,758,566 leposits up to cert as Deposit Insura rcular letter no. 1 lesh Bank. 15,080,765	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in ot Net cash changes in other lia Opening balances Privileged creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Provision for loans, ad Provision for loans, ad Provision for protested Provision for protested Provision for protested
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.05 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, Professional fees - consultancy, Redistry Expensional fees - loan recovery & contact point verification Lawyers' professional fees	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 BL and customer d Bangladesh Bank ties as per DOS ci er 2012 of Banglad 32,223,765 24,045,110 16,836,482	103,542,846 112,099,100 <b>731,758,566</b> eposits up to cert as Deposit Insur, rcular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854	90,984,259 109,684,039 645,304,165 aini threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407	44	Interest and dividend P Sundry receivables Advance rent Prepayments and advann Deferred tax assets Other assets of subsi- Adjustment for other no Net cash changes in other no Changes in other and Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, at and OBS exposures (exclud) Provision for loans, at and OBS exposures (creditors) Interest supense acc Provision for non-bar
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium' Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery	- ity, etc. 536,895,477 104,180,366 116,006,466 757,082,309 erty, cash, staff HI illion was paid to nand & time liabili 112 dated 2 Octob 16,236,322 42,238,996	91,075,317 112,774,820 664,918,580 BL and customer d Bangladesh Bank ties as per DOS ci er 2012 of Banglad 32,223,765 24,045,110	103,542,846 112,099,100 731,758,566 leposits up to cert as Deposit Insur, rcular letter no. 1 lesh Bank. 15,080,765 42,238,996	90,984,259 109,684,039 645,304,165 ain threshold. Im @ dated 10 January 31,878,675 24,045,110	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in oth Changes in other lia Opening balances Privileged creditors Sundry creditors Security deposit Current tax liabilities Provision for loans, adv OBS exposures (exclud Provision for loans, adv OBS exposures (exclud Provision for loans, adv OBS exposures (exclud Provision for protested Provision for protested Provision for protested Provision for rom-bat Provision for loass on revaluation of shares Advance interest/ commission received Expenses payable Interest payable on b Including OBU
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional fees - consultancy, advisory, certification, etc. Professional fees - tonsultancy, advisory, certification, etc. Professional fees - consultancy, divisory forofessional fees - consultancy, divisory contra to prior tverification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.)	- ity, etc. 536,895,477 104,180,366 116,006,466 757,082,309 erty, cash, staff HI illion was paid to and & time liabili 012 dated 2 Octob- 16,236,322 42,238,996 31,869,454 52,918,195 143,262,967	91,075,317 112,774,820 664,918,580 8L and customer d Bangladesh Bank ties as per DOS ci 2012 of Banglad 32,223,765 24,045,110 16,836,482 37,715,725	103,542,846 112,099,100 731,758,566 leposits up to cert as Deposit Insur rcular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advann Deferred tax assets Other assets of subsi- divident assets of subsi- divident assets of subsi- divident assets of subsi- divident assets of subsi- changes in other lia Opening balances Privileged creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, adv OBS exposures (exclud Provision for loans adv Provision for loans adv Provisi
31	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Uilities (except telecommunication) Uilities (except telecommunication) Outlines (except telecommunication) Uilities (except telecommunication) Communication (except telecommunication) Outlines (except telecommunication) Communication (except telecommunication) Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 BL and customer d Bangladesh Bank ties as per DOS ci er 2012 of Banglad 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118	103,542,846 112,099,100 <b>731,758,566</b> leposits up to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in oth Changes in other lia Opening balances Privileged creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, adv OBS exposures (exclud Provision for protested Provision for protested Provision for protested Provision for loass on Prevaluation of shares Advance interest/ commission receivable Interest payable on b including OBU Advance export proceeds
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31 32 33 34	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, Advisory, certification, etc. Professional fees - consultancy, Recontact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stationery, printing, advertisen Printing and stationery Advertisement Business promotional expenses Managing Director's salary and al	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 BL and customer d Bangladesh Bank ties as per DOS ci er 2012 of Banglad 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,360,633 302,496,398 y)	103,542,846 112,099,100 <b>731,758,566</b> leposits up to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,539</b> <b>76,428,251</b> 50,799,617 189,369,652 <b>316,597,520</b>	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680 9,561,980 138,553,553 77,253,758 54,757,706 167,368,683 299,380,147	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in ot Changes in other lia Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, ad Provision for loans, ad Provision for loans, ad Provision for loans to Provision for loans to Provision for loans to Provision for loans to Provision for loans of Provision for loans on Security deposit Current tax liabilities Sundry creditors Security value adjust for REPO Miscellaneous payable Other liabilities of subsidiaries Closing balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilitie (assets) Provision for loans, ad
31 32 33	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium" Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.05 n 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stationery, printing, advertiseen Printing and stationery Advertisement Business promotional expenses	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 3L and customer d Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,229,118 9,575,308 144,449,537 78,681,342 55,360,633 168,454,423 302,496,398 11,747,097 4,523,87 2,968,000	103,542,846 112,099,100 <b>731,758,566</b> leposit sup to cert as Deposit Insur- cular letter no. 1 desh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> <b>44,293,019</b> 57,639,787 27,413,100 (643,633 <b>129,989,539</b> <b>76,428,251</b> 50,799,617 <b>189,369,652</b> <b>316,597,520</b> <b>12,409,678</b> 4,800,000 3,100,000	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,658,590 138,553,553 77,253,758 54,757,706 167,368,683 299,380,147 11,747,097 4,523,387 2,268,000	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi <b>Changes in other lia</b> <b>Opening balances</b> Privileged creditors Security deposit Current tax liabilities Provision for loans, adv OBS exposures (exclud Provision for loans, adv OBS exposures (exclud Provision for non-bat and OBS exposures (clud Provision for non-bat Provision for protested Provision for non-bat Provision for non-bat Provision for loas on revaluation of shares Advance interest/ commission received Security value adjust for REPO Miscellaneous payable Other liabilities of Subsidiaries <b>Closing balances</b> Privileged creditors Security reditors Security deposit Current tax liabilities
31 32 33 34 35	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium' Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.67 dots and the second second 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certain prescribed en 0.08% on certain prescribed second 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stationery, printing, advertiseen Printing and stationery Advertisement Business promotional expenses Managing Director's salary and al Basic salary Allowances Bonus Bank's contribution to provident fund	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,300,633 168,454,423 302,496,398 y) 11,747,097 4,523,387	103,542,846 112,099,100 <b>731,758,566</b> keposits up to cert as Deposit Insur- cular letter no. 1 desh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,539</b> 76,428,251 50,799,617 189,369,652 <b>316,559,7520</b> 12,409,678 4,800,000	90,984,259 109,684,039 <b>645,304,165</b> ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 <b>109,721,716</b> 42,297,303 58,658,590 28,035,680 <u>9,561,980</u> <b>138,553,553</b> <b>77,253,758</b> <b>54,757,706</b> <b>167,368,683</b> <b>299,380,147</b> <b>211,747,097</b> <b>4,523,387</b>	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in ot Changes in other lia Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Current tax liabilities Provision for loans, at OBS exposures (exclud Provision for loans, at OBS exposures (exclud Provision for loans) Provision for loass or Provision for loass or Interest upsense accor Provision for loass or Security value adjust for REPO Miscellaneous payable Other liabilities of subsidiaries Ecority deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities (assets) Provision for loans, at OBS exposures (exclud Provision for loans, at not OBS exposures (exclud Provision for loans, at OBS exposures (exclud Provision for loans, at OBS exposures (exclud Provision for loans, at OBS exposures (exclud Provision for loans, at DBS exposures (exclud Provision for loans, at Provision for l
31 32 33 34 35	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium' Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90,05 m 0.08% on certain prescribed der 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certular no. DID-02/2 Legal & professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stamp and court fees Stationery, printing, advertisee Printing and stationery Advertisement Business promotional expenses Bank's contribution to provident fund	- - - - - - - - - - - - - -	91,075,317 112,774,820 664,918,580 3L and customer d Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,229,118 3,575,398 144,449,537 78,681,342 55,360,633 168,454,423 302,946,398 11,747,097 4,523,387 2,968,000 1,174,710	103,542,846 112,099,100 <b>731,758,566</b> leposit sup to cert as Deposit Insur- cular letter no. 1 desh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 <b>27,413,100</b> 643,633 <b>129,989,539</b> <b>76,428,251</b> 50,799,617 <b>189,369,652</b> <b>316,597,520</b> <b>12,409,678</b> 4,800,000 3,100,000 1,2409,688	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680 9,561,980 9,561,980 138,553,553 54,757,706 167,368,683 299,380,147 11,747,097 4,523,387	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsis <b>Changes in other lia</b> <b>Opening balances</b> Privileged creditors Security deposit Current tax liabilities Provision for loans, adv OBS exposures (exclud Provision for loans, adv OBS exposures (exclud Provision for non-bat composition for loans, adv OBS exposures (exclud Provision for non-bat Provision for non-bat Provision for non-bat Provision for non-bat Provision for loats, adv Commission received Provision for loats on revaluation of shares Advance interest/ commission received Security value adjust for REPO Miscellaneous payable Other liabilities of subsidiaries <b>Closing balances</b> Privision for loans, adv OBS exposures (exclud Provision for loans, adv DBS exposures (exclud Provision for loan
81 32 33	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium" Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.05 m 0.08% on certain prescribed dem 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stamp and court fees Stationery, printing, advertiseen Printing and stationery Advertisement Business promotional expenses Bonus Bank's contribution to provident fund Directors' fees & expenses Meeting attendance fees Other expenses (refreshment, conveyance etc.)		91,075,317 112,774,820 664,918,580 3L and customer d Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,360,633 168,454,423 302,996,398 11,747,097 4,523,887 2,968,000 1,174,710 20,413,194 2,209,150 1,754,327 3,963,477 0 per board or boa	103,542,846 112,099,100 <b>731,758,566</b> leposit sup to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,539</b> 76,428,251 50,799,617 189,369,652 <b>316,597,520</b> <b>316,597,520</b> <b>12,409,678</b> 4,800,000 3,100,000 1,240,9678 <b>2,042,400</b> 2,042,400 2,042,400 2,042,400	90,984,259 109,684,039 <b>645,304,165</b> ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 <b>109,721,716</b> <b>42,297,303</b> 58,658,590 <b>28,035,680</b> <u>9,561,980</u> <b>138,553,553</b> <b>77,253,758</b> 54,757,706 <b>167,368,683</b> <b>299,380,177</b> <b>20,413,194</b> 2,014,800 1,754,327 <b>3,769,127</b>	44	Interest and dividend p Sundry receivables Advance rent Prepyments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in ot Changes in other lia Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Current tax liabilities Provision for loans, ad OBS exposures (exclud Provision for loass or Provision for loass or Security deposit Cher liabilities of subsidiaries Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities (assets) Provision for loans, ad OBS exposures (exclud OBS exposures (exclud Provision for loans, ad OBS exposures (exclud Provision for loans, ad DBS exposures (exc
31 32 33 33 34 35 36	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium" Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.05 m 0.08% on certain prescribed dem 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - ofice (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stationery, printing, advertiseen Printing and stationery Advertisement Business promotional expenses Managing Director's salary and al Basic salary Allowances Boonus Bank's contribution to provident fund Directors' fees & expenses Meeting attendance fees Other expenses (refreshment, conveyance etc.) Each director of the Bank is pro in 2017 as per BRPD circular let Auditor's fees		91,075,317 112,774,820 664,918,580 3L and customer d Bangladesh Bank tics as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,360,633 168,454,423 30,2496,398 30 11,747,097 4,523,387 2,268,000 1,174,710 20,413,194 2,209,150 1,754,327 3,963,477 0) per board or boa October 2015. 1,465,791	103,542,846 112,099,100 <b>731,758,566</b> leposit sup to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,559</b> <b>76,428,251</b> 50,799,617 <b>189,369,652</b> <b>316,597,520</b> <b>12,409,678</b> 4,800,000 <b>2,042,400</b> 2,042,400 2,079,933 <b>4,122,333</b> rd committee me	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680 9,561,980 138,553,553 277,253,758 54,757,706 167,368,683 299,380,147 11,747,097 4,523,387 2,968,000 1,174,7101 20,413,194 2,014,800 1,754,327 3,769,127 eting attended	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi <b>Adjustment</b> for other no <b>Net cash changes in ot</b> <b>Changes in other lia</b> <b>Opening balances</b> Privileged creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, ad OBS exposures (exclud Provision for loans, ad DF provision for loans, ad DF provision for loans or provision for loas to provision for loas to advance interest/ Current tax liabilities Interest suspense acco Provision for loas to Provision for loas to Provision for loas to provision for loas to advance interest/ Current tax liabilities Sundry creditors Security value adjust for REPO Miscellaneous payable Provision for proteste Privileged creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities (assets) Provision for loss on re shares (net) Advance interst/omn-ba assets Provision for loss on re shares (net) Advance interst/commis
<ul> <li>31</li> <li>32</li> <li>33</li> <li>34</li> <li>35</li> <li>36</li> <li>37</li> </ul>	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium' Uvilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed der 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultance, Professional fees - consultance, excontact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stamp and courier charges Stamp and courier farges Stamp and courier farges Stationery, printing, advertisee Forting attaitonery Advertisement Busices promotional expenses Bonus Bank's contribution to provident fund Director's fees & expenses Meeting attendance fees Other expenses (refreshment, conveyance etc.) Each director of the Bank is pro in 2017 as per BRPD circular lef Auditor's fees Statutory audit fees for the year VAT on audit fees for the year		91,075,317 112,774,820 664,918,580 Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,300,633 168,454,423 302,496,398 y) 11,747,097 4,523,387 2,968,000 1,754,327 3,963,477 0) per board or boa October 2015.	103,542,846 112,099,100 <b>731,738,566</b> keposits up to cert as Deposit Insur- tructual retter no. 1 desh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,539</b> 76,428,251 50,799,617 <b>189,369,652</b> <b>316,597,520</b> <b>12,409,678</b> 4,800,000 3,100,000 1,240,9678 <b>4,122,333</b> rd committee me	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680 <u>9,561,980</u> 138,553,553 138,553,553 138,553,553 299,380,147 11,747,7097 4,523,387 2,968,000 1,174,710 20,413,194 2,014,800 1,754,327 3,769,127 eting attended	44	Interest and dividend p Sundry receivables Advance rent Prepayments and advant Deferred tax assets Other assets of subsi <b>Adjustment for other no</b> <b>Net cash changes in ot</b> <b>Changes in other lia Opening balances</b> Privileged creditors Security deposit Current tax liabilities Current tax liabilities Current tax liabilities Current tax payshes Provision for loans, ad OBS exposures (exclud Provision for loans payshe Interest suspense acc Privision for loans or Provision for loass or Provision for loass or Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Sundry creditors Security value adjust for REPO Miscellaneous payshe Current tax liabilities Sundry creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loss on a provision for proteste Provision for loss on to provision for loss on to provis
31 32 33 34 35 36 37	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium' Utilities (except telecommunication) Insurance premium tovers prop 2017, an amount of Tk. 90.05 m 0.08% on certain prescribed dem 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage and courier charges Stamp and court fees Stationery, printing, advertisee Printing and stationery Advertisement Business promotional expenses Managing Director's salary and al Basic salary Allowances Boonus Bank's contribution to provident fund Directors' fees & expenses Maeting attendance fees Other expenses (refreshment, conveyance etc.) Each director of the Bank is pro in 2017 as per BRPD circular let Audior's fees Statutory audit fees for the year VAT on audit fees <i>@</i> 15%	ity, etc. 536,895,477 104,180,366 757,082,309 erty, cash, staff HF illion was paid to anad & time liabili 12 dated 2 Octob 116,236,322 42,238,996 31,869,454 52,918,195 143,262,967 ation, etc. 45,389,221 60,173,212 32,226,922 613,633 138,432,988 nents, etc. 78,986,610 51,472,240 196,894,934 327,53,784 lowances (Bank onl 12,409,678 4,800,000 12,409,678 4,800,000 12,409,678 4,800,000 2,351,650 2,079,933 4,461,583 vided for Tk. 8,000 ter no. 11 dated 4 <sup>1</sup> 1,578,617 143,413 1,722,030 Bank's assets 18,225,183 76,308,888	91,075,317 112,774,820 <b>664,918,580</b> BL and customer d Bangladesh Bank ties as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,225 <b>110,821,082</b> 42,545,325 61,029,696 31,299,118 9,575,398 <b>144,449,533</b> <b>144,449,533</b> <b>144,449,533</b> <b>144,449,533</b> <b>144,449,533</b> <b>144,449,533</b> <b>144,449,533</b> <b>144,453,387</b> 2,968,000 1,174,710 <b>2,0413,194</b> 2,209,150 1,754,327 <b>3,963,477</b> V per board or boa October 2015. <b>1,465,791</b> <b>132,783</b> <b>1,398,574</b> <b>18,271,417</b> 67,160,637	103,542,846 112,099,100 <b>731,758,566</b> leposits up to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 27,413,100 643,633 <b>129,989,552</b> <b>316,597,520</b> <b>12,409,678</b> <b>4,800,000</b> 310,0000 1,240,9678 <b>4,122,333</b> <b>4,122,333</b> rd committee me 800,000 120,000 <b>920,000</b> 18,225,183 75,339,145	90,984,259 109,684,039 <b>645,304,165</b> ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 <b>109,721,716</b> 42,297,303 58,658,590 28,035,680 9,561,980 <b>138,553,553</b> <b>277,253,758</b> 54,757,706 <b>167,368,683</b> <b>299,380,147</b> <b>11,747,097</b> <b>4,523,387</b> <b>11,747,097</b> <b>4,523,387</b> <b>20,413,194</b> <b>2,014,800</b> 1,754,327 <b>3,769,127</b> etting attended <b>700,000</b> <b>805,000</b> <b>805,000</b> <b>18,271,417</b> 66,293,898		Interest and dividend p Soundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsi <b>Changes in other lia</b> <b>Opening balances</b> Privileged reditabilities Sundry creditors Security deposit Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Provision for loans, ad OBS exposures (exclud Provision for loans, ad Provision for loans or Provision for loans or Provision for loas or Provision for loas or revaluation of shares Advance interest/ Commission con shares Advance action Security value adjust for REPO Miscellaneous payable Other liabilities Sundry creditors Acquirer liabilities Sundry creditors Acquirer liabilities Sundry creditors Acquirer liabilities Sundry creditors Acquirer liabilities Sundry creditors Acquirer liabilities Sundry creditors Acquire liabilities Sundry creditors Acquire liabilities Provision for loans, ad OBS exposures (exclud Provision for loans, ad DProvision for loans, ad DProvision for loans, ad DProvision for loans, ad DProvision for loans, ad DBS exposures (exclud Provision for loans, ad DBS exposures (exclud Provision for loans, ad DBS exposures (exclud DProvision for loans, ad DBS exposures (exclud DBS exposures (exclud
31 32 33 34 35 36	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium." Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, advisory, certification, etc. Professional fees - loan recovery & contact point verification Lawyers' professional fees Other legal expenses (court expense, auction notice, etc.) Postage, stamp, telecommunic Telephone - office (including SMS service) Network link, internet, swift and DR maintenance cost Postage, and court fees Stationery, printing, advertised Printing and stationery Advertisement Business promotional expenses Other expenses (refreshment, convegance etc.) Each director of the Bank is pro in 2017 as per BRPD circular let Auditor's fees Staturoury audit fees for the year VAT on audit fees (etc.) Depreciation* and paint enders of the Depreciation* Service (including SMS etc.) Suidings Suidings Suiter (including SMS etc.)		91,075,317 112,774,820 664,918,580 8L and customer d Bangladesh Bank tics as per DOS ci er 2012 of Banglad 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,300,633 168,454,423 302,496,398 9) 11,747,097 4,523,387 2,968,000 1,754,327 3,963,477 0) per board or boa October 2015. 1,465,791 13,2783 1,598,574 18,271,417 67,160,637 118,271,417 67,160,637 118,271,417 67,160,637 118,271,417 68,452,461 16,796,654 18,271,417 68,452,461 16,796,654 18,271,417 68,452,461 16,796,654 18,271,417 68,452,461 16,796,654	103,542,846 112,099,100 731,738,566 leposits up to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 141,851,268 44,293,019 57,639,787 27,413,100 643,633 129,989,539 76,428,251 50,799,617 12,409,678 4,800,000 3,100,000 12,409,678 4,800,000 3,100,000 2,042,400 2,042,400 2,079,933 4,122,333 rd committee me 800,000 18,225,183 75,339,145 50,474,412 17,522,573	90,984,259 109,684,039 <b>645,304,165</b> ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 <b>109,721,716</b> 42,297,303 58,658,590 28,035,680 <u>9,561,980</u> <b>138,553,553</b> <b>138,553,553</b> <b>138,553,553</b> <b>137,7253,758</b> <b>54,757,706</b> <b>167,368,683</b> <b>299,380,147</b> <b>11,747,097</b> <b>4,523,387</b> 2,968,000 <b>1,174,7107</b> <b>20,413,194</b> <b>2,014,800</b> <b>1,754,327</b> <b>3,769,127</b> eting attended <b>700,000</b> <b>18,271,417</b> <b>66,293,898</b> <b>67,934,602</b> <b>16,169,028</b> <b>18,271,417</b> <b>66,293,898</b> <b>67,934,602</b> <b>16,169,028</b>	44	Interest and dividend p Soundry receivables Advance rent Prepayments and advan Deferred tax assets Other assets of subsis <b>Changes in other lia</b> <b>Opening balances</b> Privileged creditors Security deposit Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Current tax liabilities Provision for loans, ad OBS exposures (chad Provision for loas payable Interest suspense acc Provision for loss on Provision for loss on Provision for loss on Provision for loss on Provision for loss on Current tax liabilities Sundry creditors Security value adjust for REPO Miscellaneous payable Other liabilities Sundry creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, ad OBS exposures (cclad Provision for loans, ad Provision for non-ba asets Provision for non-ba sets Provision for loss on e Provision for loss on tes Provision for loss on tes P
<ul> <li>31</li> <li>32</li> <li>33</li> <li>34</li> <li>35</li> <li>36</li> <li>37</li> <li>38</li> </ul>	for the year Maintained during the year Surplus/(shortage) Rent, taxes, insurance, electric Rents, rates and taxes - premises & equipment Insurance premium* Utilities (except telecommunication) Insurance premium covers prop 2017, an amount of Tk. 90.65 m 0.08% on certain prescribed den 2007 and circular no. DID-02/2 Legal & professional expenses Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, Professional fees - consultancy, advisory, certification, etc. Professional fees - consultancy, Professional fees - consultancy, Professional fees - consultancy, Professional fees - consultancy, Network link, internet, swift and DR maintenance cost Postage and courier charges Stationery, printing, advertisee Printing and stationery Advertisement Business promotional expenses Bonus Bank's contribution to provident fund Directors' fees & expenses (Defereshment, conveyance etc.) Each director of the Bank is profi a 2017 as per BRPD circular lef Mainters fees Statutory audit fees for the year VAT on audit fees of the per- Buildings Machinery and equipment Computer and network equipment Vehicles Furniture and fixtures & leased assets		91,075,317 112,774,820 664,918,580 3L and customer d Bangladesh Bank tics as per DOS ci er 2012 of Bangladesh 32,223,765 24,045,110 16,836,482 37,715,725 110,821,082 42,545,325 61,029,696 31,299,118 9,575,398 144,449,537 78,681,342 55,360,633 168,454,423 30,2496,398 y) 11,747,097 4,523,387 2,268,000 1,174,710 20,413,194 2,209,150 1,754,327 3,963,477 0) per board or boa October 2015. 1,465,791 132,783 1,598,574 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,445 18,271,417 67,160,637 68,452,455 18,271,417 67,160,637 68,452,455 18,271,417 67,160,637 68,452,455 18,271,417 67,160,637 68,452,455 18,271,417 67,160,637 68,452,455 18,271,417 78,272 18,271,417 78,275 18,271,417 78,275 78,27	103,542,846 112,099,100 <b>731,758,566</b> leposit sup to cert as Deposit Insur- cular letter no. 1 lesh Bank. 15,080,765 42,238,996 31,749,854 52,781,653 <b>141,851,268</b> 44,293,019 57,639,787 <b>27,413,100</b> 643,633 <b>129,989,539</b> <b>76,428,251</b> 50,799,617 189,369,652 <b>316,597,520</b> <b>12,409,678</b> 4,800,000 3,100,000 1,240,968 <b>21,550,646</b> 2,042,400 2,079,933 <b>4,122,333</b> rd committee me 800,000 120,000 <b>920,000</b> <b>18,225,183</b> 75,339,145 50,474,411 <b>7</b> ,552,573	90,984,259 109,684,039 645,304,165 ain threshold. In ance premium @ dated 10 January 31,878,675 24,045,110 16,197,407 37,600,524 109,721,716 42,297,303 58,658,590 28,035,680 9,561,980 138,553,553 277,253,758 54,757,706 167,368,683 299,380,147 11,747,097 4,523,387 2,968,000 1,174,7101 20,413,194 2,014,800 1,754,327 3,769,127 eting attended 700,000 105,000 805,000 18,271,417 66,293,898 67,934,602		Interest and dividend p Sundry receivables Advance rent Prepyments and advan Deferred tax assets Other assets of subsi Adjustment for other no Net cash changes in of Changes in other lia Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liabilities Provision for loans, ad OBS exposures (exclud Provision for loans, ad OBS exposures (exclud Provision for loans) Provision for loans or Provision for protested Provision for loass or Provision for loss or revaluation of shares Advance interest/ Commission cecived Expenses payable Other liabilities Sundry creditors Security dava adjust for REPO Miscellaneous payable Other liabilities Sundry creditors Security deposit Current tax liabilities (assets) Provision for loans, ad OBS exposures (exclud Provision for loans, ad OBS exposures (exclud P

, maintenance (	Note & spare	Consol 2017 parts:	idated 2016	Bank 2017	(Solo) 2016
ery & equipmen re and fixtures	nts	67,904,089 10,671,795 10,267,869	75,884,489 9,754,885 13,832,733	67,670,568 10,563,040 10,168,160	75,456,704 9,754,885 13,832,733
oremises - gener oremises - ty & lighting	ral	46,646,992 14,277,352	47,639,227 20,422,356	43,367,442 13,680,842	45,998,878 20,422,356
maintenance		92,529,502 242,297,599 503,860,298	69,764,055 237,297,745 503,709,980	91,763,684 237,213,736 491,139,665	69,251,587 234,717,143 497,200,620
s of depreciatio	on are pr	resented in Annex			
travelling & conv arges	veyance	58,670,694 81,218,791	51,887,756 66,428,902	55,711,170 80,142,276	50,795,594 65,793,112
oduction cost quiring Expense		8,034,500 10,934,000	31,761,624 22,066,000	8,034,500 10,934,000	31,761,624 22,066,000
n (including CS subscriptions nt and training exp		153,091,040 6,067,502 22,419,400	40,869,819 4,074,078 19,114,240	152,947,536 5,858,479 19,694,469	40,758,170 3,962,099 17,899,658
nment & recrea and internal ev	ation	45,515,013 22,076,556	42,217,007 22,555,291	40,326,269 22,076,556	39,449,730 22,555,291
curities (cash c emises etc.) & recognition	arrying,	135,236,143 7,610,867	121,082,779 6,142,414	134,573,743 7,610,867	120,461,779 6,142,414
collection comm gency, dealers)		115,201,499	107,883,012	115,201,499	107,883,012
or EBL subordina rating expenses (un oks, shares etc.)	niform,	3,429,643 12,996,129	3,629,643 13,746,879	3,429,643 12,986,939	3,629,643 13,729,078
rpenses of ries	39.1	10,945,959 693,447,736	5,207,434 558,666,878	- 669,527,946	- 546,887,204
<b>xpenses of subs</b> tion & renewal		1,283,484	2,753,366		
ee premium Iministration er		8,797,500 864,975	1,725,000 729,068		
		10,945,959	5,207,434		
es incurred by t le as per VAT A		shown in these fir	ancial statements	are inclusive of V	AT where
rovision (released)/	13.6	(187,380)	280,000	(187,380)	280,000
or protested bill n for rebate to	13.7	10,414,415	20,000,000	10,414,415	20,000,000
rrowers n (released) on ion (or sale) of	13.8	(16,954,754)	(313,163,038)	(46,738,634)	(289,148,702)
ecurities		(6,727,719)	(292,883,038)	(36,511,599)	(268,868,702)
on for taxation/ tax expenses ax (income)/expense		tax expenses 2,031,873,549 (193,172,244)	1,830,849,042 (30,138,865)	1,844,979,911 (193,172,244)	1,773,164,131 (30,138,865)
		(193,172,244) 1,838,701,305	(30,138,865) 1,800,710,177	(193,172,244) 1,651,807,667	(30,138,865) 1,743,025,266
d tax income (r 1x income on specific gainst bad/loss loans	c 9.12.a	(182,025,097)	(25,793,717)	(182,025,097)	(25,793,717)
gainst bad/loss loans I tax (income)/ in WDV of FA	s 9.12.b	(11,147,147)	(4,345,148)	(11,147,147)	(4,345,148)
		20		20	16
liation of the	tive '	% rate (Bank only)	Taka	%	Taka
fore income tax d loss account	x as per	rate (Bank only)	4,056,630,962		4,399,512,092
x as per applicable affecting the ta or current year	nx r	40.00%	1,622,652,385	40.00%	1,759,804,837
luctible expense npted income	es	9.42% 0.00%	382,255,707 141,640	7.67% -7.39%	337,232,145 (325,043,457)
gs from reduced end (savings) from re		-4.40%	(178,337,266) (174,904,799)	-0.87% 1.39%	(38,304,646) 61,132,634
for capital gain r adjustment (fo g excess perquisi	r ite	-1.3170	( 1)/Ut)/99)	1.59%	(51,796,247)
l from 0.35 millio ion in 2014)		40.72%	1 651 907 667	40 80%	
come tax exper		40.72%	1,651,807,667	40.80%	1,743,025,266 Figures in Taka
	Note	Consol 2017	idated 2016	Bank 2017	(Solo) 2016
	) has beer	tated) 1 computed by divi 1ding as on 31 Dec			
		to calculate as then			
of shares befor	re bonus	702,856,752	702,856,752	702,856,752	702,856,752
of shares befor ued ares issued in 2 of ordinary sh	2017 hares	35,142,837 737,999,589	702,856,752 35,142,837 737,999,589	702,856,752 35,142,837 737,999,589	702,856,752 35,142,837 737,999,589
of shares befor ued nares issued in 2 of ordinary sh ding (restated) it attributable to	2017 hares	35,142,837	35,142,837	35,142,837	35,142,837
of shares befor ued hares issued in 2 of ordinary sh ding (restated)	2017 hares	35,142,837 737,999,589	35,142,837 737,999,589	35,142,837 737,999,589	35,142,837 737,999,589
o of shares befor ued nares issued in 2 of ordinary sh ding (restated) it attributable to eholders of EBL average number	2017 hares o	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29	35,142,837 737,999,589 2,716,335,721 737,999,589	35,142,837 737,999,589 2,404,823,295 737,999,589	35,142,837 737,999,589 2,656,486,826 737,999,589
of shares befor ued ares issued in 2 of ordinary sh ding (restated) it attributable to cholders of EBL average number Per Share (EPS) s in other assets g balance:	2017 hares o	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item)	35,142,837 737,999,589 2,716,335,721 737,999,589 3.68	35,142,837 737,999,589 2,404,823,295 737,999,589	35,142,837 737,999,589 2,656,486,826 737,999,589
of shares befor ued hares issued in 2 r of ordinary sh ding (restated) it attributable tu sholders of EBL average number Per Share (EPS) s in other asset: g balance: TDSE rship license) f CSE rship license) ole from subsidi stationeries	2017 hares o of shares s (cash f	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 - 12,624,241	35,142,837 737,999,589 2,716,335,721 737,999,589 3.68 553,800,000 201,500,000 - 16,489,089	35,142,837 737,999,589 2,404,823,295 737,999,589 3.26 - - - - - - - - - - - - - - - - - - -	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 - - - - - - - - - - - - - - - - - - -
of shares befor ued arres issued in 2 of or dinary sh ding (restated) it attributable te cholders of EBL average number Per Share (EPS) is in other assets g balance: DSE g balance: DSE be from subsidi stationeries on hand to staff for exp deposits.govt.	2017 hares o of shares s (cash f iaries	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 low item) 553,800,000 201,500,000	35,142,837 737,999,589 2,716,335,721 737,999,589 3.68 553,800,000 201,500,000	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 - - - - - -	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 - - - - - - - - - - - - - - - - - - -
of shares befor ued arree issued in 2 of or dinary sh ling (restated) i a tribituable the sholders of EBL werege number; a tribituable the sholders of EBL were share (EPS) is in other asset: g balance: FDSE rship license) of CSE rship license; of CSE rship license; of the from subsidi stationeries on hand to shaff or easy deposits-govt. and dividend les	2017 hares o of shares s (cash f iaries	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273	35,142,837 737,999,589 2,716,335,721 737,999,589 3.68 553,800,000 201,500,000 201,500,000 - 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 2,13,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 - - - - - - - - - - - - - - - - - - -
of shares befor ued arres issued in 2: of or dinary sh ding (restated) it attributable the chelders of EBL average number. Per Share (FPS) s in other asset: g balance: ToRE rship license) le from subsidi stationeries on hand to stationeries on hand to staff for easy deposits-govt. and dividend les exectivables rent ments and	2017 hares o of shares s (cash f iaries	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 - 16,489,089 3,276,242 2,401,000 6,762,514	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 - - - - - - - - - - - - - - - - - - -	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 - - - - - - - - - - - - - - - - - - -
of shares befor ued arree issued in 2 of of dinary sh ling (restated) in attributable the cholders of EBL average number. Per Share (EPS) is in other asset: blance: IDSE rship license) of EGSE rship license) of beform subsidi stationeries on hand to staff for exp deposition govt. and dividend les receivables rent	2017 hares o o o of shares s (cash f iaries penses	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 21,2,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584	35,142,837 737,999,589 2,716,335,721 737,999,589 3.68 553,800,000 201,500,000 201,500,000 201,500,000 201,500,000 (6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 11,124,715	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 6,626,831 16,489,089 3,234,292 2,401,00 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909
of shares befor ued arree issued in 2 of or dinary sh ling (restated) i a tribituable the holders of EBL average number; a tribituable the balance: FDSE rship license) of CSE rship license) of Loss rship license) of the from subsidi stationeries on hand be from subsidi stationeries ron to staff for each deposits-govt. and dividend les receivables rent uents and to vendors i tax assets sets of subsidia <b>balance</b> DBE (membership	2017 nares o o o of shares s ( cash f iaries penses uries p license)	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 24,363,584 4,032,882,402 553,800,000	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 996,971,099 11,124,715 4,212,281,676 553,800,000	35,142,837 737,999,589 2,404,823,295 737,999,589 3.26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 396,458,786 654,196,868	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 6,626,831 16,489,089 3,224,292 2,401,00 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833
of shares befor ued arres issued in 2: of or dinary sh ling (restated) it attributable tt cholders of EBL average number. Per Share (EPS) is in other asset plance: DSE in other asset plance: DSE is an other asset plance: DSE is attioneries in hand to staff for exp deposits.got: attioneries is to staff for exp deposits.got: attioneries is ent tax assets of subsidia balance	2017 nares o o o of shares s ( cash f iaries penses uries p license)	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 212,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,635,584 4,032,882,402	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 11,124,715 4,212,281,676	35,142,837 737,999,589 2,404,823,295 737,999,589 3.26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774	35,142,837 737,999,589 2,656,486,826 737,999,589 3.60 6,626,831 16,489,089 3,234,292 2,401,00 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909
of shares befor ued arrevisued in 2: of ordinary sh ling (restated) it attributable the cholders of EBL average number ( Per Share (IPS)) s in other asset: g balance: IDSE rship license) of CSE rship license) of the stationerics on hand CSE to statiforer set astionerics or share (IPS) deposits-govt. and dividend receivables erent ents and to vandors sets of subsidiaries sets of subsidiaries stationerics DBE (membership from subsidiaries stationerics on hand to statiforer set.	2017 nares o o o s (cash f iaries penses uries plicense) plicense)	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,610 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 13,162,729 7,232,388 754,509	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,39 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 17,494,671 13,162,729 7,185,688 754,509	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658
of shares befor ued arres issued in 2 of ordinary sh ling (restated) it attributable to theholders of EBL waverage number. Per Share (FPS) sin other assett g balance: TOSE rship license) le from subsidi stationeries on hand to stationeries on hand to stationeries on hand to stationeries on hand to stationeries on to staff for easy deposits-govt. and dividend les ceceivables esto s subsidiaries stationeries Dis (membershi) (from subsidiaries stationeries on hand to stationeries on the stationeries of subsidiaries stationeries on hand to stationeries on hand to stationeries on hand to stationeries on hand to staff for easy tationeries on hand to staff for easy tationeries	2017 hares o o fof shares s (cash f iaries benses rries p license) p license, agencies	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 low item) 553,800,000 201,500,000 201,500,000 21,2,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 210,500,000 13,162,79 74,509 12,080,611 711,849,403 648,239,642	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370 657,431,871 274,333,565 590,649,401 965,721,309 11,124,715 4,212,281,676 553,800,000 211,500,000 12,624,241 3,382,597 1,484,658 6,534,714 628,557,273 480,080,667	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 	35,142,837 737,999,589 3,66 6,626,81 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930
of shares befor ued arree issued in 2 of ordinary sh ling (restated) i arreitsized in 1 attributable the cholders of EBL average number Per Share (EPS) is in other asset: balance: IDSE rship license) of CSE rship license) of efrom subsidiar defrom subsidi stationeries on hand tes rent uestaff for exp depositis-govt. I ax assets stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries rent us hand dividend les rent to staff for exp depositis-govt. i dividend reservent i tax assets	2017 hares o of shares s (cash f iaries penses uries p license) p license) p licenses ivables o vendors	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000,000 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000,000,000,000,000,000,000,000,0	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 996,571,099 11,124,715 4,212,281,676 553,800,000 201,500,000,000 201,500,000,000,000,000,000,000,000,000,0	35,142,837 737,999,589 2,404,823,295 737,999,589 3,36 213,833,968 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 413,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 13,162,729 7,185,688 734,509 6,004,564	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 ,776,972,930
of shares befor ued arres issued in 2: of ordinary sh ling (restated) it attributable the cholders of EBL average number (F Per Share (IPS)) is in other asset: g balance: IDSE institution (F CSE): rship license) of from subsidi stationeries on hand CSE (remembership deposits-govt. and dividend less entry of the stationeries rent ients and to taxafs for subsidiaries sets of subsidiaries sets of subsidiaries stationeries on hand to statiforer subsidiaries sets of subsidiaries stationeries on and to statiforer subsidiaries stationeries on hand to taxafs (SEE (membership from subsidiaries stationeries on hand di dividend reserves rent in san adavance to taxasets sets of subsidiaries areas of subsidiaries rent in san adavance to taxasets sets of subsidiaries rent in san adavance to taxasets	2017 hares o of shares s (cash f iaries penses plicense) plicense) plicense) plicenses agencies agencies o vendors	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000,000 201,500,000 201,500,000,000 201,500,000,000,000,000,000,000,000	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 530,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000,000 201,500,000 201,500,000,0000 201,	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 734,509 6,004,564 113,162,729 7,185,668 937,110,774 4,268,616 232,730,799 931,364,350 1,130,283,018 84,559,670	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 811,2624,241 3,371,397 1,484,658 6,494,714 ,337,397 1,484,658 6,494,714 776,972,930 3,364,87,86 6,454,196,868 6,434,714,780,752 3,355,554,438
of shares befor ued arrares issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL average number. Per Share (EPS) s in other asset: g balance: IDSE Tship license) (CSE trship license) (de from subsidi stationeries on hand to staff for exp deposits-govt. and dividend les ecceivables rent uents and to vendors balance DSE (membership (SE)	2017 hares o of shares s (cash f iaries penses penses plicense) plicense) plicenses agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 low item) 553,800,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000,000 201,500,000 201,500,000 201,500,000,000,000,000,000,000,000,000	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 530,649,401 906,971,909 11,124,715 4,212,281,676 533,800,000 201,500,000,000 201,500,000 201,500,000,0000 201,	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 734,509 6,004,564 11,63,352,334 642,686,162 323,730,799 931,364,350 1,130,283,018 84,559,670	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 1,022,701,957 581,711,833 906,971,909 3,474,780,653 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930 3,364,58,786 6,494,714 776,972,930 3,364,58,786 6,494,714 73,355,554,438
of shares befor ued arree issued in 2 of ordinary sh ling (restated) ii artibutable i artibutable the cholders of EBL average number Per Share (EPS) is in other asset: y balance: IDSE rship license) of CSE rship license) of cose rship license) of the from subdiati stationeries on hand to totaff for exp depositie govt. and dividend les receivables rent uents and to vendors tax assets sets of subsidia balance DSE (membership foro subdiation CSE (membership foro subdiation cose in the depositie govt. and advividend les rent tax assets stationeries on hand to vendors tax advised balance DSE (membership foro subdiation to staff for exp depositie govt. It ax assets sets of subsidia nt for other non c changes in other s in other liability s balances of certifores s in other liability s balances	2017 hares o of shares s (cash f iaries penses penses plicense) plicense) plicenses agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies agencies	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 1000 item) 553,800,000 201,500,000,000 201,500,000 201,500,000,000,000,0	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 4,212,281,676 553,800,000 201,500,000,000 201,500,000 201,500,000,000,000,	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 1,13,62,729 7,185,688 754,509 6,004,564 1,163,352,334 642,686,162 232,730,799 931,364,350 1,130,283,018,824 84,559,670 (795,904,2716) 322,741,668	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 1,022,701,957 581,711,833 906,971,909 3,474,780,6633 2,213,833,968 12,624,241 3,371,397 1,484,658 6,6494,714 776,972,930 443,006,103 3,064,58,786 654,195,886 937,110,773 3,055,554,438 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298
of shares befor ued arres issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL average number Per Share (IPS) is in other asset: g balance: IDSE rship license) ic CSE rship license) le from subsidi stationeries on hand to stationeries on hand to statiforerse deposits-govt. and dividend les receivables rent and to staff for east is of subsidiaries stationeries on band to tax assets sets of subsidiaries stationeries on hand to staff or east to staff for east to staff for east to staff and to tax assets sets of subsidiaries stationeries on hand to staff or east to staff for east to staff for east to staff for east to staff for east sets of subsidiaries sets of subsidiaries sets of subsidiaries rent to staff for east execeivables rent to staff for east execeivables as ets of subsidiaries as ets of subsidiaries as ets of subsidiaries rent to staff for east execeivables rent to staff for east sets of subsidiaries as to subsidiaries as to subsidiaries as to subsidiaries as to subsidiaries stat of urber for other non c changes in other s in other liabil g balances d creditors	2017 hares o o of shares s (cash f iaries penses uries p license) p license) p license) p licenses ivables o vendors ash items <b>r assets</b> lities (ca	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 low item) 553,800,000 201,500,000 201,500,000 212,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 13,162,723 480,080,667 309,150,611 711,849,403 648,239,642 334,847,799 937,051,222 1,130,283,018 235,620,486,753 70,767,481 (1,516,836,870) sh flow item)	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370 657,431,871 274,333,565 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 12,624,241 4,3382,892,00 201,500,000 12,624,241 4,638,657,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 (1,226,601,905) (1,204,601,905) (1,204,601,905)	35,142,837 737,999,589 2,404,823,295 737,999,589 3.26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 43,355,554,438 754,509 6,004,564 1,163,352,334 642,686,162 323,730,799 931,364,350 1,130,283,018,824 1,130,283,018,824 1,130,283,018,924 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,94 1,130,283,018,14 1,130,283,14 1,130,283,14 1,130,283,14 1,130,283,14 1,130,283,14 1,130,283,14 1,130,283,14 1,	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 93,474,780,653 93,474,780,653 93,474,780,653 93,371,97 1,484,658 6,494,714 3,371,39 1,484,658 6,494,714 3,355,554,438 (1,223,178,258) (1,103,952,043)
of shares befor ued arrare issued in 2 of ordinary sh ling (restated) ing arres issued in 2 of ordinary sh ling (restated) ing (restated) ing (restated) ing (restated) warege number Per Share (EPS) is in other asset: y balance: IDSE rship license) is from subidiare deposits equations to staff for exp deposits equations to staff for exp deposits equations to staff for exp deposits equations to staff for exp deposits equations to staff for exp deposits.equations to staff for exp deposits.equations to staff for exp deposits.equations to staff for exp deposits.equations stationeries stationeries an hand to staff for exp deposits.equations rent in stan dadvance tet hax assets sets of subisidial rent in staff or exp deposits.equations rent in stan dadvance tet is an other non c changes in other s in other liabilities rendirus i inabilities rendirus i inabilities i i inabilities i i i i i i i i i i i i i i i i i i	2017 hares o of shares s (cash f iaries penses penses plicense) plicense) plicenses agencies agencies asheitens r assets lities (ca	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 3,29 low item) 553,800,000 201,500,000,000,000,0	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 996,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000,000 201,500,0	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 13,162,729 7,185,688 754,509 6,604,564 1,163,352,334 (42,686,162 323,730,799 931,364,350 (795,904,716) 4,236,018,824 84,559,670 (795,904,716) 3,22,741,668	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 1,022,701,957 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930 336,458,786 6,494,714 776,972,930 336,458,786 6,494,714 735,555,554,438 (1,123,178,258) (1,103,952,043) 343,641,457 342,063,298 76,724,839 61,530,582
of shares befor ued arrare issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL average number. Per Share (EPS) is in other asset: g balance: IDSE Tship license) (CSE trship license) (e) from subsidiation to staff for exp deposits-govt. and dividend les exceivables rent and dividend les exceivables rent and to vendors and dividend les exceivables rent lax assets sets of subsidia balance DDE (membershin CSE (membershi	2017 hares o ofshares s (cash f iaries enses enses p license) p license) p license) o vendors agencies agencies agencies agencies astituitas (ca assets) lities (ca assets) lities (ca assets) o vendors marces 30) m	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 low item) 553,800,000 201,500,000 201,500,000 21,2624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 13,162,729 7,232,388 754,509 12,080,611 711,849,403 648,239,429 334,847,799 13,028,301 23,242,459 14,029,655,432 5,620,486,753 70,767,481 (1,516,836,870) 5h flow item) 322,742,146 550,0244,880 61,162,902 44,290,752 1,492,097,92 1,492,075 2,5808,671,101 242,461,849	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 12,624,241 43,382,597 1,484,658 6,934,714 653,283,400,667 309,150,611 654,623,283 937,110,774 4,203,2882,402 (1,226,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,246,601,905) (1,264,247,463 343,645,207 342,063,288 4,805,947,696 201,335,529 1,444,993,448	35,142,837 737,999,589 2,404,823,295 737,999,589 3.26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 443,066,103 306,458,786 654,196,868 937,110,774 43,355,554,438 754,509 6,004,564 1,163,352,334 (42,686,162 323,730,799 931,364,350 1,130,283,018 ,845,59,670 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 1,481,686,518 5,778,325,235 242,461,849 1,294,241,389	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 
of shares befor ued arres issued in 2 of ordinary sh ling (restated) ii arcitistated ii a tratitistable to cholders of EBL average number Per Share (EPS) is in other asset: blance: IDSE rship license) of CSE rship license) of form subdiated to the from subdiated to staff for exp depositie govt. and dividend les receivables: rent uents and to vendors lax assets sets of subsidia balance DBE (membership CSE (membership CSE) (membership CSE (membership form subdiates stationeries on hand rent us assets stationeries on hand to staff for exp depositie govt. and advined the sets of subsidiat balance balance balance balance to vendors stationeries on hand to tastif for exp depositie govt. it ax assets sets of subsidia to tastif for exp depositie govt. it ax assets sets of subsidiat rent it ax assets sets of subsidiat rent its and advance te i i no ther non c changes in other si no for loans, advance to rent tax liabilities(af for loans, advance i ceposures (CS) readures account for protexte bla) for non-bankin for foreate to good to relate to good to relat	2017 hares o of shares s (cash f iaries benses plicense) plicense) plicense) plicenses agencies agencies ash items r assets lities (ca assets) lities (ca	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 1000 item) 553,800,000 201,500,000,000 201,500,000 201,500,000,000,000,0	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 996,971,090 11,124,715 4,212,281,676 553,800,000 201,500,000 2	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 3,365,554,438 754,509 6,004,564 1,163,352,334 642,686,162 232,730,799 931,364,350 (795,904,2716) 3,22,741,668 500,234,880 6,1162,902 (795,904,2716) 3,22,741,668 500,234,880 6,1162,902 (795,904,2716) 3,22,741,668 500,234,880 6,1162,902 3,22,741,668 5,002,234,880 6,1162,902 3,22,741,668 5,002,234,880 6,1162,902 3,22,741,668 5,002,234,880 6,1162,902 7,185,651 8,22,741,668 5,002,234,880 6,1162,902 7,1481,686,518 5,078,325,235 242,461,849 11,046,380 12,761,835 25,665,842	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,633 9,474,780,663 2,13,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930 4,43,006,103 3,054,554,438 (1,123,178,258) (1,103,952,043) 3,43,641,457 3,42,63,298 7,67,24,893 6,530,582 6,57,002,859 4,779,802,842 201,335,525 4,779,802,842 201,335,526
of shares befor ued arres issued in 2 of ordinary sh ling (restated) i arres issued in 2 i arribitable the sholders of EBL average number; Per Share (IPS) is in other asset: g balance: IDSE Tship license) of CSE rship license) of efrom subsidi stationeries and davidend les receivables rent beats and to vendors.g in hand to vendors.g is different ents and to vendors.g is different beats and to vendors.g is different stationeries stationeries stationeries stationeries stationeries stationeries stationeries in ther liabili tax assets <b>s</b> in other liabili g balances d creditors reliabilities/( a for non-shaft or protested ball for for non-shaft or protested ball for for non-ball for for hom in for loss on on of shares (n interest/	2017 hares o of shares s (cash f iaries benses plicense) plicense) plicense) plicenses agencies agencies agencies ash items r assets lities (ca	35,142,837 737,999,589 2,428,269,740 737,999,589 3,29 low item) 553,800,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 13,162,729 7,232,388 754,509 12,080,611 711,849,403 648,239,642 324,847,799 937,051,222 1,130,283,018 (1,516,836,870) 322,742,146 550,234,887 322,742,146 550,234,887 1,077,481 (1,516,836,870) 322,742,146 550,234,887 324,747 324,747 324,747 324,747 324,747 344,747	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 16,489,089 3,276,242 2,401,000 6,762,514 987,521,370 657,431,871 274,333,555 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,50	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,39 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 7,6972,929 443,006,103 306,458,786 654,196,868 937,110,774 7,185,688 937,110,774 17,494,671 13,162,729 7,185,688 754,509 6,004,554 11,63,352,334 (642,686,162 323,730,799 9,91,364,350 1,130,283,018 4,236,018,824 4,266,618,59,670 (795,904,716) 322,741,668 500,234,880 6,61,162,902 44,290,752 1,481,686,518 322,741,668 500,234,480 6,61,162,902 44,290,752 1,481,686,518 5,778,3352,235 242,461,849 1,294,241,389 11,046,380 12,761,835	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 
of shares befor ued arres issued in 2 of ordinary sh ling (restated) in arres issued in 2 of ordinary sh ling (restated) in arrest issued in 2 of ordinary sh ling (restated) is in other asset: y balance: IDSE Tship license) is in other asset: y balance: IDSE Tship license) is for sub- depositis-govt. and dividend les for sub- depositis-govt. and dividend les rent issues of sub- side of the sub- set of sub- side of the sub- set of sub- side of the sub- set of sub- side	2017 hares o of shares s (cash f iaries benses plicense) plicense) plicense) plicenses agencies agencies agencies agencies sastificas o vendors agencies sastificas o vendors assets lities (ca assets) OBU) ances borrowers	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 1000 item) 553,800,000 201,500,000,000 201,500,000 201,500,000,000,000,0	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 996,971,099 11,124,715 4,212,281,676 553,800,000 201,500,000,000 201,500,0	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 1,163,352,334 642,686,162 232,730,799 931,364,350 (795,904,716) 322,741,668 500,234,880 6,1162,902 (795,904,716) 322,741,668 500,234,880 6,1162,902 322,741,668 500,234,880 6,1162,902 44,290,752 1,481,686,518 5,778,325,235 242,461,849 11,046,330 12,761,835 224,461,849 11,046,330 12,761,835 225,665,842 79,971,183	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930 443,006,103 306,458,786 654,195,886 64,494,714 776,972,930 443,006,103 306,458,786 654,195,886 64,494,714 776,972,930 443,006,103 31,355,554,438 (1,123,178,258) (1,103,952,043) 343,641,457 342,063,298 76,724,893 61,530,582 657,002,859 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 1,350,150,203 11,348,347 12,761,835 18,510,673 369,119,885
of shares befor ued arree issued in 2 of ordinary sh ling (restated) i arreisitable in a trainburble to holders of EBL average number Per Share (EPS) is in other asset: y balance: I DSE Tship license) of CSE rship license) of the from subsidiat stationeries on hand to staff for exp deposits-govt. and dividend les receivables rent uents and to vendors it ax assets sets of subsidia balance DSE (membership from subsidiaries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries in ther liabilities/(a for loans, advare depositi renductions, advare supposed in for loas on ion of shares (n interest/ son other liabilities/(a for loans, advare, te supposed in for loas on ion of shares (n interest/ son other liabilities/(a for loans, advare, te supposed in for loas on ion of shares (n interest/ son other liabilities/(a for loans, advare) supposed in for loas on ion of shares (n interest/ son pavable payable on borr g OBU exports	2017 hares o of shares s (cash f iaries eenses eenses p license) p license) p license) p licenses agencies agencies vivables o vendors agencies sath items r assets lities (ca assets) OBU) ance sassets borrowers et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 2,329 100 item) 553,800,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,611 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 201,	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,752,513 987,521,370 657,431,871 987,521,370 657,431,871 987,521,370 657,431,871 996,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 2	35,142,837 737,999,589 2,404,823,295 737,999,589 3,36 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,768 937,110,774 3,355,554,438 937,110,774 3,355,554,438 754,509 6,004,564 1,163,352,334 642,686,162 323,730,799 931,364,350 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 44,286,618,824 84,559,670 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 242,41,389 11,046,380 12,761,855 25,685,842 79,971,183 17,831,174 386,669,340	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 906,971,909 3,474,780,653 213,833,968 12,624,241 776,972,930 4,434,006,103 3,474,780,653 937,110,773 3,355,554,438 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 76,724,893 76,744,893 76,744,893 76,744,893 76,744,893 76,744,893
of shares befor ued arrare issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL average number. Per Share (EPS) is in other asset: balance: DSE to State (EPS) is in other asset: beform subsidiar stationeries on hand to staff for exp deposits-govt. and dividend les ecceivables rent and to vendors and dividend les deposits-govt. and dividend les deposits-govt. and dividend les deposits-govt. and dividend les deposits-govt. and dividend les deposits-govt. and dividend les deposits-govt. and dividend les ecceivables stationeries on hand to staff for exp deposits-govt. and dividend les ecceivables stationeries on hand to staff for exp deposits-govt. and advidend rece receivables sets of subsidia to for other non c changes in other sin other liabilities ( a dereditors subsidiaties ( a di creditors suspense accound for protested bill for lonas, advances deposit for lonas, advances deposit for interest/ sion received s payable on borr g OBU	2017 hares o of shares s (cash f iaries eenses eenses p license) p license) p license) p licenses agencies agencies vivables o vendors agencies sath items r assets lities (ca assets) OBU) ance sassets borrowers et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,61 654,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,000 13,162,729 7,223,238 754,509 12,080,617 711,849,403 644,239,642 324,847,799 937,051,222 1,130,283,018 644,239,642 322,742,146 550,224,885 4,020,224,884 (1,516,836,870) 322,742,146 550,224,847,799 937,051,222 1,130,283,018 641,290,752 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,492,097,992 1,476,831,794 11,046,380 12,761,835 25,685,841 10,025,805 3,033 401,199,336 3,055,90,572	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,333,565 550,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 653,380,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 653,380,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 654,623,283 480,080,667 11,226,61,905 11,226,403,554 4,4032,882,402 343,645,207 342,063,298 4,405,47,696 201,335,529 11,444,993,448 11,937,095 12,761,835 18,510,673 404,786,025 22,166,111 380,344,975 226,326,923 464,143,909 379,263,385	35,142,837 737,999,589 2,404,823,295 737,999,589 3,36 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,768 937,110,774 3,355,554,438 937,110,774 3,355,554,438 754,509 6,004,564 1,163,352,334 642,686,162 323,730,799 931,364,350 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 44,286,618,824 84,559,670 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 242,41,389 11,046,380 12,761,855 25,685,842 79,971,183 17,831,174 386,669,340	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 43,006,103 306,458,786 654,196,868 937,110,773 314,063,298 76,724,893 61,500,582 61,500,582 61,500,2859 4,779,802,842 201,335,559 4,779,802,842 201,335,559 4,779,802,842 201,335,559 11,358,150,673 369,119,885 18,106,801 369,351,335 272,294,646
of shares befor ued arres issued in 2 of ordinary sh fing (restated) ing (restated) ing (restated) ing (restated) ing (restated) ing (restated) ing (restated) in attributable (rest balance: DSE (rest rship license) is from subdiated is from subdiated is to staff for exp depositie govt. and dividend les rest as sets sets of subsidiated is a sets sets of subsidiated DSE (membership from subdiated) CSE (membership from subdiated) is to staff for exp depositie govt. and advance te i tax assets sets of subsidiated geosties govt. and advance te i tax assets sets of subsidiated receivables rent in and advance te i tax assets sets of subsidiated geosties govt. i for loans, advance to i changes in other soft rolans, advance d creditors i for loans, advance d creditors i no rokantes (no os on sharks (no os on sharks (no os on sharks (no os on sharks (no os on pavable on borng g OBU	2017 hares o of shares s (cash f iaries eenses eenses p license) p license) p license) p licenses agencies agencies vivables o vendors agencies sath items r assets lities (ca assets) OBU) ance sassets borrowers et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,610 634,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,500,500,500,500 201,500,570 200,500,5700,570 200,500,5700,5700,5700,5700,5700,5700,57	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,762,514 987,521,370 657,431,871 97,431,871 274,353,565 590,649,401 996,971,909 906,971,909 906,971,909 906,971,909 906,971,909 906,971,909 906,971,909 91,124,715 4,212,281,676 553,800,000 201,500,000 20	35,142,837 737,999,589 2,404,823,295 737,999,589 3,36 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 7,494,671 13,162,729 7,185,688 937,110,774 3,355,554,438 754,509 6,004,564 (1,163,352,334 (1,163,352,334 (1,163,252,335) 1,130,283,018 2,327,41,668 500,234,880 (1,152,902 44,290,752 242,461,889,570 322,741,668 500,234,880 6,11,62,902 44,290,752 242,461,889 5,778,325,235 242,461,849 1,294,241,389 11,046,380 12,761,835 25,685,842 7,971,183 17,831,174 386,669,340 365,590,572	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 306,458,786 654,196,868 937,110,773 3,355,554,438 6,6494,714 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,113,952,043) (1,213,178,258) (1,213,178,278) (1,213,178,278) (1,213,178,278) (1,213,1
of shares befor ued arres issued in 2 of ordinary sh ling (restated) ii arcisisued in 2 i of ordinary sh ling (restated) ii architushes are set shown of EBL wares number Per Share (EPS) is in other asset: y balance: IDSE rship license) is from subditist attioneries on hand is to staff for exp depositie govt. and dividend les rent and dividend les rent and dividend les rest of subsidies is to staff for exp deposities govt. DESE (membershif for assbiddies stationeries on hand it ax assets sets of subsidia balance DESE (membershif for assbiddies stationeries on hand to staff for exp deposities govt. and advance te it ax assets sets of subsidia to to staff for exp deposities govt. it ax assets sets of subsidia to to staff for exp deposities govt. it ax assets sets of subsidia it for other non c changes in other so in other most of rolans, adva exeposures (OF subsidia for non-bankit for for aban, dava exposures (OF subsidia for non-bankit for for aban, dava exposures (OF subsidia for non-bankit for no	2017 hares o of shares s (cash f iaries eenses eenses p license) p license) p license) p licenses agencies agencies vivables o vendors agencies sath items r assets lities (ca assets) OBU) ance sassets borrowers et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201,500,000 201,500,000 201,500,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 628,557,273 480,080,667 309,150,610 634,623,283 937,110,774 243,633,584 4,032,882,402 553,800,000 201,500,500,500 201,500,500,570 201,500,570	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 653,3800,000 201,500,000 12,624,241 3,382,597 1,484,658 6,934,714 654,623,283 480,080,667 1(1,226,601,905) (1,047,202,631) 343,645,207 342,063,298 4,805,947,696 201,335,529 1,444,993,448 11,937,095 12,761,835 18,510,673 404,786,734 404,786,734 404,786,734 40,325,222,166,111 380,344,975 226,326,923 464,143,909 379,263,385 806,605,714 197,261,925	35,142,837 737,999,589 2,404,823,295 737,999,589 3,26 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 3,355,554,438 754,509 6,004,56 4,165,882 734,509 6,004,564 11,162,902 442,686,162 323,730,799 931,364,350 1,130,223,018 4,236,018,824 6,42,686,162 322,741,668 500,234,880 6,1162,902 44,290,752 242,461,889 5,778,325,235 242,461,849 1,294,241,389 11,046,380 12,761,835 25,685,842 1,294,241,389 11,046,380 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,843 12,761,835 25,685,844 12,2689,252	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 306,458,786 654,196,868 937,110,773 3,355,554,438 6,6494,714 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,103,952,043) 343,641,457 342,063,298 (1,213,178,258) (1,113,952,043) (1,213,178,258) (1,213,178,278) (1,213,178,278) (1,213,178,278) (1,213,1
of shares befor ued arres issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL average number- Per Share (EPS) is in other asset: g balance: IDSE TShip license) (SCSE Tship license) (SCSE (Incombership (SCSE (Incombership) (SCSE (SC	2017 hares o of shares s (cash f iaries eenses eenses p license) p license) p license) p licenses agencies agencies vivables o vendors agencies sath items r assets lities (ca assets) OBU) ance sassets borrowers et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 2,216,335,721 2,716,335,721 2,099,589 3,26,242 2,401,000 6,762,514 987,521,370 657,431,871 2,74,333,565 530,649,401 906,971,909 11,124,715 4,212,281,676 4,212,281,475 553,800,000 11,2624,241 3,382,597 11,444,688 4,805,947,696 201,335,529 11,444,993,448 11,937,095 12,761,835 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 12,761,855 1	35,142,837 737,999,589 2,404,823,295 737,999,589 2,404,823,295 737,999,589 2,13,833,968 112,624,241 3,371,397 1,484,658 6,494,714 776,972,929 413,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 3,355,554,438 734,509 6,004,564 734,509 6,004,564 1,163,352,334 642,686,162 323,730,799 931,364,350 1,130,283,018,824 84,559,670 (795,904,716) 322,741,668 500,234,880 61,162,900 7,185,65184 5,078,325,235 242,461,849 1,204,241,389 11,046,380 12,761,835 242,461,849 12,761,835 242,461,849 12,761,835 242,461,849 12,761,835 242,465,184 5,778,325,235 242,461,849 11,046,380 12,761,835 242,465,184 12,761,835 242,465,184 12,761,835 242,465,184 12,761,835 242,465,184 12,761,835 242,465,184 12,761,835 242,465,184 25,658,842 25,658,842 25,658,842 26,658,842 26,658,842 26,658,842 26,658,842 27,9971,183 17,831,174 386,669,340 365,590,572	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 1,184,684 6,494,714 3,355,554,438 3,365,554,438 3,364,457 3,343,641,457 3,42,063,298 3,365,554,438 3,365,554,438 3,364,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,343,641,457 3,345,554,438 6,51,510,623 1,1354,529 1,350,150,203 1,1354,345 1,1354,345 3,13555 3,1355 3,13555 3,
of shares befor ued arres issued in 2 of ordinary sh ling (restated) i archistable are solved werege number i archistable architecture balance: IDSE ISE Searce (EPS) is in other asset: balance: IDSE form subsidiar deforms subsidiar balance to staff for exp depositie-govt. It ax assets sets of subsidiar balance DSE (membershif form subsidiaries) tax assets stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries stationeries si on ther liabilities (of rolans, advance tax assets sets of subsidia for loans, advance tax infore ther non c changes in other sis of relations in of colans, advance tax in for other non c changes in other sis on ther liabilities (of rolans, advance tax in for other non c changes in other sis on received spanble con borri g OBU exports so coos payable balances tax callistines (a circultors i ries balances ta circultors i ries	2017 hares o of shares s (cash f enses enses p license) p license) p license) p licenses agencies agencies agencies o vendors assets o vendors assets itities (ca assets) o OBU) ances es and borrowers et o rowing ent	35,142,837 737,999,589 2,428,269,740 737,999,589 3.29 100 item) 553,800,000 201,500,000 20	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,762,511 987,521,370 657,431,871 987,521,370 657,431,871 97,431,873 553,800,000 201,500,000 201	35,142,837 737,999,589 2,404,823,295 737,999,589 2,404,823,295 3,326 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,929 43,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 336,458,786 654,196,868 937,110,774 3,355,554,438 71,494,671 13,162,729 13,162,729 6,004,564 71,494,671 13,162,729 13,162,729 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 6,004,564 754,509 755,509 755,5	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,907 3,375,554,438 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 76,724,893 76,724,893 76,724,893 76,724,893 76,724,893 76,724,893 343,641,457 342,063,298 76,724,893 11,348,347 (1,223,178,258) (1,103,952,043) 343,641,457 342,063,298 76,724,893 11,355,529 4,779,802,842 201,335,529 4,779,802,842 8,844 4,443,909 3,792,633,85 8,866,605,714
of shares befor ued arres issued in 2 of ordinary sh ling (restated) i arres issued in 2 i arribitable the holders of EBL werege number; arres share (EPS) is nother asset: blance: EDSE rship license) of ErSE rship license) of the from subsidi stationeries in hand blance: Essets of subsidia blance blance: DSE (membership for subsidiary and the set of subsidiary and blance) DSE (membership for experiments) and dividend less exceivables : rent ments and to vendors it ax assets sets of subsidiary DSE (membership for experiments) and dividend ress stationeries on hand to to staff for exp deposits: govt : and dividend ress stationeries on hand to to staff for exp deposits: govt : and dividend ress sets of subsidiary in to rolary and dividend ress sets of subsidiary in the subsidiary in the subsidiary in for loans, adva exposures (coulding) in for loans, adva expande to payable ous payable payable on borre g OBU exp sayable payable on borre g OBU exp sayable bibilities of ress the calculations i liabilities of tress the calculations i liabilities of tress the calculations i liabilities of tress the calculations i liabilities of the calculations i calculati	2017 hares o of shares s (cash f laries penses plicense) plicense) plicense) plicenses plicenses vables o vendors agencies vables o vendors lities (ca assets) nt sestand OBU nt sestand OBU nt sestand oraces autors sets to ovendors assets so to vendors assets so to vendors so to vendors to vendors so to vendors to vendors to vendors to vendors to vendors to vendors to vendors to vendors to vendors t	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 2,329 2,428,269,740 201,500,000 201,500	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,553,800,000 6,62,514 987,521,370 657,431,871 274,353,555 590,649,401 906,971,909 11,124,715 4,212,281,676 553,800,000 201,500,800 201,500,502 11,444,638 6,934,714 4,032,882,402 (1,226,601,903) (1,047,202,631) 343,645,207 342,063,298 76,724,893 61,530,582 201,335,529 21,741,835 21,500,532 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,1111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,724,93 404,786,025 20,745 404,786,025 40,745 40,745 40,745 40,745 40,745 40,745 40,	35,142,837 737,999,589 2,404,823,295 737,999,589 2,2404,823,295 3,326 2,13,833,968 112,624,241 3,3371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,768 654,196,868 937,110,774 3,355,554,438 734,509 6,004,564 17,494,671 13,162,729 7,185,668 937,110,774 3,355,554,438 734,509 6,004,564 (113,352,334 642,686,162 323,730,799 931,364,350 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 44,290,752 242,461,885 500,234,880 61,162,902 44,290,752 242,461,885 500,234,880 61,162,902 44,290,752 242,461,887 322,741,668,518 5,778,325,235 242,461,849 11,046,380 12,761,835 25,685,842 79,971,183 17,831,174 386,669,340 365,590,572 61,799,166 61,797,164	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 776,972,930 443,006,103 306,458,786 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,808 654,196,808 654,196,805 11,223,178,258 (1,103,952,043) 343,641,457 342,063,298 76,724,893 61,530,552 4,779,802,842 201,335,529 4,779,802,842 201,3
of shares befor ued arres issued in 2 of ordinary sh ling (restated) if arc issued in 2 is of ordinary sh ling (restated) if arc issued in 2 is of ordinary sh wares number Per Share (EPS) is in other asset: y balance: DSE (rest is control of the sh is	2017 hares o of shares s (cash f ernses ernses p license) p license) p license) p license) o vendors agencies agencies o vendors assets o vendors assets s (cash f ernses agencies itities (ca assets) OBU) ances borrowing et) rowing et) rowing et) rowing et)	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,553,800,000 6,62,514 987,521,370 657,431,87 274,353,565 590,649,401 906,971,909 11,124,715 4,212,281,676 4,212,81,676 553,800,000 201,500,800 201,500,502 201,610,500 202,724,088 4,805,947,696 201,335,529 12,616,300 84,805,947,696 201,335,529 21,761,835 21,500,532 84,805,947,696 201,335,529 21,761,835 11,500,532 11,440,934,485 22,763,26,923 404,786,025 22,166,111 380,344,975 276,326,923 404,786,025 22,166,111 380,344,975 276,326,923 442,400,752 1,490,204,266 5,808,671,100	35,142,837 737,999,589 2,404,823,295 737,999,589 2,204,823,295 737,999,589 2,213,833,968 12,624,241 3,3371,397 1,484,658 6,494,714 776,972,929 433,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 3,355,554,438 937,110,774 4,268,618 2,32,730,799 931,364,350 (795,904,716) 322,741,668 500,234,880 61,162,900 7,185,96,70 7,95,904,716) 322,741,668 500,234,880 61,162,900 7,1481,666,518 5,778,325,235 242,461,849 1,204,241,389 11,046,380 12,761,835 242,461,849 12,99,711,183 17,831,174 386,669,340 365,590,572 60,179,764 61,799,764 61,799,764 61,799,764 61,799,764 7,058,305,506	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,202 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 213,833,968 6,494,714 3,371,97 1,484,658 6,494,714 43,006,103 306,458,786 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,863 654,196,805 313,355,554,438 343,641,457 342,063,298 76,724,893 61,500,522 657,002,859 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,529 4,779,802,842 201,335,724,193 362,741,667 369,119,885 18,106,605,714 369,351,335 272,294,646 464,143,909 379,263,385 806,605,714 322,741,667 3322,741,667 3322,741,667 3322,741,667 3322,741,667 3322,741,667 3322,741,667 3322,741,667 3322,741,677 3322,741,647 342,742,807 344,290,752 1,479,792,791 322,741,677 322,741,677 332
of shares befor ued arares issued in 2 of ordinary sh ling (restated) it attributable the cholders of EBL werege number- Per Share (EPS) s in other asset: balance: IDSE TSIB (EPS) s in other asset: balance: IDSE (SE) end for explosition it ostaff for exp deposits-govt. and dividend les exceivables and dividend les exceivables to vendors balance DSE (membershift) for outher and to staff for exp deposits: govt. and dividend receivables is of orben tabilities rent is and advance to depositi g balances d creditors export interest/ sin orben tabilities receivables interest/ subjected bill for loans, adva depositi exposities depositi tax liabilities freibilities export s value adjustme D coss payable biblities freibilities fr	2017 hares o of shares s (cash f ernses ernses p license) p license) p license) p licenses agencies agencies ash items r assets lities (ca assets) o 08U) ances borrowing et) rowing et) rowing et) to conding assets borrowing et) to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing to conding assets borrowing as	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000 201	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 530,649,401 906,971,909 11,124,715 530,649,401 906,971,909 11,124,715 530,649,401 906,971,909 11,124,715 530,649,401 906,971,909 11,124,715 533,800,000 201,50	35,142,837 737,999,589 2,404,823,295 737,999,589 2,2404,823,295 3,326 2,213,833,968 12,624,241 3,3371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,768 644,196,868 937,110,774 3,355,554,438 734,509 6,004,564 1,163,352,334 (642,686,162 323,730,799 931,364,350 (795,904,716) 7,185,688 734,509 6,004,564 (1,162,902 7,185,688 734,509 6,004,564 (1,252,784,59,670 (795,904,716) 322,741,668 500,234,880 61,162,902 44,290,752 44,290,752 242,461,889 11,046,380 51,162,902 44,290,752 242,461,889 11,046,380 12,761,835 25,685,842 79,971,183 17,831,174 386,669,340 365,590,572 60,797,163 17,284,497,353 422,890,252 60,797,164 7,058,305,506 280,235,064 1,372,871,627 10,770,000 12,345,330	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,224,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 581,711,833 906,971,909 3,474,780,653 213,833,968 12,624,241 3,371,397 1,484,658 6,494,714 (1,223,178,258) (1,103,952,043) 336,458,786 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,868 654,196,808 654,196,805 11,223,178,258) (1,103,952,043) 336,458,786 654,196,805 336,5554,439 343,641,457 342,663,298 76,724,893 61,530,552 44,779,802,842 201,335,529 44,779,802,842 201,335,529 44,779,802,842 201,335,529 44,779,802,842 201,335,529 44,779,802,842 201,335,529 44,779,802,842 201,335,529 44,799,802,842 44,849,849 44,449,849 44,449,849 44,449,849 44,449,849 44,449,441,438 44,449,449 44,449,449 44,449,444,449 44,449,449
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covin	35,142,837 737,999,589 2,428,269,740 737,999,589 2,428,269,740 201,500,000,000	35,142,837 737,999,589 2,716,335,721 737,999,589 3,68 553,800,000 201,500,000 6,762,514 987,521,370 657,431,871 274,353,565 530,6649,401 906,971,909 11,124,715 530,6649,401 906,971,909 11,124,715 530,6649,401 906,971,909 11,124,715 530,6649,401 906,971,909 11,124,715 530,6649,401 906,971,909 11,124,715 533,800,000 201,500,000 20	35,142,837 737,999,589 737,999,589 2,404,823,295 737,999,589 2,14,84,638 6,424 1,3,371,397 1,484,658 6,494,714 776,972,929 443,006,103 306,458,786 654,196,868 937,110,774 3,355,554,438 937,110,774 13,162,729 7,185,688 754,509 6,604,564 1,163,352,33 422,661,62 323,730,799 931,364,350 (795,904,716) 322,741,668 500,224,880 61,162,902 (795,904,716) 322,741,668 500,224,880 61,162,902 74,152,651,82 44,290,752 1,481,686,518 5,778,325,235 242,461,849 1,244,241,389 1,244,241,389 1,244,241,389 1,244,241,389 1,244,241,389 1,244,241,389 1,244,241,389 1,244,241,389 1,244,598,670 643,795,834 2,2685,842 79,971,183 1,76,835 2,2665,842 79,971,183 1,76,835 2,2655,842 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274,90,252 2,274	35,142,837 737,999,589 2,656,486,826 737,999,589 3,60 6,626,831 16,489,089 3,234,292 2,401,000 6,322,514 1,022,701,957 657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 3,474,780,653 3,474,780,653 213,833,968 12,264,241 3,371,397 1,484,658 6,494,714 776,972,930 3,434,641,958,786 6,494,714 776,972,930 3,435,5554,438 (1,123,178,258) (1,103,552,543,355 3,436,641,457 3,42,642,415 3,42,642,415 3,436,41,457 3,42,642,415 3,436,41,457 3,42,642,415 3,436,41,457 3,42,642,415 3,436,41,457 3,42,642,415 3,436,41,457 3,42,642,4143,909 3,79,263,385 8,06,605,714 1,636,312,35 2,27,244,667 5,002,348,80 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,327,41,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,322,741,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,1162,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,112,902 3,227,41,667 5,002,34,880 6,114,420,573 6,114,420,57

Sched as at 31	Schedule of Fixed Assets Disposals as at 31 December 2017	\$								Schedule of Fixed Assets as at 31 December 2017	S							Figures	Figures are in Taka
Date	Particulars	Cost	Accumulated Net book		Sales value Tax & VAT	Tax & VAT	Gain/(loss)	Mode of	Buver/highest hidder		-		Ē		Accumulat	Accumulated Depreciation & Amortization	on & Amortizat		Net book
			depreciation				(man) man			Particulars	Balance on Adjustment		_	_	_	Charge for On	<b>m</b>		value at 31 December
27-Apr-	27-Apr-17 Machinery & Equipment (ATM)	26,563,000	23,424,072	3,138,928	5,509,653	2,717,553	(346,828)	Buy Back	Zara Zaman Technology Ltd.			on ummgune year	uuriiig uic year	2017	2017	the year	year year	_	2017
9-May-1	9-May-17 Corolla X; Vehicle no DM-GA-19-8616	1,090,000	1,089,999	-	858,918	70,920		Open Tender	787,997 Open Tender Mr. Md. Shipu Newaz	Tangible assets:									
29-Mav-	29. Mar. 17 Corolla Y. Vehicle no DM-GA-19-8617	1 090 000	1 089 999	-	783 383	64.683	718,600	Onen Tender	718 690 Onen Tender Mr Md Hasnat Bin Flias		4,044,759,466			4,044,759,466	•	•	•	_	4,044,759,466
ADTAT-07	TOOL I-VO-WIT ON OTOTAL VENO	1,000	1,000,000	•	cortro /	C00,F0	CCO'01 /	open render	WILL WITH TIGONIAL DITL FUIDS	Building	730,856,590		•	730,856,590	87,234,568	18,225,183	•	105,459,751	625,396,839
30-Mav-	30-Mav-17 Corolla X: Vehicle no DM-GA-17-9370	1.210.000	1.2.09.999	-	3.834.332	316.595		Onen Tender	Mr. Abdul Gafur	Building under construction	631,520,511	- 34,824,581		666,345,092				•	666,345,092
1							3,517,732			Machinery and equipment	761,627,108	- 82,405,543	(62,001,403)	782,031,248	630,539,115	75,339,145	(58,728,442)	647,149,818	134,881,430
	Corolla X; Vehicle no DM-GA-21-8328	1,371,007	1,371,006	1						Computer and network equipment	521,069,734	- 49,101,507		570,171,241	423,811,019			174,285,431	95,885,810
	Buchen: Vehicle and DM CA 22 2672	000 2 5 1	1 675 000	-						Vehicles	135,690,824	- 33,399,980	(36,696,229)	132,394,575	101,454,385	17,552,573	(36,696,214)	82,310,744	50,083,831
		1,020,000	1,020,020							Furniture and fixtures & leased	469,521,261	- 11,401,084	•	480,922,345	343,252,377	29,229,903	,	372,482,280	108,440,065
I-un(-c	Probox; venicie no DM-GA-53-5249	1,620,000	666,610,1	-						Internet description of the second of the se									
	Probox; Vehicle no DM-GA-31-1625	1,094,000	1,093,999	1						software	429.249.953	- 28,587,057		457,837,010	197,910,035	63,104,713		261.014.748	196,822,262
	Machinery & Equipment (ATM)	7,879,000	7,745,477	133,523	1,265,600	705,590	426,487	Buy Back	Zara Zaman Technology Ltd.	At 31 December 2017	7,724,295,447	- 239,719,752	239,719,752 (98,697,632)	7,865,317,567	1,784,201,499	253,925,929 (95,424,656)	-	I 1	5,922,614,795
6-Jun-17	7 Noah Microbus; Vehicle CM-CHA-51-0702	1,095,962	1,095,961	1	900,885	74,385		Open Tender	826,499 Open Tender Mr. Md. Hasnat Bin Elias	2102									
24-Jul-1	24-Jul-17 Nissan Sunny (DM-GA-17-3168)	1,391,500	1,391,499	1	664,900	54,900	666,609	609,999 Open Tender	Mr. Md. Belal Hossain	as at 31 December 2016									
	1	27 FED 401	27 FF0 004	001	400 000	11 200	10101		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	_		┟	ł	┥	Accumulat	Accumulated Depreciation & Amortization	on & Amortizat	T	Net book
1/-Dec-	1/-Dec-1/ Macninery & Equipment	cUP;6cc,12	£46,8cc,12	600	400,004	41,280	424,801	Open tender	424,801 Open lenger MJ/S A.K. Enterprise	Particulars	Balance on 1 Adjustment		_	=	_	Charge for On	<b>m</b>		value at 31
26-Dec-	26-Dec-17 Hyundai Tuscon (DM-GHA-13-6407)	4,624,000	4,623,999	1	1,694,950	139,950	1,554,999	Open Tender	1,554,999 Open Tender M/S Shahtab's Trading		January 2016 of revaluation	on during the year	during the year	December 2016	1 January 2016		during the D year	December D 2016	December 2016
26-Dec-	26-Dec-17 Hyundai Tuscon (DM-GHA-13-5371)	4.381.280	4.381.279	-	1.579.301	130.401		Onen Tender	Onen Tender Mr. Saidur Bahman	ible assets:									
	(a case of a series) where a series of the s		tro at		- part - rate		1,448,899	tanias nado		Land 4,	4,044,759,466		•	4,044,759,466		•		- 4.0	4.044.759.466
26-Dec-	26-Dec-17 Hyundai Tuscon (DM-GHA-13-6408)	4.624.000	4.623.999	-	1.711.300	141.300		Onen Tender	Onen Tender Mr. Md. Anisuzzaman	Buildings on freehold land	730,856,590	•	•	730,856,590	68,963,151	18,271,417		87,234,568	643,622,022
22.02			COLOROSE.	•	00000000000	00001711	1,569,999	Tabulat Indo		Building under construction	572,749,420	- 58,771,091	•	631,520,511	•	•		_	631,520,511
26 Das	76 Doc 17 Toyota Harrier Jeep (DM-	2 670.000	2 610 000	-	0 10E 4ED	100.450		Dana Tondos	Onon Tondor Mr. Md. Animumon	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
-20-1207	<sup>11</sup> GHA-13-1688)	000107010	666'610'6	-	0.02,001,2	0.04,001	2,004,999	Open render	MII. MU. AIIISUZZAIIIAII	Computer and network equipment Vehicles	485,2/4,103 131,612,854	- 35,795,631 - 7,177,970	(3,100,000)	521,069,734 135,690,824	355,876,417 88,385,356	67,934,602 16,169,028	. (3.099.999)	101.454.385	97,258,715 34,236,439
26-Dec-	26-Dec-17 Mitsubishi Outlander (CM-GHA-11-1044)	3,477,200	3,477,199	1	1,750,001	144,495	1,605,505	Open Tender	1,605,505 Open Tender Mr. Lutfor Rahman	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
28-Dec-	28-Dec-17 Hyundai Tuscon (DM-GHA-13-5370)	4.381.280	4.381.279	-	1.665.519	138.870		Open Tender	Mr. Md. Sharif Uddin	Intangible assets:									
							1,526,648			Software	334,132,732	- 95,117,221		429,249,953	137,830,592	60,079,443		197,910,035	231,339,918
	Total	98,697,632	95,424,657	3,272,975	95,424,657 3,272,975 24,870,842	4,921,372	4,921,372 16,676,495			At 31 December 2017	7,482,887,236	- 260,038,284	260,038,284 (18,630,073)	7,724,295,447	1,540,182,182	262,483,477	(18,464,160) 1	1,784,201,499	5,940,093,949
						1													

M. Ghaziul Haque				
·	Chairman	agent, guarantor, employee etc. Andes Ltd.	Chairman	the concern 14.03%
		Anglo MGH Energy (BD) Ltd.	Chairman	5.00%
		Galileo Bangladesh Ltd.	Chairman	20.00%
		MGH Global Airlines Ltd.(BD.	Chairman	1.02%
		Port management Ser. Ltd) MGH Logistics Pvt. Limited	Chairman	5.00%
		Portlink Logistics Ltd.	Chairman	0.02%
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	MD	18.00%
Representing Mir Holdings Ltd.)		Mir Ceramic Ltd.	MD	88.00%
		Mir Telecom Ltd.	MD	32.50%
		Mir Holdings Ltd.	MD	50.00%
		Mir Pharmaceuticals Ltd. Bangla Telecom Ltd.	MD MD	50.00% 40.00%
		Coloasia Limited	MD	40.00%
		BTS Communications (BD) Ltd.	MD	40.00%
		MIR LPG Ltd.	MD	40.00%
		Mir Communications Ltd.	Chairman	40.00%
		Mir Energy Ltd.	Chairman	40.00%
		Global Fair Communications Ltd.	Chairman	40.00%
		Mir Denim Limited	Chairman	50.00%
		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%
/Id. Showkat Ali Chowdhury	Director	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
Representing Namreen Enterprise Ltd.)		Chittagong Oxygen (Pvt.) Ltd. Chittagong Properties Holdinds	Chairman Chairman	20.00% 50.00%
interprise inter,		Ltd.	Citatina	50.0070
		Finlay (International) Ltd.	Chairman	81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd.	Chairman	81.00%
		Port Link Housing Ltd.	Chairman	50.00%
		Finlay Properties Ltd.	Chairman	55.00%
		Legend Property Development Ltd. Z N. Enterprise Ltd	MD MD	50.00% 50.00%
		Z.N. Enterprise Ltd. Z.S. Holding Ltd	MD MD	50.00%
		Z.S. Holding Ltd. Namreen Enterprise Ltd	MD MD	50.00%
		Namreen Power Ltd	MD	50.00%
		ABC Steel Enterprise Ltd.	MD	80.00%
		S.L. Steels Ltd.	MD	50.00%
		Unique Refineries Ltd.	MD	55.00%
		Port Link Logistics Centre Ltd.	Director	25.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsula Housing &	Director	36.00%
		Development Ltd	Director	6.25%
		Consolidated Tea & Plantation Ltd. Consolidated Tea & Lands Co.	Director	6.25%
		(BD) Ltd.	Director	0.2370
		Baraoora (Sylhet) Tea Co. (BD) Ltd.	Director	6.25%
		Eastern Industries Ltd.	Director	25.00%
		Bay Hill Hotel and Ressorts Ltd.	Director	40.00%
( a)		S.N. Corporation	Partner	50.00%
Ms. Salina Ali	Director	Unique Group of Companies Ltd.	Chairperson	10.00%
Representing Borak Real Estate Pvt.) Ltd.)		Unique Hotel & Resorts Ltd. Borak Real Estate (Put ) I td	Chairperson	5.45% 12.00%
Pvt.) Ltd.)		Borak Real Estate (Pvt.) Ltd.	Chairperson	12.00%
		Unique Ceramic Ind. Pvt. Ltd. Borak Travels Ltd.	Chairperson	50.00%
		Unique Eastern Pvt. Ltd.	Chairperson	10.42%
		Unique Vocational Training Center Ltd.	Chairperson 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.	MD	20.00%
		Crescent Commercial Center Ltd.	MD	20.00%
Anis Ahmed	Director	MGH Logistics Pvt. Limited	MD	95.00%
Representing Aquamarine		MGH Holdings Limited	MD	80.00%
Distributions Ltd.)		MGH Global Airlines Ltd.(BD.	MD	2.00%
		Port management Ser. Ltd) Peninsular Shipping Services Limited	MD	80.00%
		MGH Restaurants (Pvt.) Limited	MD	95.00%
		Aquamarine Distributions Limited	MD	99.00%
		Galileo Bangladesh Limited	MD	80.00%
		Renaissance Aviation Services Limited One World Aviation Limited	MD MD	60.00% 67.00%
		RAS Holidays Limited	MD MD	95.00%
		ITSA-Total Logistics Limited	MD	97.00%
		Transmarine Logistics Limited	MD	75.00%
		Total Transportation Limited	MD	100.00%
		Tricon Global Logistics Limited Global Freight Limited	MD MD	80.00% 97.00%
		International Brands Limited	MD	100.00%
		Integrated Transportation Services Limited	MD	99.00%
		Emirates Shipping Lines	MD	78.00%
		Bangladesh Limited Radio Foorti Limited	MD	95.00%
		Portlink Housing Limited	MD	50.00%
		Portlink Logistics Centre Limited	MD	50.00%
		DC ByPass Ltd.	MD	90.00%
		Obhai Solutions Ltd. Jatra. Com Ltd.	MD MD	30.00% 30.00%
		Jatra. Com Ltd. Bangladesh Express Co. Ltd.	MD MD	20.00%
		MGX.Com Ltd.	MD	95.00%
Meah Mohammed	Director	Ancient Steamship Company Ltd.	MD	44.36%
Abdur Rahim		II. dia Mark (BD) I. C		
Independent Director) //ufakkharul Islam		Hudig Meah (BD) Ltd.	MD	51.00%
Chasru (Representing	Director	Finlay Properties Ltd.	MD	15.00%
Mamreen Enterprise Ltd.)		-,		- 5.00 /0
Ormaan Rafay Ñizam	Director	National Brokers Ltd.	Shareholder	15.40%
Independent Director)				
Gazi Md. Shakhawat Hossain Representing M/s	Director	M/s Purnima Construction Pvt. Ltd. Bay Hill Hotel & Resorts I td	MD Representative	0.099% 40.00%
Representing M/s Purnima		Bay Hill Hotel & Resorts Ltd.	Representative Director	40.00%
Construction Pvt. Ltd.)		Unique Hotel and Resorts Ltd	Representative	7.46%
		-	Director	
		General Electric company (BD) Ltd.	Director	0.00%
	MD & CEO	EBL Investments Ltd.	Director	0.000033%
Ali Reza Iftekhar		EBL Securities Ltd.	Director	0.000067%
Ali Reza Iftekhar		EBL Finance (HK) Limited	Independent	-
Ali Reza Iftekhar	1	1007 A	Director	0.00020%
Ali Reza Iftekhar				. <u>1.1880/0%</u>
li Reza Iftekhar		EBL Asset Management Ltd.	Director	
	re the Ban	EBL Asset Management Ltd. k is a party & wherein directors ha		Nil
Significant contracts wh			ve interest:	Nil
Significant contracts wh	s and execu	k is a party & wherein directors ha itives without consideration or exe	ve interest:	Nil

# stern Bank Limited and its subsidiaries ance with other Banks and Financial titutions (Consolidated) t 31 December 2017

			2017			2016	
Name of banks and financial	Currency	Amount	Conversion	Amount	Amount	Conversion	Amount
institutions	··· · ·	in Foreign Currency	rate	in BDT	in Foreign	rate	in BDT
In demand deposit account (non inter	et hoari	· · ·			Currency		
AB Bank Limited, India	USD	14.866	82.70	1,229,407	228,295	78,70	17,967,351
Al-Rajhi Bank, KSA	SAR	51,847	22.05	1,143,406	15,000	20.98	314,750
Bank of Bhutan, Bhutan	USD	3,352	82.70	277,174	5,219	78.70	410,752
Bank of Nova Scotia, Canada	CAD	16,200		1,058,837	19,793		1,148,953
Bank of Tokyo-Mitshubishi UFI, Ltd., India	USD	6,737	82.70	557,150	6,737	78.70	530,217
Bank of Tokyo-Mitshubishi UFJ, Ltd., Japan	IPY	1,696,912	0.73	1,238,237	1,807,437	0.67	1,213,332
Citibank NA, USA	USD	4,967,274		410,793,532	2,384,640	78.70	187,676,384
Commerz Bank AG, Germany	EURO	88,897	98.33	8,741,307	95,157	81.98	7,800.616
Habib American Bank, USA	USD	186,456.42	82.70	., ,	55,157	01.50	7,000,010
ICICI Bank, India	USD	774,979	82.70		273,534	78,70	21,527,756
ICICI Bank Limited, Hongkong	USD	737,270	82.70	60,972,234	2, 5,554		
ICICI Bank Limited, Hongkong	HKD	155,775	10.66	1,661,197	2.279.752	10.15	23,136,291
JP Morgan Chase Bank NA, UK	GBP	164,351	110.81	18,211,652	197,664	96.24	19,022,618
JP Morgan Chase Bank NA, USA	USD	1,271,058		105,116,535	1,040,185	78.70	
JP Morgan Chase Bank NA, Australia	AUD	27,310	64.25	1,754,655	44,541	56.49	2,516,210
JP Morgan Chase Bank, Germany	EURO				68,598	81.98	
Mashregbank, USA	USD	919,520	82.70	76,044,322	101,753	78.70	8,008,157
National Commercial Bank, KSA	SAR		-		65,942	20.98	1,383,689
Nepal Bangladesh Bank Ltd., Nepal	USD	40,998	82.70	3,390,518	112,744	78,70	8,873,179
NIB Bank Limited, Pakistan	USD		-	-	507,058	78.70	
Nordea Bank, Norway	NOK	2,766	10.00	27,660	187,464	9.03	1,692,458
Standard Chartered Bank, Sri Lanka	USD	5,113.75	82.70	422,907	92,878	78.70	7,309,676
Standard Chartered Bank, Germany	EURO	60,405	98.33	5,939,680	122,563	81.98	10,047,209
Standard Chartered Bank, India	USD	1,054,211	82.70	87,183,266	1,727,120	78.70	135,928,146
Standard Chartered Bank, USA	USD	7,477,380	82.71	618,468,213	1,689,715	78.70	132,984,327
Standard Chartered Bank, Singapore	SGD	288	61.74	17,759	3,912	54.28	212,326
Wells Fargo, USA	USD	2,995,312	82.70	247,712,328	1,381,567	78.70	108,732,336
Zurcher Kantonal Bank, Switzerland	CHF	19,316	83.87	1,619,925	4,849	76.54	371,146
Total				826,202,789			528,187,921
Borrowing from Banks and Fi as at 31 December 2017 Dutside Bangladesh - (note-11.2)	nancia	ll Institu	tions (C	consolid	ated)	Anr	iexure-B
			2017			2016	
Name of banks and financial institutions	Currency	Amount in Foreign Currency	Conversion rate	Amount in BDT	Amount in Foreign Currency	Conversion rate	Amount in BDT
Abu Dhabi Commercial Bank, UAE	USD	1,256,259	82.7000	103,892,636			
Bank One Limited, Mauritous	USD	6,039,582	82,7000	499.473.450			
Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)	USD	64,000,000		5,292,800,000		) 78.70	2,833,279,20
FMO, Netherland	USD	4,000,000	82,7000	330,800,000	8,000,000	78 70	629,617,60
	000	1,000,000	02.7 000		0,000,000	, ,,,,,,	-27,017,00
Habib American Bank, USA	USD				128,405	78,70	10,105,72

			2017			2016	
Name of banks and financial institutions	Currency	Amount in Foreign Currency	Conversion rate	Amount in BDT	Amount in Foreign Currency	Conversion rate	Amount in BDT
Abu Dhabi Commercial Bank, UAE	USD	1,256,259	82.7000	103,892,636			
Bank One Limited, Mauritous	USD	6,039,582	82.7000	499,473,450		-	
Deutsche Investitions-und Entwicklungsgesellschaft MBH (DEG)	USD	64,000,000	82.7000	5,292,800,000	36,000,000	78.70	2,833,279,20
FMO, Netherland	USD	4,000,000	82.7000	330,800,000	8,000,000	78.70	629,617,600
Habib American Bank, USA	USD				128,405	78.70	10,105,722
HSBC, USA	USD		-		200	78.70	15,740
ICICI Bank Limited, UAE	USD				26,247,198	78.70	2,065,712,20
ICICI Bank Limited, India	USD	29,817,837	82.7000	2,465,935,122		-	
ICICI Bank Limited, Hongkong	USD	1,754,186	82.7000	145,071,182	6,000,000	78.70	472,213,200
International Finance Corporation (IFC), USA	USD	7,986,538	82.7000	660,486,712	40,000,000	78.70	3,148,088,000
JP Morgan Chase Bank, USA	USD	10,457	98.3303	1,028,283		-	
Mashreqbank, USA	USD				6,371,917	78.70	501,483,85
National Bank of Ras Al-Khaimah, UAE	USD	18,404,421	82.7000	1,522,045,618	5,915,730	78.70	465,580,971
NIB Bank Limited, Pakistan	USD	39,881	82.7000	3,298,119		-	
PROPARCO, France	USD	16,363,636	82.7000	1,353,272,727	16,000,000	78.70	1,259,235,200
Standard Chartered Bank, Hongkong	USD		-		3,923,949	78.70	308,823,399
Standard Chartered Bank, Singapore	USD	89,944,503	82.7000	7,438,410,365	35,837,533	78.70	2,820,492,682
United Bank Limited, UAE	USD	18,303,786	82.7000	1,513,723,113	16,548,177	78.70	1,302,377,953
Wells Fargo, USA	USD		-		5,279,683	78.70	415,522,646
Total	1			21,330,237,327			16,232,548,39

# ted party disclosures

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.

vi) Bank Company Act 1991: Nil

vii) Investments in the securities of directors and their related concern : Nil

**Related Party Transactions** 

Annexure-B

Annexure-C

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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: 1 1.a

Annexure-C1

1.a	Non-runded facilities: Figures in Taka											
	Name of the organisation	Represent Director		Nature of Interest of the Directors with the borrowing firm / individual	Natu Facil		Sanctioned Amount	Outstanding as at 1 Jan 2017	Transa Debit	ctions Credit	Outstanding as at 31 Dec 2017	Amount Overdue
	Z. N. Enterprise Ltd.	Md. Showka Chowdhury		MD	LG Perfor	nance	193 100	192,900			192,900	
	Customer ID - 100397	Representin director	g		Bond- (expi		195,100	172,700			1,2,000	
	Unique Enterprise	Mohd. Nooi	r Ali		LG Perfori	nance	787,360	787,360			787.360	
	Customer ID - 100711	Spouse of director			Bond- (expi		707,500	101,500			707,500	
1.b	Credit card	card facilities:					U	in Taka				
	Representin	g Directors	Nature	e of interest wit	ih EBL	Арр	roved lin		standin 1 Jan 2			ding as ec 2017
	A.M. Shauka	t Ali	Direc	tor			500,0	000		-		-
	Mir Nasir Ho	ossain	Repre	esenting dire	ctor		500,0	000	(1	21)		685
	Md. Showkat A	li Chowdhury	Repre	esenting dire	ctor		250,0	000		-		-
	Mohd. Noor	Ali	Spou	se of director	r		500,0	000	22,	717		-
2)	Transactions r	elating to pr	ocure	ment, servio	e & rei	nt					Figures	in Taka
	e of the Com- Person	Related D of EBL	oirecto	rs Na	ture of	tran	sactions		Amo trans made		ing	tstand- as at 31 c 2017
Coloa				onthly re ta Cente		ng charge essore.	for EBL	2,	401,2	00	-	
	Monthly intern			iterne	t connecti	vity bills,						

pany/Person	of EBL	nuture of transactions	made in 2017	Dec 2017
Coloasia Limited	Mir Nasir Hossain	Monthly recurring charge for EBL	2,401,200	
Coloasia Linned	win ivasn riossani	Data Center at Jessore.	2,401,200	
"BTS Communica- tions (BD) Limited"	Mir Nasir Hossain	Monthly internet connectivity bills, Junipar product, CISCO Network Wifi Router, VmWare NSX proces- sore, Lan equipment & Cabling for Data Center of EBL Corporate office at 100 Gulshan, Dhaka.	56,995,169	
"Unique Hotel & Resorts Limited"	Salina Ali	Security deposit against lease rental agreement for ATM booth at The Westin, Gulshan, Dhaka.	-	438,900
"Unique Hotel & Resorts Limited"	Salina Ali	Rental payment for ATM booth at The Westin, Gulshan, Dhaka.	240,000	
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Advance rent for EBL DST Sales office at Dhanmondi, Dhaka.	-	5,670,000
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL DST Sales office at Dhanmondi, Dhaka.	3,360,000	
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Advance rent for EBL ATM at Dhanmondi, Dhaka.	-	1,417,500
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL ATM at Dhanmondi, Dhaka.	675,000	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance rent for EBL New Market Branch, Chittagong.	-	1,247,400
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch, Chittagong.	4,573,800	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL Godown at New Market, Chittagong.	609,840	-
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Advance rent for EBL office premisses (CAD & SAMD) at ZN Tower, Gulshan, Dhaka.	-	58,119,600
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL office premisses (CAD & SAMD) at ZN Tower, Gulshan, Dhaka.	42,268,800	
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Advance rent payment for EBL premises at ZN Tower, Gulshan (1st Floor).	-	18,929,154
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL premises at ZN Tower, Gulshan (1st Floor).	10,558,821	
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Advance rent payment for EBL premises at ZN Tower, Gulshan (Ground Floor).	-	9,207,000
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL premises at ZN Tower, Gulshan (Ground Floor).	6,138,000	
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Advance Rent payment for EBL premises at ZN Tower, Gulshan Ground Floor-rest portion).	-	9,513,900
Namreen Enterprise Limited	Md. Showkat Ali Chowdhury	Rental payment for EBL premises at ZN Tower, Gulshan Ground Floor-rest portion).	5,115,000	

(Page 6 of 7)



# **CONSOLIDATED & SEPARATE** FINANCIAL STATEMENTS 2017 (AUDITED)

# Inter-company balances between EBL and its subsidiaries:

l Notice Deposit (SND) Account l Receivable	192,000,315 359,998,560
Receivable	359,998,560
nt Deposit (CD) Account	345
l Notice Deposit (SND) Account	24,148,670
receivable	79,999,733
Account	119,817,275
m Finance	5,879,976,790
l Notice Deposit (SND) Account	52,911,590
	Notice Deposit (SND) Account receivable o Account m Finance I Notice Deposit (SND) Account

a. Disclosure regarding outstanding REPO as on 31 December 2017

	Counterparty name	Agreement date		Amount (1st Leg cash consideration)				
Nill								
TThere is no outstanding REPO as on 31 December 2017								

Disclosure	regarding outstanding Reverse REP	O as on 31 December 2017						
SI	Counterparty name	Agreement date	Reversal Date	Amount (1st Leg consideration)				
		Nill						
There is no outstanding Reverse REPO as on 31 December 2017								

ь.	Disclosure regarding overall transaction of REPO and reverse REPO								
				Daily average outstanding during the year					
	Securities sold under REPO								
	With Bangladesh Bank	-	-	-					
	With other banks & financial institutions	505,220,837	820,350,616	14,002,827					
	Securities purchased under Raeverse REPO								
	With Bangladesh Bank	-	-	-					
	With other banks & financial institutions	39,562,781	2,326,143,297	438,795,925					

Eastern Bank Limited

# Details of NBA obtained u/s 33 (7) & 33(5) As at 31 December 2017

	Name of the accounts	Status of NBA	Obtained u/s 33(7)/33(5)	Entitlement Date	Asset Details	Forced Sale Value (BDT Million)	Market Value (BDT Million)	Legal Status
1	Mr. Sabbir Ahmmed, Dhaka	Recognised	U/S 33(7)	5/10/2007	Land Area: 06 decimal, Mouza- Digun, Mirpur, Dhaka.	58.00	72.72	Physical possession is yet to be completed.
2	Innovative Computer, Dhaka	Recognised	U/S 33(7)	6/7/2007	Land Area: 06.20 decimal, 4. Sidderganj, Mouza- Jalkuri, Dhaka. Land Area: 09.32 decimal, 5. Sidderganj, Mouza- Jalkuri, Dhaka.	22.00	27.30	Do
3	M/s Safa Garments, Dhaka	Recognised	U/S 33(7)	1/18/2005	Land Area: 18 decimal Mouza - Vatara, Gulshan, Dhaka.	924.20	1,087.30	Do
4	Arshim & Com, Dhaka	Recognised	U/S 33(7)	3/27/2007	Land Area: 19.8 decimal Mouza- Lala Sarai. Cantonment. Dhaka.	160.00	210.00	Do
5	H.M. Younus, Dhaka	Recognised	U/S 33(7)	1/10/2008	Land Area: 184 decimal	883.20	1,104.00	Do
6	Tri Angle Trading Associate, Dhaka	Recognised	U/S 33(7)	4/29/2007	Mouza- Shibrampur, Joydebpur, Gazipur. Land Area: 33 decimal	70.00	87.50	Do
7	Stec Fashion Ltd., Dhaka	Recognised	U/S 33(7)	1/26/2009	Mouza- Pathalia, Savar, Dhaka. Land Area: 25 decimal. Mouza- Dokkhin Khan, Dhaka. (5.03 decimal land of Goran Chat bari Mouza, Mirpur, Dhaka has been sold through auction)	49.00	66.00	Do
8	North American Computing, Dhaka	Recognised	U/S 33(7)	7/22/2007	Land Area: 6.5 decimal Mouza- Uttar Sona Tang gar, Mohammadpur, Dhaka.	46.80	58.50	Do
9	M/s Unicorn Bangladesh Ltd, Dhaka	Recognised	U/S 33(7)	11/22/2007	Land Area: 16.5 decimal Mouza- Bhola Samair, Gulshan, Dhaka.	3,300.00	4,125.00	Do
10	Royel Paper Store, Dhaka	Recognised	U/S 33(7)	5/21/2009	Land Area: 106.5 decimal Mouza- Shrikhondo, Dhanmondi, Dhaka.	68.00	85.00	Do
1		Recognised	U/S 33(7)	6/23/2009	Land Area: 14 decimal	16.80	21.00	Do
13	Dhaka M/s Eastern Industries, Sylhet	Not recognised	U/S 33(7)	6/11/2012	Mouza- Nandipara, Sabuzbag, Dhaka. Land Area: 1.5 decimal	9.60	12.00	Case is pending in the Artha Rin
13	M/s Sylcar Plaza, Sylhet	Not recognised	U/S 33(7)	5/27/2012	Mouza- Sylhet Sadar, Sylhet. Land Area: 21 & 14 decimal,	212.80	266.00	Adalat, Sylhet. Physical possession is yet to be
14		Not recognised	U/S 33(7)	5/13/2012	Mouza- Sylhet Sadar, Sylhet. Land Area: 3.5 & 20.83 katha at Dhaka	1.384.95	1.731.19	completed.
1			U/S 33(7)	11/23/2011	and Chittagong. Land Area: 200 Sq.Yds & 51 decimal,	90.20	112.70	Writ Petition (2401/2014) is pending
Ľ		Not recognised		10/3/2012	Goalpara, Khulna & Puratan Kasba, Jessore. Land Area: 41.5 decimal & 0.37 decimal	519.54	649.42	for hearing. Writ Petition (8010/2016) and Civil
10	1	Not recognised	U/S 33(7)		Mouza- Betgari, Bogra sadar.			Petition for leave to appeal are pending for hearing.
13		Not recognised	U/S 33(7)	1/19/2012	Land Area: 8 decimal Dokkhin Pahartoli, Double Mooring, Chittagong.	105.60	132.00	Physical possession is yet to be completed.
18	Dhaka	Not recognised	U/S 33(7)	6/7/2007	Land Area: 3 Katha, Bhola Samair, Gulshan, Dhaka.	84.00	105.00	Do
19		Not recognised	U/S 33(7)	11/5/2008	Land Area: 148 decimal with 4 storied building, West Nasirabad, Chittagong,	1,258.00	1,480.00	Do
20	Miner International, Dhaka	Not recognised	U/S 33(7)	3/15/2006	Land Area: 18 decimal, Jatrabari, Demra, Dhaka.	108.00	216.00	Do
2	Calix International, Dhaka	Not recognised	U/S 33(7)	11/28/2004	Land Area: 0.0992 Ajutangso, Kotowali, Dhaka	120.00	150.00	First Appeal (116/2003) is pending for hearing.
2	Hanif Enterprise, Dhaka	Not recognised	U/S 33(5)	9/16/2008	Land Area: 1) 15.20 decimal, Mouza Tezkunipara, Tejgaon, Dhaka. 3) 20 decimal, Mouza Mirerbag, Keranigonj, Dhaka.	338.80	422.20	Writ Petition (7454/2009) is pending in high court.
2	M/s Altaf Hossain, Chittagong	Not recognised	U/S 33(5)	10/10/2011	Land Area: 23 Gonda 12 Decimal Mouza- Shitolpur, Sitakunda, Chittagong.	142.00	168.00	Physical possession is yet to be completed.
24	Al Hossain (Pvt) Ltd. Dhaka	Not recognised	U/S 33(5)	5/22/2013	Land Area: 10.33 Katha	779.92	974.90	Writ Petition (5467/2014) is pending
2	M/s Janata Treding, Chittagong	Not recognised	U/S 33(5)	11/1/2011	Mouza- Paikpara, Mirpur, Dhaka. Land Area: 125.28 Sft	8.50	10.00	for hearing. Physical possession is yet to be
20	Friends Associates, Chittagong	Not recognised	U/S 33(5)	1/18/2012	Chandgao, Badalia, Chittagong. Land Arez 20 decimal Chandgao, Panchlish, Chittagong.	96.00	120.00	completed. Scheduled mortgaged property has already been acquired by the Government A Criminal case (1627/2021) agains the Borrower, Guarantors and Beneficiary was field, which is pending for hearing in the court and also an execution case (24/2011) is pending in the Artha Rin Gourt. [the Ld. Court Convicted Jadgment Debtors for a period of 2 months of imprisonment.
23	M/s Shati Traders, Chittagong	Not recognised	U/S 33(5)	2/2/2010	Land Area: 28 decimal Bakalia, Bandar, Chittagong.	35.00	35.00	Scheduled mortgaged property has already been acquired by the Government. A Criminal case (172/2012) against the Borrower, Guarantors and Beneficiary was file which is pending for hearing in the court and also an execution case (154/2015) is pending in the Artha Rin Court.
21	B.K. Enterprise, Dhaka	Not recognised	U/S 33(5)	5/5/2013	Land Area: 252.5 sft with a flat. Mohammadpur Housing Estate 27/5, Tajmahal Road, Mohammadpur Dhaka.	27.20	33.10	Physical possession is yet to be completed.
25	M.H. Packages, B Baria	Not recognised	U/S 33(5)	2/16/2014	Land Area:13.5 decimal, Kasba, Brammonbaria.	21.90	27.37	Do
31	M/s Nurain Trade International,	Not recognised	U/S 33(5)	8/2/2015	Land Area: 2.05 Acre	200.00	248.40	Do
3	Gazipur M/s Austin & Co., Dhaka	Not recognised	U/S 33(5)	11/16/2015	Sreepur, Mouza: Dhanuya, Gazipur. A) Land Area: 1.40 acres, Mouza Kathaldia, P.S. Gulshan, Dhaka. B) Land Area: 0.99 acres, Mouza Kathaldia, P.S. Gulshan, Dhaka. C) Land Area: 0.8031 acres Mouza Haridia, P.S. Johajang, Munshiganj.	2,383.00	2,979.00	Do
31	Latif Apparels (Pvt) Ltd, Dhaka	Not recognised	U/S 33(5)	11/17/2015	Mouza Haridia, P.S. Lonajang, Munshiganj. Land Area: 3.75 decimal, Mouza Uttarkhan, Uttara, Dhaka.	93.60	117.00	Do
3	Sheuly Fashion, Dhaka	Not recognised	U/S 33(5)	3/15/2016	Mouza Uttarkhan, Uttara, Dhaka. Land Area: 0240 Ajutangsha, Mouza Lalbag, Gour sundar Roy	117.30	146.60	Do

lane, Dhaka. 1) Land Area: 27 decimal,

02) Land Area: 15 decimal, Mouza Bhatiary, Shitakund, 03) Land Area: 03 decimal,

Mouza North Salimpur, Sh 04) Land Area: 45 decimal

Attached Properties: 01) Land Area: 47.40 decimal (a-

Chittagong.

ur, Shitakund, Chittagor

### Figures in Taka Eastern Bank Limited

Highlights on the overall Activities /Performance

6l No	Particulars		2017	2016
1	Paid up capital	Taka	7,379,995,890	7,028,567,520
2	Total capital (Tier-I & Tier-II)	Taka	23,301,800,670	22,472,074,264
3	Surplus/(shortage) capital	Taka	6,758,267,762	7,590,928,97
4	Total assets	Taka	253,365,303,480	211,185,458,15
5	Total deposits	Taka	167,348,195,022	140,284,158,65
6	Total loans and advances	Taka	184,027,300,831	152,083,687,53
7	Total contingent liabilities	Taka	101,278,236,112	75,576,306,84
8	Loans to deposits ratio (total loans/total deposits)	%	109.97%	108.419
9	% of classified loans against total loans and advances	%	2.50%	2.699
10	Profit after tax and provisions	Taka	2,404,823,295	2,656,486,82
11	Loans classified during the year (gross)	Taka	3,251,539,622	3,022,330,87
12	Provision held against classified loans	Taka	4,379,000,007	3,474,760,74
13	Surplus of provision	Taka	-	
14	Cost of fund (interest expense/average borrowing and deposits)	%	4.35%	4.759
15	Interest bearing assets	Taka	221,798,458,235	183,760,577,20
16	Non-interest bearing assets	Taka	31,566,845,245	27,424,880,95
17	Return on assets (ROA) (PAT/average assets)	%	1.04%	1.339
18	Income from investments	Taka	3,414,685,634	3,315,432,27
19	Return on investment or ROI (PAT/average equity, long term borrowings and deposits)	%	1.67%	2.269
20	Earnings per share (PAT/weighted average number of shares) (restated)	Taka	3.26	3.6
21	Operating profit per share (Net operating profit/ weighted average number of shares) (restated)	Taka	9.21	8.7
22	Price earning ratio (restated)	Times	15.68	8.0

# Eastern Bank Limited Offshore Banking Unit, Bangladesh Balance Sheet

as at 31 December 2017

A)

Annexure - D1

	Note	2	017	2	016
	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	5	38,297,100	3,167,170,132	52,046,711	4,096,190,63
Outside Bangladesh		73,140,834	6,048,746,959	47,758,989	3,758,737,51
		111,437,934	9,215,917,091	99,805,700	7,854,928,14
Money at call and short notice		-	-	-	
Investment		-	-	-	
Loans and Advances:	4				
Loans, cash credits, overdrafts etc.	4.1	102,699,222	8,493,225,664	120,261,482	9,464,843,23
Bills discounted and purchased	4.2	218,281,293	18,051,862,942	166,434,572	13,098,766,95
		320,980,515	26,545,088,606	286,696,054	22,563,610,18
Fixed assets including land, building, furniture and fixtures		-	-	-	
Other assets	5	1,073,124	88,747,390	1,235,884	97,266,694
Non banking assets		-	-	-	
Total assets		433,491,573	35,849,753,087	387,737,638	30,515,805,02
LIABILITIES AND CAPITAL					
Liabilities					
Borrowing from other banks, financial institutions and agents	6				
Bangladesh Bank		-	-	-	
Other banks and FIs					
Demand borrowing	6.1	84,004,072	6,947,136,740	84,568,473	6,655,724,88
Term borrowing	6.2	336,969,397	27,867,369,201	289,221,677	22,762,382,20
		420,973,469	34,814,505,941	373,790,150	29,418,107,08
		420,973,469	34,814,505,941	373,790,150	29,418,107,08
Deposits and other accounts	7				
Current accounts and other accounts	7.1	2,276,746	188,286,891	4,064,678	319,899,050
Term deposits	7.2	-	-		
		2,276,746	188,286,891	4,064,678	319,899,056
Other liabilities	8	6,161,555	509,560,573	5,260,312	413,998,085
Total liabilities		429,411,770	35,512,353,405	383,115,140	30,152,004,229
Capital/shareholders' equity					
Paid-up capital					
Foreign currency translation difference	9		9,127,461	-	1,125,580
Surplus in profit and loss account	16	4,079,803	328,272,221	4,622,498	362,675,219
Total shareholders' equity		4,079,803	337,399,682	4,622,498	363,800,799
Total liabilities and shareholders' equity		433,491,573	35,849,753,087	387,737,638	30,515,805,024
OFF-BALANCE SHEET ITEMS					
Contingent liabilities					
Acceptances and endorsements		4,858,678	401,812,675	9,000,567	708,346,41
Letter of guarantees		-	-	-	
Bills for collection		9,802,292	810,649,518	8,501,676	669,083,629
Irrevocable letters of credit		3,215,908	265,955,595	3,876,761	305,101,88
Other commitments		-			
Total off-balance sheet items including contingent liabilities		17,876,878	1,478,417,788	21,379,004	1,682,531,930
Eastern Bank Limited					Annexure - G
Offshore Banking Unit, Bangladesh					

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18,821,311

(13,775,405)

243,930

232,321

(718,864)

4,803,293

(34,284,461)

(2,362,041)

(30,928,589)

47,183,321

(4,622,498)

11,632,234

99,805,700

111,437,934

16

20

593,420

(35,731,882) (4,074,771,122)

321,200

1,512,071,568

(1,098,515,679)

19,627,242

18,693,208

(57,841,798)

394,034,541

(3,981,478,420)

23,611,263

(187,698,133)

(3,680,736,581)

5,396,398,849

(362,675,219)

1,352,987,049

7,854,928,148

9,215,917,091

8,001,894

42,560,823 5,033,723,630

111,437,934 9,215,917,091

111,437,934 9,215,917,091

70,794,168

Easte Offshore Banking Unit, Bangladesh Profit and Loss Account for the year ended 31 December 2017

#### Annexure - F ÷ Eastern Bank Limited

# Offshore Banking Unit

# Notes to the Financial Statements as at and for the year ended 31 December 2017

1 Nature of business

Offshore Banking Unit ("OBU" or "the Unit") is a separate business unit of the Bank. It operates its business through a separate counter and maintains separate books of accounts as directed by Bangladesh Bank in the letter of permission 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 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 Authorised Dealer (AD) in Bangladesh against usance L/Cs in currend our setting the Bre did Langladesh Bank. accordance with BB guidelines. The unit commenced its operations from 19 May 2004 and its office is located at Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka.

Basis of preparation and significant accounting policies Basis of preparation

2

Annexure - G

Basis of preparation Statement of compliance The financial statements of the Unit as at and for the year ended 31 December 2017 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. 2.1

# 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 instructions contained in BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012, BRPD circular no. 12 dated 20 August 2017 and BRPD circular no. 15 dated 27 September 2012, June 2

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.

Islami Bank Bangladesh Limited Modhumoti Bank Limited

Commercial Bank of Ceylon plc Premier Bank Limited

In non-interest bearing account Standard Chartered Bank, New York Standard Chartered Bank, Germany

Loans and advances Loans, cash credits, overdrafts, etc. Bills discounted and purchased

Loans, cash credit, overdraft etc Inside Bangladesh:

Bills discounted and purchased Inside Bangladesh : Bills discounted/financed LDBP/FDBP

**Other Assets** Prepayments Interest receivable on term placement

Borrowings from other banks, financial institutions and agents Demand borrowings Term borrowings

Outside Bangladesh : Bills discounted/financed LDBP/FDBP

6.1 Demand Borrowings

6.2 Term borrowings Inside Bangladesh AB Bank Limited Agrani Bank Limited Bank Asia Limited Brac Bank Limited Brac Bank Limited

In interest bearing account with Eastern Bank Limited (DBU)

Brac Bank Limited Commercial Bank of Ceylon plc Dhaka Bank Limited Dutch Bangla Bank Limited Jamuna Bank Limited National Bank Limited Southeast Bank Limited

United Commercial Bank Limited Uttara Bank Limited Investment Promotion & Financing Facility (IPFF), Bangladesh Bank

Outside Bangladesh Abu Dhabi Commercial Bank, Dubai Bank One Limited, Mauritous Deutsche Investitions-Und Entwicklungsgesellschaft Mbh FMO, Netherland ICICI Bank, Dubai

Outside Bangladesh In interest bearing account EBL Finance (HK) Limited

Total

Loans Cash credit Overdraft

Loans Cash credit Overdraft

Outside Bangladesh

4

4.1

4.2

Balance with other banks and financial Institutions Inside Bangladesh In interest bearing account Eastern Bank Limited

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 cover one calender year from

In reclassified and rearranged to conform to the current year's presentation. In January 2017 to 31 December 2017.							
		017	20	016			
Note	USD	Taka	USD	Taka			
	20,297,100 15,000,000	1,678,570,132 1,240,500,000	17,614,711 10,000,000	1,217,989,617 3,140,012,000			
	3,000,000	248,100,000	2,432,000 17,000,000				
	-	-	5,000,000	-			
	38,297,100	3,167,170,132	52,046,711	4,358,001,617			
	71,100,000	5,879,970,000	47,600,000	3,746,224,720			
	71,100,000	5,879,970,000	47,600,000	3,746,224,720			
	1,969,012 71,822	162,837,279 5,939,680	31,328 127,661	2,465,583 10,047,209			
	2,040,834 73,140,834	168,776,959	158,989 47,758,989	12,512,792 3,758,737,512			
	111,437,934	9,215,917,091	99,805,700	7,854,928,148			
4.1 4.2	102,699,222 218,281,293	8,493,225,664 18,051,862,942	120,261,482 166,434,572	9,464,843,231 13,098,766,955			
	320,980,515	26,545,088,606	286,696,054	22,563,610,186			
	97,640,622	8,074,879,457	115,518,908	9,091,592,205			
	5,058,600	418,346,207	4,742,574	373,251,026			
	102,699,222	8,493,225,664	120,261,482	9,464,843,231			
	:	-		-			
	102,699,222	8,493,225,664	120,261,482	9,464,843,231			
	- 218,281,293	- 18,051,862,942	4,356,691 162,077,881	342,881,173 12,755,885,782			
	218,281,293	18,051,862,942	166,434,572	13,098,766,955			
	:	-		-			
	- 218,281,293	18,051,862,942	- 166,434,572	13,098,766,955			
	417,208 655,916	34,503,081 54,244,309	738,409 497,475	58,114,341 39,152,353			
	1,073,124	88,747,390	1,235,884	97,266,694			
s	84.004.072	6 047 126 740	94 569 472	( (55 724 888			
6.1 6.2	84,004,072 336,969,397	6,947,136,740 27,867,369,201	84,568,473 289,221,677	6,655,724,888 22,762,382,200			
	420,973,469	34,814,505,941	373,790,150	29,418,107,088			
	84,004,072 84,004,072	6,947,136,740 6,947,136,740	84,568,473 84,568,473	6,655,724,888 6,655,724,888			
	- 8,000,000	- 661,600,000	3,000,000	236,106,600			
	13,450,000	1,112,315,000	14,000,000 5,000,000	1,101,830,800 393,511,000			
	12,000,000 35,000,000	992,400,000 2,894,500,000	26,000,000 10,000,000	2,046,257,200 787,022,000			
	-	-	3,000,000 3,000,000	236,106,600 236,106,600			
	- 5,000,000	413,500,000	5,000,000	393,511,000			
	- 1,000,000	- 82,700,000	5,000,000 4,000,000	393,511,000 314,808,800			
	4,648,649 79,098,649	384,443,272 6,541,458,272	5,097,490 83,097,490	401,183,677 6,539,955,277			
	1,256,259	103,892,637					
	6,039,582	499,473,451	- 36,000,000	2,833,279,200			
	64,000,000 4,000,000	5,292,800,000 330,800,000	8,000,000 26,247,198	629,617,600 2,065,712,208			
	29,817,837	2,465,935,123	6,000,000 40,000,000	472,213,200 3,148,088,000			
	1,754,186 7,986,538	145,071,182 660,486,712	6,371,917 5,915,730	501,483,859 465,580,971			
	- 18,404,421	- 1,522,045,618	16,000,000 3,923,949	1,259,235,200 308,823,399			
	16,363,636	1,353,272,727	35,837,533	2,820,492,687			
	89,944,503 18,303,786	7,438,410,365 1,513,723,114	16,548,177 5,279,683	1,302,377,953 415,522,646			
	257,870,748 336,969,397	21,325,910,929 27,867,369,201	206,124,187 289,221,677	16,222,426,923 22,762,382,200			
	420,973,469	34,814,505,941	373,790,149	29,418,107,087			
	420,973,469	34,814,505,941	373,790,149	29,418,107,087			
	2,276,746	188,286,891	4,064,678	319,899,056			
7.1 7.2	2,276,746	188,286,891	4,064,678	319,899,056			
	1,567,614	129,641,650	2,856,629	224,822,917			
7.1.a	709,132	58,645,241	1,208,049	95,076,139			
	2,276,746	188,286,891	4,064,678	319,899,056			
	-	-	-	-			
	709,132 709,132	58,645,241 58,645,241	1,208,049 1,208,049	95,076,139 95,076,139			
	-		-	<u> </u>			
8.1				-			
	3,388,574	280,235,064	3,080,751	242,461,849			
	2,727,069 42,700	225,528,577 3,531,314	2,152,959 24,132	169,442,611 1,899,231			
	3,212 6,161,555	265,618 509,560,573	2,470	194,394 413,998,085			
astern Ban			0,200,012				

2	017	20	16			
USD Taka		USD	Taka			
10.050 552	1 525 1 62 525	16 005 400	1 222 (25 (1)			
18,979,752 (14,349,513)	1,527,163,535 (1,154,601,646)	16,995,408	1,333,437,611	6.1		
C 70 0 70 0 7	() / // // // //	(12,143,652)	(952,775,126)			
4,630,239	372,561,889	4,851,756	380,662,485			
243,930	19,627,242	694,592	54,496,724			
232,321	18,693,208	276,431	21,688,445	7		
476,251	38,320,450	971,023	76,185,169			
5,106,490	410,882,339	5,822,779	456,847,654			
				_		
718,864	57,841,798	684,304	53,689,583	7.		
4,387,626	353,040,541	5,138,475	403,158,071			
307,823	24,768,320	515,977	40,482,852			
4,079,803	328,272,221	4,622,498	362,675,219	7.1		
-	-	-	-			
4,079,803	328,272,221	4,622,498	362,675,219			
4,079,803	328,272,221	4,622,498	362,675,219	7.2		
Annexure - G2						
				8		

earwww.nympree-ea.com Eastern Bank Limited and its subsi Business Segment Balance Sheet	Eastern Damk Linnieu and its suos Business Segment Balance Sheet
si st	ness Seg

subsidiaries Sank Limited and its subs Segment Balance Sheet Bank usiness stern ]

M/s Shah Amanat Iron Mar

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Anne

Eastern Bank Limited and its subsidiaries Business Segment Profit and Loss Account

Anne

ot recognis

as at 31 December 2017									for the year ended 31 December 2017	er 2017								
						Figures	Figures in million Taka	n Taka							Fig	Figures in million Taka	lion Taka	
-		Bank			Subsidiaries	aries	S	Consoli-	-		Bank			Subsidiaries	iaries		Consoli-	
Particulars	DBU	OBU	Solo	EBLSL	EBLIL EBLEHKL	FHKL EBLAML		dated	Particulars	Main Operation	OBU	Solo	EBLSL	EBLIL E	EBLFHKL	EBLAML	dated	
Association									Interest income	13,228	1,527	14,399	202	25	231	5	14,611	
Assets			Ī	ŀ	╞	-	╞		Interest expense	7,856	1,155	8,654	181	,	146	1	8,732	
Cash in hand (including balance with Banoladesh Bank and its agent hank)	14,321	1	14,321	,	,	T	-	14,321	Net Interest Income	5,372	373	5,745	21	25	84	5	5,879	
Deleases with athen been and framerical				T	┢	┢	┢		Investment income	3,415	,	3,415	594	63	,	,	3,252	
balances with other ballies and illiancial institutions	17,241	9,216	17,831	684	24	153	54	12,476	Fees, commission and brokerage	1,924	18	1,942	378	17	82	1	2,419	
Monay at call and short notice						,			FX Income	1,106	2	1,107	1	'	'		1,107	
	1		'		'	'		'	Other operating income	173	19	192	1		14	1	206	
Investments	24,361	'	24,361	1,545	200	T		26,106	Total operating income	11,990	411	12,401	993	104	181	5	12,863	
									Salary and allowances	3,098	1	3,098	76	13	30	1	3,216	
Loans and advances	157,482	26,545	184,027	2,577	204	5,940	200 15	191,685	Rent, taxes, insurance, utilities etc.	732	·	732	15	4	9		757	02) i Mot
Fixed assets including land, building,	5.923		5.923	31	-	-	-	5.957	Legal expenses	142		142	1			1	143	Land A 12a Bha
furniture and fixtures					+	'	+		Postage, stamp, telecommunication etc.	130		130	ŝ		9	'	138	rea: 6.3. tiary, SS
Other assets	6,693	89	6,768	1,307	13	2	3	5,620	Stationery, printing, advertisement, etc.	317	'	317	6	-	-	1	327	8 decim itakun
Non-banking assets	134	'	134	'	,	,		134	Managing Director's salary and al- lowances	22		22				-	22	al (approx), l, Chittagon
									Directors' fees and expenses	4		4				•	4	g.
Total assets	226,155	35,850	226,155 35,850 253,365	6,144	442	6,096	258 25	256,300	Audit fees	1		1			1	1	2	
Liabilities									Repairs, maintenance and depreciation	491		491	10	1	1		503	
- - - - - - - - - - - - - - - - - - -					-	-	-		Other operating expenses	612	58	670	18	1	5		693	
borrowing from other banks, nnancial institutions and agents	24,809	24,809 34,815	50,998	2,719	-	5,880		52,447	Total operating expense	5,547	58	5,607	131	21	49	-	5,808	
-					┢				Profit before provisions	6,443	353	6,794	861	83	132	5	7,056	
Deposits and other accounts	167,160	188	167,348		'	'	-	166,959	Provisions:									
Provisions and other liabilities	12,938	510	13,434	1,884	131	53	3	15,018	Provision for loans, advances & OBS exposures	2,751	25	2,775	20				2,795	
Total lishilitios	204 006	201.006 35 512		1 60.4	121	5 0 2 3	2 2 2 3 3	124 474	Other provisions	(37)		(37)	22	8	-		(2)	
TOTAL HADJIILINS	204,200	710'00	231,780			cc 6'		474	Total provisions	2,714	25	2,739	42	8	'		2,789	
Total shareholders' equity	21,248	337	21,586	1,541	311	163	255 2	21,876	Profit before tax	3,728	328	4,057	819	75	132	4	4,267	
							+		Tax provision	1,652	,	1,652	149	15	21	1	1,839	
Total liabilities & shareholders' equity 226,155 35,850 253,365 6,144	226,155	35,850	253,365		442	6,096	258 25	256,300	Profit after tax	2,077	328	2,405	670	60	110	3	2,428	

Interest income	
Net interest inco	eposits and borrowings
Net interest meor	lite
Commission, excl	nange and brokerage
Other operating I	ncome
Total operating in	ncome
Operating expens	es
Profit before pro	vision
Less: Provision fo	r unclassified loans and advances
(including provisi	on for off balance sheet items)
Total profit befor	e income tax
Less: Provision for	r income tax
Net profit/(loss) a	after tax
Balance of profit b	prought forward from previous year
	and loss account carried forward

Eastern Bank Limited
Offshore Banking Unit, Bangladesh
Cash Flow Statement
for the year ended 31 December 2017

Cash flows from operating activities

Commission, exchange and brokerage

Paid for operating expenses

Received from other operating activities

(Increase)/decrease in operating assets:

Increase/(decrease) in operating liabilities:

Foreign currency translation difference Deposits from banks

Customers' deposits and other accounts

Net cash flows from operating activities

Net profit transferred to main operations Net cash from financing activities

Net (decrease)/increase in cash (A+B+C)

Effects of exchange rate changes on cash and cash equivalents

Borrowing from other banks, financial institutions and agents

Cash flows from investing activities

C) Cash flow from financing activities

F) Opening cash and cash equivalents

G) Closing cash and cash equivalent (D+E+F)

Closing cash and cash equivalents

Money at call and short notice

Prize bonds

Cash in hand (including foreign currencies)

Balances with Bangladesh Bank and its agent banks

Balances with other banks and financial institutions

Loan and advances to customers

Operating profit before changes in operating assets and liabilities

Interest received

Interest paid

Other assets

Other liabilities

B)

D)

E)

	ICICI Bank, Dubai
	ICICI Bank, Mumbai
	ICICI Bank, Shanghai
	International Finance Corporation
	Mashreq Bank, NewYork, USA
	National Bank of Ras Al-Khaimah
	PROPARCO
	Standard Chartered Bank, Hongkong
	Standard Chartered Bank, Singapore
	United Bank Limited, Dubai
	Wells Fargo, USA
	Total
	Iotai
a	Classification based on type of security
	Secured
	Unsecured

Deposits and other accounts Current deposits and other Term deposits

Current accounts and other accounts Current account Other accounts

7.1.a Other accounts: Interest payable on deposit Margin on facility

# 7.2 Term deposits Special Notice Deposit (SND) Term deposit - Bangladesh Bank

# Other liabilities

9

10

Taka

1,273,104,785

(878,940,670)

16,235,600

99,805,700 7,854,928,148

99,805,700 7,854,928,148

(11,208,626)

sion for taxation Provision for unclassified loans and advances (including provision for off balance sheet items) Interest payable on borrowing Privileged creditors Sundry creditors

8.1 Provision for tax of the unit is accounted for in the books of Eastern Bank Lin

The foreign currency translation difference is a net result of exchange difference of year end standard mid rate and monthly average of standard mid rate arising from translation of functional currency to presentation currecy. Assets and liabilities of OBU have been presented into Taka (which is functional currency of the Bank) using year end standard mid rate of exchange of the Bank ic. USD 1 = BDT 82.70 (2016: BDT 78.7022) and incomes and expenses are translated using monthly average of standard mid rate of exchange (USD 1= BDT 80.4628). Interest income

832,757	65,337,000	10	Interest income				
852,757	05,557,000		Interest on advances	15,588,584	1,254,300,699	14,564,842	1,142,738,563
138,266	10,848,169	:	Interest on money at call and short notice	-	-	-	-
(684,304)	(53,689,583)	:	Interest on placement with other banks	3,391,168	272,862,836	2,430,566	190,699,048
(084,504)	(33,089,383)	:		18,979,752	1,527,163,535	16,995,408	1,333,437,611
5,313,693	416,659,701	: 11	Interest paid on deposits and borrowings				
5,515,095	410,039,701	:	Interest on deposits		-		-
		:	Interest on borrowings	14,349,513	1,154,601,646	12,143,652	952,775,126
		:	Interest on margin	-		-	
(59,649,376)	(4,739,790,651)	:		14,349,513	1,154,601,646	12,143,652	952,775,126
((1.210)	(5.100.1(5))	: 12	Commission, exchange and brokerage				
(64,319)	(5,198,167)	:	Fees & commission	214,705	17,275,733	675,019	52,961,085
		:	Exchange gain/(loss) net off exchange gains*	29,225	2,351,509	19,573	1,535,639
		:	Brokerage	-	<u> </u>	-	
-	-	:		243,930	19,627,242	694,592	54,496,724
-		:	*The net result of exchange differences arising from day to day transactions	& revaluation of	monetary items	are recognised i	n profit and
		•	loss account as per BAS 21 'The effect of changes in foreign exchange rates'.				
1,055,492	83,242,430	13	Other operating income				
942,238	75,049,491	. 15	Rebate of Foreign Correspondence Charges	127,815	10,284,360	138,165	10,840,276
		-	Swift charges recovered	30,077	2,420,079	46,225	3,626,753
(57,715,965)	(4,586,696,897)	-	Postage charges recovered	10,038	807,707	17,924	1,406,294
(52,402,272)	(4,170,037,196)	÷	Service charges (others)	64,391	5,181,062	74,117	5,815,122
(02,102,272)	(1,170,007,170)			232,321	18,693,208	276,431	21,688,445
		14	Operating expenses				
		: :	Account maintenance & processing fees	715,355	57,559,468	682,842	53,574,858
-			Other charges	3,509	282,330	1,462	114,725
		:		718,864	57,841,798	684,304	53,689,583
		: 15	Provision for loans and advances				
		: 15	General provision	307,823	24,768,320	515,977	40,482,852
67,407,330	5,366,956,220	:	Specific provision				
(*********	(	:		307,823	24,768,320	515,977	40,482,852
(3,120,078)	(243,199,132)	:					
64,287,252	5,123,757,088	: 16	Surplus in profit and loss account				
		•	Opening balance	4,622,498	362,675,219	3,120,078	243,199,132
11,884,980	953,719,892	:	Add: Profit during the year	4,079,803 8,702,301	328,272,221 690,947,440	4,622,498 7,742,576	362,675,219 605,874,351
	(504 752)	•	Less: Transferred to main operation during the year	(4,622,498)	(362,675,219)	(3,120,078)	(243,199,132)
-	(594,752)	•	Closing balance	4,079,803	328,272,221	4,622,498	362,675,219
87,920,720	6,901,803,008	•	closing balance	4,079,003	320,272,221	4,022,470	302,073,219
		17	Cash received from commission, exchange and brokerage				
99,805,700	7,854,928,148		Commission, exchange and brokerage	243,930	19,627,242	832,757	65,337,000
		:		243,930	19,627,242	832,757	65,337,000
		÷					
		: 18	Cash received from other operating activities				

Cash received from other operating ac Service charges, SWIFT charges etc.

Paid for operating expenses Operating expenses 19

20 Cash and cash equivalent Balance with other banks & FIs Money at call and short notice

111,437,934 9,215,917,091 99,805,700 7,854,928,148 <u>111,437,934</u> <u>9,215,917,091</u> <u>99,805,700</u> <u>7,854,928,148</u>

232,321 18,693,208 138,266 232,321 18,693,208 138,266

 (718,864)
 (57,841,798)
 (684,304)
 (53,689,583)

 (718,864)
 (57,841,798)
 (684,304)
 (53,689,583)

(Page 7 of 7)

10,848,169 10,848,169