

Note

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13.4.1

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41

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2015 Taka

13,616,377,868

(9,933,643,160) 3,682,734,708

3,534,606,776 2,954,668,920

6,679,261,975 10,361,996,683

189,986,27

2,625,916,475

622,899,704 105,177,134

133,502,520 283,910,528 19,240,568 4,068,190

1,304,483

497,313,467

714,625,375 5,007,958,444 5,354,038,239

201.443.264

2,020,593,013 41,962,728 (457,434,831)

1,806,564,174 3,547,474,065

1,344,784,441

(79,919,330) **1,264,865,111**

2,282,608,954

2014

Taka

13,286,033,926

(9,198,120,159 4.087.913.767

3,307,863,406

6,228,524,292 10,316,438,059

150,204,334

2,425,524,161

548,322,235 66,734,408

132,634,037 250,042,837 17,980,516 3,710,300

430.618.361

579,201,505 4,456,100,047 5,860,338,012

207.478.234

1,540,210,858 63,504,927

(341,470) 1,810,852,549 4,049,485,463

2,040,275,595

(128,661,236) 1,911,614,359

2,137,871,104

(749,374,225)

1,331,687

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

KPING

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 2015, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's responsibility for the financial statements and internal controls

Management is responsible for the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in Note 2 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank not are for and and forgeries.

Auditor's responsibility

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

An audit involves performing procedures to obtain audit evidence about are tree informaterial mischalmaterial. 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 Bank have the group and separate financial statements of the Bank are used to the sequence of the Bank and the reasonableness 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 2015, and of its consolidated and separate financial performance and its consolidated and separate cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in Note 2.

Report on other legal and regulatory requirements

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

- 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; (a)
- to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control: (b)

(i) 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; (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;
- financial statements of all subsidiaries of the Bank have been audited by other auditors and have been properly reflected in the consolidated financial statements; (c) (d)
- in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- (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;
- the expenditure incurred was for the purposes of the Bank's business; (f)
- the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as with related guidance issued by Bangladesh Bank; adequate provisions have been made for advances which are, in our opinion, doubtful of recovery; (g)
- (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: (j)
- (k) we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 5,150 person hours for the audit of the books and accounts of the Bank, and
- We have examined all relevant documents related to revaluation of land during the year and, in our opinion, it has been prepared and treated in accordance with Bangladesh Financial Reporting Standards and related guidance issued by Bangladesh Securities and Exchange Commission. (|)

Other matter

The consolidated financial statements of the Group and also separate financial statements of the Bank as at and for the year ended 31 December 2014 were audited by another auditor who expressed an unmodified opinion on those statements on 25 February 2015.

	Rahman	Rahman Hug
Dhaka, 3 April 2016		Rahman Rahman Huq
Eastern Bank Limited and its subsidiaries		
Consolidated Balance Sheet as at 31 December 2015		
	 2015	2014

	Note	2015	2014	Ir R
PROPERTY AND ASSETS		Taka	Taka	P C
Cash	3			: oj : Ir
Cash in hand (including foreign currencies)	3.1	1,781,735,932	1,707,006,385	Sa
Balances with Bangladesh Bank and its agent $bank(s)$ (including	3.2	9,162,962,735	8,594,833,742	: La
foreign currencies)		10,944,698,667	10,301,840,127	D
Balances with other banks and financial institutions	4			: D R
In Bangladesh	4.1	10,947,113,801	5,811,308,229	Li
Outside Bangladesh	4.2	528,187,921 11,475,301,722	382,916,367 6,194,224,596	Li
		11,475,501,722	0,174,224,370	0 : C
Money at call and short notice	5	-	1,060,000,000	N N
Investments	6	10 775 255 002	21 22 4 21 4 222	B) C
Government Others	6.1 6.2	19,775,255,082 4,127,134,524	21,224,314,333 3,695,667,824	(F
	0.2	23,902,389,606	24,919,982,157	C) C
Loans and advances	7			: В
Loans, cash credits, overdrafts, etc. Bills purchased and discounted	7.1 7.2	120,083,051,166 14,366,370,854	112,393,132,778 7,619,210,264	ag D
	1.2	134,449,422,020	120,012,343,042	N
				D) N
Fixed assets including land, building, furniture and fixtures	8	5,953,130,377	7,096,632,691	. L) Li
Other assets Non banking assets	9 10	4,212,281,675 154,050,500	3,663,824,405 191,733,000	F) O G) CI
Total assets	10	191,091,274,567	173,440,580,018	: 6) (1
				C
LIABILITIES AND SHARE HOLDERS' EQUITY Liabilities				Ba Ba
Liabilities Borrowing from other banks, financial institutions and agents	11	31,534,839,615	26,861,374,492	: M
Deposits and other accounts	12	,,	· · · · · · · · · · · · ·	Pr
Current deposits and other accounts	12.1	15,413,733,946	10,307,565,783	
Bills payable Savings bank deposits	12.2 12.3	910,454,248 32,646,443,552	1,034,027,209 23,982,033,089	The anne
Fixed deposits	12.3	78,935,264,980	81,398,775,594	· / /
Bearer certificate of deposit		-		Managin
Other link illihing	10	127,905,896,726	116,722,401,675	Dhaka,
Other liabilities Total liabilities	13	10,943,083,280	9,622,255,142	:
				:
Shareholders' equity		<i>(</i>		:
Paid-up capital Statutory reserve	14 15	6,111,797,850 6,111,797,850	6,111,797,850 6,111,797,850	
Dividend equalisation reserve	16	356,040,000	356,040,000	:
Excess of reserve over pre take-over loss-BCCI	17	617,792,231	586,531,031	:
Asset revaluation reserve	18	2,534,874,738	3,689,495,550	
Reserve for amortisation of treasury securities (HTM) Reserve for revaluation of treasury securities (HFT)	19 20	2,764,446 1,374,979,477	2,076,822 805,190,521	÷
General reserve		130,000,000	130,000,000	:
Reserve against non banking assets	21	141,288,665	178,971,165	:
Foreign currency translation difference Surplus in profit and loss account	22 23	12,523,775 3,313,595,914	9,963,290 2,252,684,630	:
Total shareholders' equity	25	20,707,454,946	20,234,548,709	:
Total liabilities and shareholders' equity		191,091,274,567	173,440,580,018	
				-
OFF BALANCE SHEET ITEMS Contingent liabilities	24			÷
Acceptances and endorsements	24.1	29,367,215,759	29,802,563,348	÷
Letters of guarantees	24.2	13,233,474,177	9,974,191,340	:
Irrevocable letters of credit Bills for collection	24.3 24.4	17,203,519,865 5,667,837,421	16,329,554,466 5,487,249,771	:
Other contingent liabilities	24.4		5,407,247,771	:
Total		65,472,047,222	61,593,558,925	:
				₹.
Other commitments Documentary credits and short term trade -related transactions		_	_	inb
Forward assets purchased and forward deposits placed		-	-	E est
Undrawn note issuance and revolving underwriting facilities		-	-	esi
Undrawn formal standby facilities, credit lines and other commitments		-	-	ng,
Claims against the Bank not acknowledged as debt		-		ы Sub Б
Total Off-Balance Sheet items including contingent liabilities		65,472,047,222	61,593,558,925	Eastern Bank Limited and its subsidiaries Consolidated Statement of Changes in Equity for the year ended 31 December 2015
				and Snt
The annexed notes 1 to 45 form an integral part of these	inancial	statements.	~	e de
Ceaum Source		Set.	A)	nite late
Managing Director & CEO Director		Director	Chairman	a S E
			our report of same date.	ank ate
				n B Idá
			hmen Rehmen Hug an Rahman Hug	ster nso
Dhaka, 3 April 2016			ered Accountants	Eas fort
		Charle		

Eastern Bank Limited and its subsidiaries **Consolidated Profit & Loss Account** for the year ended 31 December 2015

Interest income Interest paid on deposits and borrowings etc. Net interest income

Investment income Commission, exchange and brokerage Other operating income

Total operating income (A)

Salaries and allowances Rent, taxes, insurance, utilities, etc. Legal & professional expenses Postage, stamp, telecommunication, etc. Stationery, printing, advertisements, etc. Managing Director's salary and allowances Directors' fees & expenses Auditors' fees Depreciation, and repair of bank's assets Other expenses Total operating expenses (B) Profit before provision (C = A-B)

Provision for loans and advances: General provision Specific provision (net off w/off recovery) Provision for off-balance sheet exposures Other provision

Other provision (D) Total provision (D) Total profit before taxes (E = C-D) Provision for taxation (F) Current tax expense Deferred tax (income)/expense Total provision for tax

Net profit after tax (G = E-F) Appropriations Statutory reserve

General reserve Retained surplus for the year Earnings per share (EPS)

ixed notes 1 to 45 fc integral part of these financ

SHOREN

Director

The annexed notes 1 to 45 form an int	e
Cenny	
Managing Director & CEO	

		-	-
		-	(749,374,225)
	2,282,60	8.954	1.388.496.879
42		3.73	3.50
nancial	statement	s.	
	Hans		(hand)
	Director		Chairman
		As per	our report of same date.
		R	aponen Rahman Hug
		Rahı	nan Rahman Huq
		Chart	ered Accountants

Dhaka, 3 April 2016 Eastern Bank Limited and its subsidiaries

												Note			015 Ika				014 aka	
A)	Cash	flows fr	om op	eratin	g act	ivities														
		est recei	pts in o	cash										13,124					7,556	
		est paid											(9	,388,				9,344		
		end rece													9,499				8,219	
		and corr												2,954					0,456	
		ne from						nd re	ecei	ved				3,45					5,303	
		very of lo			-							13.4.1			1,710				5,720,	
		paymer				(includ	ding dire	ecto	ors)					2,625				2,416		
		paymer		upplie	ers									1,371,					81,551,	
		ne taxes										13.3.2	(1,725				2,440		
		ipts from			-										9,986				0,204	
		ents for			-			£						(714 4,203					4,615,	
	opera	generat ating ass ase/(de	ets an	d liabi	lities	(i)				-	:5 111			4,20.	5,503	5,075		3,30	9,659	,041
		of tradin			Jerat	ing ass	sets and	1 110	Unit	103				9.20	99,14	1 812	,	170	01,124	036
		s and ad	-		istom	ners (n	ther th:	an h	ank	c)			(1	4,053				6,450		
		r assets		1000	151011	1015 (0	ther the	ano	anne			43		(383,),953,	
		sits fron		r hank	s							12.a.1			0,58 [°]				32,148	
		sits from				er thar	n hanks)				12.0.1		9,932					3,576,	
		very fror					Duriks	·				17.2			1,261				,,970, I,850,	
		lity for ta		1 0000											61.11				8,433	
		ities for		ion									C	2,088				(1,916		
		r liabiliti										44		1,28					5,346	
		generat		n ope	ratin	g asset	ts and li	iabil	lities	s (ii))				9,58			(15,76		
	Net o	ash fron	n opera	ating a	activi	- ties (i-	+ii)							9,40	3,149	,266	5 (12,459	9,517,2	298)
B)	Cash	flows fr	om inv	esting	g acti	vities														
	(Purc	hase)/S	Sale of	non-t	radin	g secu	urities							(7,71	0,111,	484))	14	4,251,	090
	(Purc	hase)/s	ale of p	proper	rty, p	lant ar	nd equip	ome	nt					(282,	468,	853))	(429	,774,4	435)
	Net o	ash use	d in inv	/esting	g acti	ivities							(7	7,992	,580,	337))	(285	,523,3	345)
C)		flows fr wings fr		-	-		ial instit	tutio	onsa	and		11		4,67	3,46	5,123	3	12,78	1,494	,095
	-	end paid	1 (cash	n divid	end)								C	1,222	359	570)	(1,222	359	570)
		ash fron													51,105				9,134	
D)		ncrease		-			lents ()	A+B	3+C))				4,86					5,906	
E)	Effec	ts of exc alents													3,222				8,898	
F)	Oper	ning cash	n and c	ash-e	quiva	alents								17,55	9,88	7,623	3	18,73	6,894	,818
G)		ng cash					D+E+F)	*					2	2,424	1,784	,489)	17,55	9,887	,623
	*Cas	h and ca	sh equ	ivaler	its at	end of	f the ye	ar c	onsi	ists	of:									
	Cash	in hand	(inclu	ding fo	oreig	n curre	encies)					3.1		1,78	1,735	5,932	2	1,70	7,006	,385
	Balar	nces with	n Bang	ladesh	n Ban	ik and i	its agen	nt ba	ank(s)		3.2		9,162	2,962	2,735	5	8,59	4,833	,742
	Balar	nces with	n other	bank	s and	l financ	cial inst	itut	ions	5		4		11,47	5,30	1,722	2	6,19	4,224	,596
	Mon	ey at cal	l and s	hort n	otice							5					-	1,060	,000,	000
	Prize	bonds										6.1		4	4,784	4,100)	1	3,822,	900
													2	2,424	1,784	,489)	17,55	9,887	,623
The a	nnexe	d notes	1 to 4	15 for	rm a	n inte	gral pa	art	of t	hes	e fir	nancial	stat	teme	ents.					
1	laia		>				Sec	ane?	1				\sum_{i}	Å				L	D	/
Mana) irector	S CE	0			Dir	oct	l.				L) Dir	ecto				Ch	airm	an
				.0				eci	.01					ecto				C	ann	an
Dhak		April 2	2016																	
	Figures in Taka	iity	48,709 0,812)	569,788,956	687,624	(37,682,500) 2,282,608,954 (1,222,359570)	31261200 2,560,485 661,899		20,707,454,946		Figures in Taka	lity	0,634	745,218,430	1,249,187		2,137,871,104 (1,222,359,570)	9,859,394 (960,471)		20,234,548,709
	.≘	Total equity	20,234,548,709	9,78	66	(37,682,500) 2,282,608,954 (1,222,359570)	31.26 2,56.	5	707.4		.⊑	Total equity	18,558,820,634	5,216	1,24		137,8: 22,355	960		234.5
	Ires	Tot	20, 20,	56					8		res	Tot	18,5	745				4 0, 0		8
	Figu	ss	,630			- 954	668		914		Figu	ss	790			'	104	- Ē	25)	630
	-	Surplus in ofit and lo: account	2,252,684,630			2,359,5	661,899		3,313,595,914		-	Surplus in ofit and los account	2,087,507,790				7,871, 359,5	(960,471)	374,2	684
		Surplus in profit and loss account	2,25;			2,282,608,954						Surplus in profit and loss account	2,08				2,137,871,104 (1,222,359,570)	6)	(749,374,225)	2,252,684,630
		curren cy lation ence	+63,290 -				- 560,485		523,775			curren cy lation ence	-					59,394		53,290

Limited and its subsidiaries

Consolidated Liquidity Statement and Liability Maturity Analysis) December 2015 Bank l ern as at 31

						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 bangladesh bank and its agent bank)	10,944,698,667	1	I	I	I	10,944,698,667
Balances with other banks and financial institutions	6,349,910,889	4,000,000,000	1,125,390,833			11,475,301,722
Money at call and short notice	I	I	I	I	I	I
Investments	1,004,558,060	205,238,889	3,987,488,233	11,116,322,550	7,588,781,873	23,902,389,606
Loans and advances	15,507,173,045	29,094,313,850	49,671,920,762	34,704,881,354	5,471,133,009	5,471,133,009 134,449,422,020
Fixed assets including land, building, furniture and fixtures	12,821,074	25,642,148	115,390,710	527,810,950	5,271,465,496	5,953,130,378
Other assets	15,754,848	1,669,010,478	589,760,235	1,182,956,114	754,800,000	4,212,281,675
Non-banking assets	28,944,500	1	1	125,106,000	1	154,050,500
Total assets	33,863,861,083	33,863,861,083 34,994,205,366	55,489,950,773	47,657,076,968	19,086,180,378	191,091,274,567
Liabilities						
Borrowing from other banks, financial institutions and agents	5,462,016,778	9,319,136,789	12,129,862,500	2,452,336,594	2,171,486,954	31,534,839,615
Deposits and other accounts	13,764,332,966	13,764,332,966 20,405,770,290	36,859,123,985	47,520,310,620	9,356,358,864	9,356,358,864 127,905,896,726
Provisions and other liabilities	1,222,651,398	1,704,128,217	375,815,213	5,703,333,454	1,937,155,000	1,937,155,000 10,943,083,280
Total liabilities	20,449,001,143		49,364,801,699	31,429,035,296 49,364,801,699 55,675,980,668		13,465,000,817 170,383,819,621
Net liquidity gap	13,414,859,940	3,565,170,070	6,125,149,074	6,125,149,074 (8,018,903,700)	5,621,179,561	20,707,454,946
Cumulative net liquidity gap	13,414,859,940	13,414,859,940 16,980,030,009		23,105,179,084 15,086,275,384 20,707,454,946	20,707,454,946	•

Eastern Bank Limited Balance Sheet as at 31 December 2015

(Asset

East

Non banking assets

PROPERTY AND ASSETS

Cash	3		
Cash in hand (including foreign currencies)	3.1	1,781,450,102	1,706,937,953
Balances with Bangladesh Bank and its agent bank(s) (including foreign currencies)	3.2	9,162,962,735	8,594,833,742
		10,944,412,837	10,301,771,695
Balance with other banks and financial institutions	4		
In Bangladesh	4.1	10,671,688,124	5,349,573,125
Outside Bangladesh	4.2	3,019,295,100	1,034,533,216
		13,690,983,224	6,384,106,341
Money at call and short notice	5		1,060,000,000
Investments	6		
Government	6.1	19,775,255,082	21,224,314,333
Others	6.2	3,622,708,653	3,430,622,784
		23,397,963,735	24,654,937,117
Loans and advances	7		
Loans, cash credits, overdrafts, etc.	7.1	118,427,210,727	111,438,313,688
Bills purchased and discounted	7.2	11,799,113,738	6,853,032,495
		130,226,324,465	118,291,346,183
Fixed assets including land, building, furniture and fixtures	8	5,942,705,054	7,086,875,736
Other assets	9	5,206,959,803	4,150,391,039

2015

Taka

10 154,050,500

2014

Taka

191,733,000

Consolidated Cash Flow Statement for the year ended 31 December 2015

21 - 21 ITEAN						687,624						9
Securities (THIN) Adjustment of reserve for non									1003 007 207			07207
banking assets									(000,200,10)			00//01
Cash dividend paid											2,252,359,570)	(1222)
Recovery of pre take-over loss				31,261,200								312
Currency translation difference										2,560,485		2,5
Foreign currency transaction				,			,		,	,	661,899	9
Appropriation made during the year												
Balance as at 31 December 2015	6,111,797,850	6,111,797,850	356,040,000	617,792,231	2,534,874,738	2,764,446	1,374,979,477	130,000,000	141,288,665	12,523,775	3,313,595,914	20,707
	-											
for the year ended 31 December 2014	Decembe	r 2014									Figur	Figures in
			Dividend	Excess of reserve		Reserve for	Reserve for		Reserve against Foreign currency	Foreign currency	Surplus in	
Particulars	Paid up capital	Statutory reserve	equalisation reserve	over pre take- over loss-BCCI	Asset revaluation reserve	amortisation of treasury securities (HTM)	revaluation of tre asury securities (HFT)	General reserve	non banking assets	translation difference	profit and loss account	Total e
Balance as at 1 January 2014	6,111,797,850	5,362,423,625	356,040,000	581,681,031	3,689,495,550	827,635	59,972,091	130,000,000	178,971,165	103,896	2,087,507,790	18,558,8
Surplus/(deficit) on account of						'			'		'	
revaluation of properties							000 000 101					-
Keserve for revaluation of	'	'					/45,218,430	1	1			14'5'7
treasury securities (HFT)						7010101						÷
Reserve for amortisation of						1,249,167	•	•				Ý
treasury securities (HTM) Adjustment of research for non					,							
hanking accete												
Net profit for the year		,		,		,					2,137,871,104	2137.8
Cash dividend paid					-	-					(1,222,359,570)	(1,222,3
Recovery of pre take-over loss		'		4,850,000	'			'	,			4,85
Currency translation difference	,	,			-	,	-	-	-	9,859,394	-	9,85
Foreign currency transaction								'		'	(960,471)	96)
adjustment for OBU RE												
Appropriation made during	'	749,374,225			1	1		1	,		(749,374,225)	
the year												
Balance as at 31 December 2014	6,111,797,850	6,111,797,850	356,040,000	586,531,031	3,689,495,550	2.076,822	805,190,521	130,000,000	178.971.165	9,963,290	2,252,684,630	20,234
The annexed notes 1 to 45 form an integral next of these financial statements	form an in	teal bart o	f these fina	ncial staten	ante							

Statutor) reserve

Non banking assets	10	154,050,500	191,733,000
Total assets		189,563,399,618	172,121,161,111
LIABILITIES AND SHAREHOLDERS' EQUITY			
Liabilities			
Borrowing from other banks, financial institutions and agents	11	30,543,479,439	26,020,637,050
Deposits and other accounts	12		
Current deposits and other accounts	12.1	15,429,365,528	10,314,018,874
Bills payable	12.2	910,454,248	1,034,027,209
Savings bank deposits	12.3	32,646,443,552	23,982,033,089
Fixed deposits	12.4	79,003,770,247	81,461,596,944
Bearer certificate of deposit		-	
		127,990,033,575	116,791,676,116
Other liabilities	13	10,533,794,193	9,221,996,544
Total liabilities		169,067,307,207	152,034,309,710
Shareholders' equity			
	14	6,111,797,850	6,111,797,850
Paid-up capital	15		
Statutory reserve Dividend equalisation reserve	15	6,111,797,850	6,111,797,850
Excess of reserve over pre take-over loss-BCCI	10	356,040,000	356,040,000
Asset revaluation reserve	18	617,792,231	586,531,031
Reserve for amortisation of treasury securities (HTM)	10	2,534,874,738	3,689,495,550
Reserve for revaluation of treasury securities (HFT)	20	2,764,446	2,076,822
General reserve	20	1,374,979,477	805,190,521
Reserve against non banking assets	21	130,000,000 141,288,665	130,000,000
Foreign currency translation difference	21		178,971,165
Surplus in profit and loss account	22	1,720,332 3,113,036,822	1,062,706 2,113,887,90
Total shareholders' equity	23		
Total liabilities and shareholders' equity		20,496,092,411 189,563,399,618	20,086,851,401
		189,303,399,018	172,121,101,111
OFF BALANCE SHEET ITEMS			
Contingent liabilities	24		
Acceptances and endorsements	24.1	29,367,215,759	29,802,563,348
Letters of guarantees	24.2	13,233,474,177	9,974,191,340
Irrevocable letters of credit	24.3	17,203,519,865	16,329,554,466
Bills for collection	24.4	5,667,837,421	5,487,249,771
Other contingent liabilities		-	
Total		65,472,047,222	61,593,558,925
Other commitments			
Documentary credits and short term trade-related transactions		-	-
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving underwriting facilities		-	-
Undrawn formal standby facilities, credit lines and other commitments		-	-
Claims against the Bank not acknowledged as debt		-	
Total Off-Balance Sheet items including contingent liabilities		65,472,047,222	61,593,558,925
The annexed notes 1 to 45 form an integral part of these	financia	statements.	
(Senter)		∇_{i}	20.
Cleaning (Sku,	4
Managing Director & CEO Director		Director	Chairman
		As pe	r our report of same da
		G	Capman Rahman He
			man Rahman Hu
Dhaka, 3 April 2016			ered Accountan

Rahman Rahman Huc
Chartered Accountants

(Page 1 of 7)



Eastern Bank Limited Profit & Loss Account for the year ended 31 December 2015

Tor the year chucu of December 20				
		Note	2015 Taka	2014 Taka
		0.5	10 000 107 000	10150 0 / 0 / 0 /
Interest income		25	13,338,187,892	13,159,969,636
Interest paid on deposits and borrowings on Net interest income	etc.	26	(9,793,129,887) 3,545,058,005	(9,150,812,052) 4,009,157,584
Investment income		27	3,576,370,328	3,343,293,787
Commission, exchange and brokerage		28	2,821,108,202	2,631,754,006
Other operating income		29	144,843,472	149,981,889
			6,542,322,002	6,125,029,682
Total operating income (A)			10,087,380,007	10,134,187,266
Salaries and allowances		30	2,560,741,641	2,374,178,826
Rent, taxes, insurance, utilities, etc.		31	604,864,153	533,610,910
Legal & professional expenses		32	104,249,918	66,468,469
Postage, stamp, telecommunication, etc.		33 34	127,867,304	126,035,608
Stationery, printing, advertisements, etc. Managing Director's salary and allowance	c .	34	281,559,632 19,240,568	248,638,946 17,980,516
Directors' fees & expenses	5	36	3,926,740	3,632,300
Auditors' fees		37	575,000	460,000
Depreciation and repair of bank's assets		38	491,452,009	424,200,508
Other expenses		39	688,412,501	563,566,998
Total operating expenses (B)			4,882,889,466	4,358,773,081
Profit before provision (C = A-B)			5,204,490,541	5,775,414,185
Provision for loans and advances:		13.4.1		
General provision	`		201,443,264	207,478,234
Specific provision (net off w/off recover Provision for off-balance sheet exposures	ry)		2,020,593,013	1,540,210,858
Other provision		40	41,962,728 (476,064,123)	63,504,927 (8,840,067)
Total provision (D)		40	1,787,934,882	1,802,353,952
Total profit before taxes (E = C-D)			3,416,555,659	3,973,060,233
Provision for taxation (F)		41		
Current tax expense			1,275,558,787	1,995,209,737
Deferred tax (income)/expense			(79,919,330)	(128,661,237)
Total provision for tax Net profit after tax (G = E-F)			1,195,639,457	1,866,548,500
Appropriations $(G = E - F)$			2,220,916,202	2,106,511,733
Statutory reserve		15	-	(749,374,225)
General reserve				(749,374,225)
Retained surplus for the year			2,220,916,202	1,357,137,508
Earnings per share (EPS)		42	3.63	3.45
The annexed notes 1 to 45 form an i	ntegral part of thes	e financia	statements.	
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Carry	(Sky,	Con Con
Managing Director & CEO	Director		Director	Chairman
	S	igned as p	er our annexed rep	ort of same date
			Re	hmen Rahman Hag
				an Rahman Hug
Dhaka, 3 April 2016				red Accountants
Eastern Bank Limited				
Cash Flow Statement	-			
for the year ended 31 December 20	15		2015	2014
A) Cash flows from operating activities		Note	Taka	Taka
			12 0 40 5 41 4 5	12.007.0000
Interest receipts in cash			12,848,541,447	12,997,605,116
Interest paid Dividend receipts			(9,247,567,569)	(9,308,330,074)
Fees and commission receipts in cash			101,306,370 2,821,108,202	128,832,649 2,631,754,006
Income from investment (other than divi	dend received)		3,418,080,852	3,030,120,506
Recovery of loans previously written off		13.4.1	281,710,606	105,720,099
Cash payments to employees (including	directors)		(2,559,873,725)	(2,367,069,819)
Cash payments to suppliers			(1,342,751,460)	(1,152,153,722)
Income taxes paid		13.3.2	(1,688,991,842)	(2,399,835,591)
Receipts from other operating activities			144,843,472	149,981,889
Payments for other operating activities	hoforo changes in success		(688,412,500)	(573,176,266)
Cash generated from operating activities and liabilities (i)	pefore changes in operati	ng assets	4,087,993,853	3,243,448,794
Increase/(decrease) in operating assets a	nd liabilities			
Sale of trading securities	nu nuvinties		9,539,969,644	1,830,515,505
Loans and advances to customers (other	than banks)		(11,566,249,898)	(15,146,692,288)
Other assets		43	(378,667,598)	(593,279,247)
Deposits from other Banks		12.a.1	720,581,038	882,148,920
Deposits from customers (other than bar	nks)		9,947,559,385	(979,169,306)
Recovery from BCCI assets		17.2	31,261,200	4,850,000
Liability for tax			493,352,384	533,287,090

(),)),12),007)	(7,130,012,032)	•
3,545,058,005	4,009,157,584	
		:
3,576,370,328	3,343,293,787	:
2,821,108,202	2,631,754,006	÷
144,843,472	149,981,889	:
6,542,322,002	6,125,029,682	:
10,087,380,007	10,134,187,266	÷
2 5 6 0 7 4 1 6 4 1	2 274 170 026	:
2,560,741,641 604,864,153	2,374,178,826 533,610,910	:
104,249,918	66,468,469	
127,867,304	126,035,608	:
281,559,632	248,638,946	:
19,240,568	17,980,516	÷
3,926,740	3,632,300	:
575,000	460,000	:
491,452,009	424,200,508	
688,412,501	563,566,998	
4,882,889,466	4,358,773,081	:
5,204,490,541	5,775,414,185	:
5,204,470,541	5,775,414,105	
201,443,264	207,478,234	
2,020,593,013	1,540,210,858	:
	63,504,927	:
41,962,728		:
(476,064,123)	(8,840,067)	÷
1,787,934,882	1,802,353,952	:
3,416,555,659	3,973,060,233	:
1,275,558,787	1,995,209,737	
(79,919,330)	(128,661,237)	:
1,195,639,457	1,866,548,500	:
2,220,916,202	2,106,511,733	
2,220,710,202	2,100,511,755	
-	(749,374,225)	:
-	-	
-	(749,374,225)	:
2,220,916,202	1,357,137,508	:
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Director	Chairman	
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2015	2014	Eastern Bank Limite
		Eastern Bank
2015 Taka	2014 Taka	T Eastern Bank
2015 Taka 12,848,541,447	2014 Taka 12,997,605,116	ea Eastern Bank
2015 Taka 12,848,541,447 (9,247,567,569)	2014 Taka 12,997,605,116 (9,308,330,074)	er Eastern Bank
2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370	2014 Taka 12,997,605,116 (9,308,330,074) 128,832,649	oo Baark Bank
2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370 2,821,108,202	2014 Taka 12,997,605,116 (9,308,330,074) 128,832,649 2,631,754,006	ou Bank as a
2015 Taka 12,848,541,447 (9,247,567,569) 101,306,370	2014 Taka 12,997,605,116 (9,308,330,074) 128,832,649	Eas No

Eastern Bank Limited						
Liquidity Statement						
(Asset and Liability Maturity Analysis)						
as at 31 December 2015						
						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 Bangladesh Bank and its agent bank)	10,944,412,837	1	1	I	1	10,944,412,837
Balances with other banks and financial institutions	8,570,983,224	4,000,000,000	1,120,000,000	1	I	13,690,983,224
Money at call and short notice	I	I	I	I	I	I
Investments	1,004,558,060	205,238,889	3,503,062,361	11,096,322,551	7,588,781,874	23,397,963,735
Loans and advances	15,250,447,333	26,668,296,277	48,131,566,493	34,704,881,354	5,471,133,009	130,226,324,465
Fixed assets including land, building, furniture and fixtures	12,625,078	25,250,156	113,625,702	519,738,622	5,271,465,496	5,942,705,054
Other assets	23,023,654	1,685,911,730	581,661,487	1,184,183,780	1,732,179,152	5,206,959,803
Non-banking assets	28,944,500	I	1	125,106,000	I	154,050,500
Total assets	35,834,994,687	32,584,697,051	53,449,916,043	47,630,232,306	20,063,559,531	189,563,399,618
Liabilities						
Borrowing from other banks, financial institutions and agents	4,992,472,708	8,614,820,683	12,312,362,500	2,452,336,594	2,171,486,954	30,543,479,439
Deposits and other accounts	13,848,469,815	20,405,770,290	36,859,123,985	47,520,310,620	9,356,358,864	127,990,033,575
Provisions & other liabilities	1,148,006,228	1,554,837,875	339,751,978	5,554,043,112	1,937,155,000	10,533,794,193
Total liabilities	19,988,948,751	30,575,428,849	49,511,238,464	55,526,690,326	13,465,000,818	169,067,307,207
Net liquidity gap	15,846,045,936	2,009,268,203	3,938,677,580	(7,896,458,020)	6,598,558,713	20,496,092,411
Cumulative net liquidity gap	15,846,045,936	17,855,314,139	21,793,991,718	13,897,533,699	20,496,092,411	I

Eastern Bank Limited and its subsidiaries Notes to the Financial Statements

as at and for the year ended 31 December 2015

1 The Bank and its activities

11 Eastern Bank Limited ("the Bank") was incorporated in Bangladesh as a public limited company to carry out all kinds of banking businesses inside and outside Bangladesh. The Bank took over the businesses, assets, liabulities 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 80 branches across major cities in Bangladesh. Shares of the Bank is listed with both Dhaka Stock Exchange (DSE) Limited and Chittagong Stock Exchange (CSE) Limited and Chittagong Stock Exchange (CSE) Limited. The registered office of the Bank is located at Jiban Bima Bhaban, 10 Dilkusha C/A, Dhaka-1000.

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

1.2 Offshore Banking Unit (OBU) Offshore Banking Unit (OBU) is a separate business unit of the Bank, governed under the rules and guidelines of Bangladesh Bank (BB). The Bank obtained permission for OBU operations vide Bangladesh Bank's letter no. BRPD(P)744/(89)/2004-303 dated 25 January 2004. It gives loans (on and off-balance sheet exposures) and takes deposits only in freely convertible foreign currencies to and from non-resident person/institutions, fully foreign owned EP2 companies etc. 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 fledged operation of this company is yet to start.

EBL Securities Limited EBL Securities Limited (EBLSL), a securities brokerage firm acquired in two phases, has membership of both the bourses i.e. Dhaka Stock Exchange (DSE) Ltd. and Chittagong Stock Exchange (CSE) Ltd. It has been converted to Public Limited Company through increase of paid up capital to Tk. 900 million in 2015. The principal activities of this subsidiary are to buying, selling and settlement of securities on behalf of investors and in its own portfolio. The 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 merchant banking, portfolio management, underwriting etc. since June 2013. The registered office of EBLIL is located at 59, Motijheel C/A (1st Floor), Dhaka-1000.

d, the first foreign subsidiary of EBL, was incorporated on 28 November 2011 with Hong Kong (HK) authority

EBL Finance (HK) Limited

nent has been prepared in accordance with BAS 7 'Statement of Cash Flows' and under the guideline of BRPD Circular

REPO transaction 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 private interview of matching base distances with the matching account of the same the s

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

viii) Financial guarantee

vii)

xi)

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

Bangladesh Bank: As per BRPD circular 14, dated 25 June 2003, financial guarantees such as L/C, L/G should be treated as off balance 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. ix)
- Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills / T-bonds, prize bonds are not prescribed

to be shown as cash and cash equivalents rather shown as face item in the balance sheet. However, in the cash flow statement, money at call and short notice and prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks. Non-banking assets 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.

Cash flows statement 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 BB 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 BB should be treated as cash and cash equivale

xiii) Off balance sheet items BFRSs: No requirement of disclosure for off balance sheet items as there is no concept of off balance sheet items in any BFRS. Bangladesh Bank: As per BRPD circular no 14, dated 25 June 2003, off balance sheet items e. g. L/C, L/G, acceptance should be disclosed separately on the face of the balance sheet.

Loans and advance net of provision BFRSs: Loans and advances should be presented net of provisions. xiv)

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

[Please refer to Note 2B Compliance of Bangladesh Accounting Standards (BASs) and Bangladesh Financial Reporting Standards (BFRSs) for further details]

Recognition of interest in suspense BFRSs: Loans and advances to customers are generally classified as 'loans and receivables' as per BAS 39 and interest income is BFRSs: 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 as liability in the balance sheet.
WP resentation of intargible asset
BFRS: An intangible asset must be identified and recognised, and the disclosure must be given as per BAS 38.
Bandtache Bank: Dave is no computing for interpoint assets in BRPD circular on 14 dated 25 lune 2003.

Bangladesh Bank: There is no regulation for intangible assets in BRPD circular no 14, dated 25 June 2003. 2.2

- Bangladesh Bank: There is no regulation on intergore users in the separate financial statements of the Bank have been prepared on the historical cost basis except for the following material items:
 Government treasury securities (T-bills/T-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.
 Government treasury securities (T-bills/T-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.
 Government treasury securities (T-bills/T-bonds) designated as 'Held to Maturity (HTM)' are amortised yearly with resulting gain credited to amortisation reserve account but loss charged to profit and loss account.
 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 SEC/CMRRCD/2009-193/150/Admin dated 18 August 2013.

2.3 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 reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is reviewed 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

2.4 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, exceept 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 Foreign currency transactions of the Bank and its subsidiaries are converted into respective functional currencies (Bangladesh Taka in To regin turning variable during the bank and its subsidiaries are converted in the supective (unification currencies coangidates) have in case of EBL main operations, US Dollar in case of OBU and HKC 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./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.

- as a component or equity as per DA 21.
 2.5 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 the financial statements of such subsidiary companies from the date that control commences until the date that control coases. 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 (subsidiare) 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 unrealized income and expenses arising from intra-group transactions are gains, but only to the extent that there is no evidence of impairment. Loss of control inated in preparing the consolidated financial statements. Unrealized losses are eliminated in the same way as unrealized

f control loss of control of a subsidiary the group derecognises the assets (including any goodwill) and liabilities of the subsidiary at g amount, any non controlling interests and the other components of equity related to the subsidiary. Any surplus or deficit g on the loss of control is recognised in profit and loss account. If the group retains any interest in the former/previous/ex-iary, then such interest is measured at fair value at the date that the control is lost. However, the group has neither lost control recognized any asset or liability of any of its subsidiries in the reporting period. rising o 2.6 Cash flow statement

0,099 9,819) 3,722)

10,718,397,083

2

Liabilities for provision (2,069,645,488) (1,908,074,051) Other liabilities 44 1.271.842.142 887.773.953 Cash generated from operating assets and liabilities (ii) 7,990,002,809 (14,488,639,424) Net cash from operating activities (i+ii) 12,077,996,662 (11,245,190,630) Cash flows from investing activities (Purchase)/Sale of non-trading securities (7,711,558,484) 165,693,090 Purchase/sale of property plant and equipment (277.691.683) (426.673.459) (500,000,000) nvestment in Subsidiary-EBL Securities Limited (49,999,900) Investment in Subsidiary-EBL Asset Management Limited (8,489,250,167) (310,980,269) Net cash used in investing activities Cash flows from financing activities 4,522,842,389 11,940,756,653 Borrowings from other banks, financial institutions and agents 11 Dividend paid (cash dividend) (1,222,359,570) 3,300,482,819 (1,222,359,570

Dep Oth **Tota** Prof Prov

B)

D) E) F) G)	Net cash fro Net increas Effects of ex Opening cas Closing cas	e in casl change sh and c	h an rate ash	d ca e cha -equ	ish e ange uival	equi es or ents	cas	h ar	nd c			quiva	len	S				6,8 17,7	00, 389 749, 640	,22 1,24 70	9,3 49,9 0,93	14 911 36		18	(83 3,51	37,7 86,5	883 591,	083 315) ,451 300 936
	*Cash and c Cash in han Balances wi Balances wi Money at ca Prize bonds	d (inclu th bang th other	ding ade bar	fore sh b nks a	eign oank and f	curi and	enci its a	ies) ager	nt ba	ank	(s)		f:		3.1 3.2 4 5 6.1			9, 13,6		,96 ,98 ,78	2,7: 3,2: 4,10	35 24 - 00		; 1,	8,5' 6,3 06	94,8 84, 0,0 3,8	333 106 00,0 22,	.953 ,742 ,341 000 900 936
The	annexed	notes	1 to	945	5 fo	rm	an	inte	egr		pa Sm	۰.	f tł	iese fin	ancial	st く	ate	em	ent	s.						1	N	
ے Ma	<i>Leavy</i> naging Di	rector	& (CEC)						,,	ecto	r			D	() ire	hu cto	, or						Ch	لر air	ma	ín
Dh	aka, 3 A	pril 2	01	6																								
	Figures in Taka	Total equity	20,086,851,401	(1,154,620,812)	569,788,956	687,624	(37,682,500)	2,220,916,202	(1,222,359,570)	31,261,200	070//00	592,284	20,496,092,411	Figures in Taka	Total equity	18,450,498,175	•	745,218,430	1010101	1,243,107			2,106,511,733 (1,222,359,570)	4,850,000	1,843,920	(960,471)	,	20,086,851,401
	Figure	Surplus in profit and loss 1 account	2,113,887,906					2,220,916,202	(1,222,359,570)			592,284	3,113,036,822	Figure	Surplus in profit and loss 1 account	1,980,070,442	•						2,106,511,733 2 (1,222,359,570) (•	(960,471)	(749,374,225)	2,113,887,906
		Foreign currency translation difference	1,062,706								070'/00		1,720,332		Foreign currency translation difference	(781,214)									1,843,920			1,062,706
		Reserve against non banking assets	178,971,165				(37,682,500)						141,288,665		Reserve against non banking assets	178,971,165	•				,			•	•			178,971,165
		General reserve	130,000,000										130,000,000		General reserve	130,000,000												130,000,000
		Reserve for revaluation of treasury securities (HFT)	805,190,521		569,788,956								1,374,979,477		Reserve for revaluation of treasury securities (HFT)	59,972,091		745.218.430						•	•			805,190,521
		Reserve for amortisation of treasury securities (HTM)	2,076,822			687,624							2,764,446		Reserve for amortisation of treasury securities (HTM)	827,635			2010101	101,442,107					'			2,076,822
		Asset revaluation reserve	3,689,495,550	(1,154,620,812)							•		2,534,874,738		Asset revaluation reserve	3,689,495,550								'			'	3,689,495,550
		Excess of reserve over pre take-over loss-BCCI	586,531,031						-	31,261,200	•		617,792,231		Excess of reserve over pre take-over loss-BCCI	581,681,031								4,850,000	1			586,531,031
		Dividend equalisation reserve	356,040,000										356,040,000		Dividend equalisation reserve	356,040,000	'											356,040,000
	Equity 2015	Statutory reserve	6,111,797,850										6,111,797,850	2014	Statutory reserve	5,362,423,625	'										749,374,225	6,111,797,850
tad	anges in December	Paid-up capital	6,111,797,850										6,111,797,850	December	Paid-up capital	6,111,797,850	'								'			6,111,797,850 6,111,797,850
Factorn Rank Limited	Statement of Changes in Equity for the year ended 31 December 2015	Particulars	Balance as at 1 January 2015	Surplus/(deficit) on account of revaluation of properties	Reserve for revaluation of treasury securities (HFT)	Reserve for amortisation of	Adjustment of reserve for non	Danking assets Net profit for the year	Cash dividend paid	Recovery of pre take-over loss	Foreign currency transaction	adjustment for OBU RE	Balance as at 31 December 2015	for the year ended 31 December 2014	Particulars	Balance as at 1 January 2014	Surplus/(deficit) on account of	revaluation of properties Reserve for revaluation of	treasury securities (HFT)	reserve for amortisation of treasury securities (HTM)	Adjustment of reserve for non	banking assets Net profit for the year	Cash dividend paid	Recovery of pre take-over loss	Currency translation difference	Foreign currency transaction	Appropriation made during year	Balance as at 31 December 2014

during 2013 afte all the ren s from Ban adesh and HK au ty. The registered office of EBL Finance (HK) limited is Unit 1201. 12th Floor. Albion Plaza, 2-6 Granville Road, Tsimshatsui, Hong Kong

This subsidiary started its full fledged

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

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Basis of preparation and significant accounting policies Basis of preparation:

Separate and consolidated financial statements Separate and consolidated financial statements of the Bank as at and for the year ended 31 December 2015 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/

here 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) has been enacted during the year. Under the FRA, the Financial Reporting Council (FRC) is to be formed and it is to issue financial reporting standards for public interest entities such as banks. Section 38 of the Bank Company Act 1991 (amended upto 2013) has been replaced in 2015 by two new sub-sections to require banks to prepare their financial statements under such financial reporting standards.

The FRC is yet to be formed and as such no financial reporting standards have been issued as per the provisions of the FRA. Hence, the consolidated financial statements of the Bank and its subsidiaries and the separate financial statements of the Bank as at and for the year ended 31 December 2015 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 Ba differ with those of BFRSs, the requirements of the Bank Company Act 1991, and provisions and circulars issued by BB differ with those of BFRSs, 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 60 of BAS 1, the entity shall also present current and non-current assets and current and non-current liabilities as separate classifications in its statement of financial position.

Bangladesh Bank: The presentation of the financial statements in prescribed format (i.e. balance sheet, profit and loss account, cash flows statement, changes in equity, liquidity statement) and certain disclosures therein are guided by the 'First Schedule' (section 38) of the Bank Company Act 1991 (amendment upto 2013) and BRPD circular no. 14 dated 25 June 2003 and subsequent guidelines of BB. In the prescribed format there is no option to present assets and liabilities under current and non-current classifications.

ii)

Investments 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 at the year-end market price and as per Net Assets Value (NAV) of last audited balance sheet respectively. As per instruction of another DOS circular letter of 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 investment end end and the test of the test of the set of and 85% of NAV). As such, provisi investments are recognised at costs The bank reviews its investment in

ent in Shares & MFs at each reporting period and took provision as of reporting date Tk. 369 million as per BB guidelines. (Note 13.7)

iii) Revaluation gain/loss on Government securities BFRSs: As per requirement of BAS 39, T-bills and T-bonds fall under the category of '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 applicable for HTM securities using an effective interest rate.

Bangladesh Bank: According to DOS circular no. 05 dated 26 May 2008 and subsequent clarification in DOS circular no. 05 dated 28 January 2009, amortisation loss is charged to profit and loss account, mark-to-market loss on revaluation of Government treasury securities (T-bills / T-bonds) categorised as HFT is charged to Profit and Loss account, but any unrealised gain on such revaluation is recognised to revaluation reserve account. T-bills/T-bonds designated as HTM are measured at amortised cost method but interest income/gain is recognised through equity.

The Bank recognised revaluation loss of Tk. 703 million and amortisation loss of Tk. 46 million in profit and loss account during 2015 against its investment in government treasury securities categorised as HFT and HTM respectively (Note 27). Unrealised gain of Tk. 1,375 million arising from revaluation of HFT securities has been booked in equity as revaluation reserve in compliance with BB guidelines (Note 20)

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Provision on loans and advances BFRSs: As per BAS 39 an entity should undertake impairment assessment when objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, BRPD circular no. 19 dated 27 December 2012 and BRPD circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 5% winder different categories of unclassified loans (circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 5% winder different categories of unclassified loans (circular no. 16 dated 18 November 2014, a general provision @ 0.25% to 5% wind rolf frequencies are not specifically in line with those provision @ 1% should be made at 20% 50% and 100% respectively on loans net of the ligible securities (cir any). Also, a general provision @ 1% should be provided for off-balance sheet exposures. Such provision policies are not specifically in line with those rescribed by BAS 39.

The Bank charged to profit & loss account general provision of Tk. 201.4 million against unclassified loans and advances and Tk. 41.9

v)

million against off-balance sheet exposures in 2015 (Note 13.4.1). 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. 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. 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 formation theorements and the second s vi) e prescribed in ncial statement

2.7 Reporting period These financial sta

ments of the Group, the Bank and its subsidiaries cover one calendar year from 1 January to 31 December 2.8 Liquidity statement The liquidity statement has been prepared in accordance with 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. Maturity and behavioral trend (non-maturity products).				
Deposits and other accounts					
Other long term liability	Maturity term.				
Provision and other liability	Settlement/adjustment schedule basis.				

2.9 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. Certain comparative amounts in the financial statements have been reclassified and rearranged to conform to the current year's

presentatio

Accounting policies of subsidiaries

The financial statements of subsidiaries which are included in the Consolidated Financial Statements of the Group have been prepared sing uniform accounting policies of the Bank (Parent) for transactions and other events in similar nature. There is no significant estriction on the ability of subsidiaries to transfer funds to the parent in the form of cash dividends or to repay loans and advances. All subsidiaries of the Bank have been incorporated in Bangladesh except for EBL Finance (HK) Limited which is incorporated in Hong Kong

Assets and basis of their valuation

Cash and cash equivalents i)

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

ii) Investments

All investments (other than government treasury securities) are initially recognized at cost, including acquisition charges associated with the investment. Accounting treatment of government treasury securities (categorized as HFT or/and HTM) is given following DOS Circular no. OS 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 amortized cost at each year end by taking into account any discount or premium on acquisition. Premiums are amortized and discounts are accredited, using the effective or historical yield. Any increase or decrease in value of such investments is booked to equity but decrease to profit and loss account.

Held for Trading (HFT)

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

REPO and Reverse REPO

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

Investments - Initial recognition and subsequent measurement at a glance

nents are stated as per following bases:

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

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

(Page 2 of 7)



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

After initial recognition, 'Loans, advances and receivables' are subsequently measured at amortise 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) through the expected life of the financial instrument

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 16, dated 18 November 2014 and BRPD Circular no 8, dated 2 August 2015. Provisions and interest suspense are separately shown under other liabilities as per First Schedule of Bank Company 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 and on loans for professionals	2%
Unclassified consumer financing other than housing finance and loans for professionals	5%
Short term agri credit and micro credit	2.5%
Off balance sheet exposures	1%
Specific provision on:	
Substandard loans and advances other than short term agri credit and micro credit	20%
Doubtful loans and advances other than short term agri credit and micro credit	50%
Bad/loss loans and advances	100%
Substandard & Doubtful short term agri credit and micro credit	5%
Doubtful short term agri credit and micro credit	5%

iv) Fixed assets

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

Recognition and measurem

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

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

The cost of an item of fixed assets comprises:

Bad & Loss short term agri credit and micro credit

its purchase price, including import duties and non-refundable purchase taxes, after deducting trade scounts 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 capitalized 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 derecognized. 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 fixed assets on the basis of estimated useful Depretation is characteristic stated below on an incer assess on the basis to estimate the lives as determined in the fixed asset policy of the Bank. In all cases depreciation is calculated on the straight line method. Charging depreciation commences from the month of acquisition (fr full month) and ceases at the month when the assets are disposed. No depreciation is charged or building under construction until the usage of the assets. The rates and useful lives at which fixed assets are depreciated for current and comparative years

are given below

Category	Estimated useful lives (Years)	Rate of depreciation/ amortisation p.a.
Buildings	40	2.5%
Furniture and Fixtures	10	10.00%
Machineries and equipment	5	20.00%
Computers	3	33.33%
Stabilisers and UPS	3	33.33%
Vehicles	5	20.00%
Software	5	20.00%

Software 5 20.00% Repairs and maintenance are charged to profit and loss account as expense when incurred. Capital work in progress/Building under Construction

Building under construction is recognized and reported under Fixed Assets as per BAS 16 as Capital work in progress until the construction work is completed and the asset is ready for intended use. This asset is stated at cost and depreciation of the asset will be charged from the date of its intended data as the state of the

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 stated in note 08 and Annexure-A of these financial statements

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 assets as per BAS 17 'Leases'.

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

These assets are depreciated fully over the shorter of the lease terms and their useful lives.

Intangible assets Intangible asset is an identifiable non-monetary asset without physical substance. The Group classifies its intangible assets as per BAS 38 'Intangible assets' which comprises the value of all banking software of the Bank, cards m

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 (maintain in a sets/liabilities). vii) Provision for off-balance sheet exposures

viii) Provision for other assets

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

sion for unsettled transactions in nostro accounts is made as per EPD circular no. EFED (FEMO)/ 0/2005-677 dated 13 ember 2005 of Foreign Exchange Policy Department (FEPD) of Bangladesh Bank. On the reporting date, the Bank has no tided transactions outstanding for more than 3 months and no provision has been made in this regard.

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

xi) 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 Benefit'. Two subsidiaries i.e. EBLSL & EBLIL of the Bank have also introduced 'Provident Fund' and 'Gratuity Fund' with effect 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 retired 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 is. Provident fund' for its employees under single trustee board.

The Bank operates a contributory provident fund recognised by National Board of Revenue (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. "BL Employees Provident Fund Trust and any investment decision out of this fund is managed by a separately from that of the Bank's funds. Subsidiaries (EBLS & EBLL) of the Bank also operate two separate contributory provident funds for its permanent employees funded by the bith exemptionse on a meancientic an exit. 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.

Contributions are made by the Bank into the scheme based on actuarial valuation. The Bank has an obligation to make up any shortfall in the plan, thereby bearing the risk of the plan under-performing. The Bank maintains two defined benefit plans i.e. 'Gratuity fund' and 'Superannuation fund' for its employees under two separate trustee boards. Subsidiaries (i.e. BEL 6. EBL IL) of the Bank also maintain a funded defined benefit plans i.e. 'Gratuity fund' under separate trustee boards with i.e. 'Gratuity fund' and 'Sup & EBL IL) of the Bank also effect from 01 March 2015.

Gratuity fund

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

Provision for gratuity is made monthly on the basis of actuarial valuation made once in three years, or in major change in the salary structure that could impact the periodic amount of contributions. Last actural avaluation was done based on information of 30 September 2015. As per this valuation, effective from 1 October 2015, a contribution of 14.90% (17.20% as per previous valuation) of basic payroll is to be made to the fund and will continue until the next acturarial review is carried out. However, the contribution for the full year 2015 has been made @17.20% of basic payroll which is higher than required (14.90%) especially in the last quarter of 2015.

Superannuation fund

The Bank operates a superannuation fund recognised by NBR with effect from 20 November 1999 and 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 information of 30 September 2015. As per the valuation, effective from 1 October 2015, Tk 149 million is to be contributed to the fund each month which will continue until the next actuarial valuation is done. During 2015, Tk 1458 million (Tk: 10.11 million for first nine months as per previous valuation and Tk. 4.47 million for last three months) has been contributed in the fund by the bank.

Details i.e. actuarial liability, valuation method, service cost, required contribution etc of defined benefit plan and amount recognised in Profit & Loss account are stated in Note 30 of these financial statements.

Workers Profit Participation Fund (WPPF)

Consistent with widely accepted industry practice and in line with section 11(1) of the Bank Company Act 1991 (amendment upto 2013), no provision has been made by the Bank in the reporting period against Workers Profit Participation Fund (WPPF). Other long-term benefit

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 acamed leave upto maximum 90 days which is calculated based on last Basic Salary, House rent and Medical allowance and is paid in cash at the time of paying end service benefit. The Bank recognises earned leave encashment as expense as an when paid to outgoing employee

The Group does not have any other long term employees benefit plans

Short term benefits

Short term employee benefits i.e. group insurance policy, hospitalization 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 pay any amount as a result of past service provided by the employee and the obligation can be estimated reliably.

xii) 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: However, disclosure on contingent liabilities have been made on the face of balance sheet under 'Off-balance Sheet Items' as per BRPD circular No. 14 dated 25 June 2003.

Share capital and reserves Authorised and issued capita

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. Part of the authorised capital can (and frequently does) remain unissued. This number can be changed by shareholders approval upon fulfilment of related provisions of Companies Act 1994. The part of the authorised capital which has been 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 recommed by the Board and subsequently approved by the shareholders from time to time in the Annual General Meeting (AGM).

iii) Share premium

The Share promium repu ents the excess amo unt received by the Bank from its shareholders over the nomina have 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 contribution from its shareholders as share premium.

iv) Statutory reserve

pliance with the provision of Section 24 of Bank Company Act 1991, the Bank transfers at least 20% of its profit before 'Statutory Reserve Fund" each year until the sum of statutory reserve and share premium equal to the paid up capital of tax to "Statutory Reserve Fund" each yea the Bank. In 2015, the Bank was not requ to the paid up capital of the Bank. atutory reserve and share p. thing to statutory reserve si v) Asset revaluation res

v) 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.

vi) Events after the reporting period

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.

vii) 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 based on the management and internal reporting structure of the group. For each of the strategic business units, the Group's Grank's 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.

It is to carry out business on asset management, portfolio management EBL Asset Management .imited capital market operation, equity investment, financial services i.e. corporate advisory, merger & acquisition, corporate restructuring etc.

Information regarding the results of each reportable segment is included in 'Annexure - E'. Performance is measured based on segment revenue and profit, as included in the internal management reports that are reviewed by the Management Committee of the Bank. Segment profit is used to measure performance as management believes that such information is relevant in evaluating the results of certain segments relative to other entities that operate within these industries. Inter-segment pricing is determined on an arm's length havis.

viii) 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 busines sustainable. The risk management systems in place at the Bank are discussed below:

Credit Risk a)

Credit risk is the risk of loss that may occur from the default of any counterparty to repay in accordance with agreed terms and conditions and/or deterioration of reditworthiness. Board of Directors is the pack body for credit approval of the Bank However, they delegate authority to the Managing Director & CEO or other officers of the Credit Risk Management (CRM) Division. The Board also sets credit policies to the management for setting procedures, which together has structured the CRM framework in the bank. The Credit Policy Manual (CPM) context the corporate, Retail, Small and Medium Enterprise GMNE exposures. Policies and procedures together have structured and standardized CRM process both in obligor and portfolio level. There is a comprehensive credit appraisal procedure that covers Industry/Business risk, financial risk, facility structure risk, security risk, environmental risk, reputational risk, and account performance risk. Credit risk is the risk of loss that may occur from the default of any counterparty to repay in acc

Management, at least once in a quarter, review 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).

bank follows the criteria for loan classification and provisioning requirement as stipulated in circular no 14 dated September 23, 2012 and BRPD circular no 05 dated May 29, 2013. Adequate pr been kept which is stated in Note 13.4 to the financial statements.

b) Liquidity Risk

Responsibility of managing and controlling liquidity of the bank lies with Asset Liability Committee (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 regularity. On monthly basis, ALCO montors liquidity requirements waiting kay ratios, maximum cumulative outflow, upcoming funding requirement from all business units, asset-liability mismatch etc.

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

Market Risk

e)

Risk Management Unit (RMU) is responsible for overall monitoring, control, and reporting of market ris vhile Treasury Mid Office is an integral part of market risk manage ent which independently evaluates and

Interest Rate Risk d)

Equity Price Risk

Operational Risk

g)

rest rate risk is the risk to earnings or capital of the bank arising from movement of interest rates. The mo rest rates affects bank's reported earnings and capital by changing:

The market value of trading accounts (and other instruments accounted for by market value), and

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

n exchange risk is the risk that a Bank's financial performance or position will be affected by flu

igner exchange rates between currencies and implied volatility on foreign exchange options. Bank makes ort payment and outward remittance as its outflow, whereas it gets foreign currency inflow as export receipts and inward remittance. Exchange rate risk arises, if, on a particular day, these inflow-outflows don't match and bank runs its position long/short from these customer driven activities. Bank also faces foreign exchange risk if it sources its funding in one currency by converting fund from another currency. Currently, the Bank is facing such transaction exposure in foreign currency for its off-shore banking unit. But these transactions expourse is always hedged. The bank computes VaR (Value at Risk) on its foreign exchange position arising from customer driven foreign exchange transactions at 95% confidence level on daily basis. The bank maintains various Nostro accounts 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 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 made for the purpose of buying the shares; and changes in the value of unlisted shares.

Mark to Market is the tool bank applies for making full provision against losses arisen from changes in market price of securities. As of 31 December 2015, bank sets aside Tk. 36912 million charging its profit and loss account over the periods to cover unrealized loss against quoted securities. ER Lis in a process of computing Equity VaR (Value at Risk) on its equity exposure at 95% and 99% confidence level on daily basis.

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

Operational risks are analyzed through review of Departmental Control Function Check List (DCFCL). This is

a self-assessment process for detecting high risk areas and finding mitigants of those risks. These DCFCLs are then discussed in monthly meeting of BRMC.

software, cheque processing software (i.e. BEFTN), software of subsidiaries and other integrated sustomised software for call centre, ATM service & HR etc

cognition, subsequent expenditure and measurer

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

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

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

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 and any impairment losses. Initial cost comprises license fees paid at the time of purchase and other directly attributable costs incurred for customising the software for its intended use. The value of the software is amortised using the straight line method over the estimated useful life of 5 (five) years commencing from the month at which the application of the software is made available for use.

vii) Other assets

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

viii) Non banking assets

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

ix) Impairment of assets

An asset is impaired when its carrying value exceeds its recoverable amount as per BAS 36 'Impairment of Assets'. At the end of each reporting period the Bank and the subsidiaries revie 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 o 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 asset is reduced to its recoverable amount, if the recoverable amount is less than its carrying amount and impairment losses are recognised in the profit and loss ount. However, impairment of any assets are guided by the relevant BB circulars/instructions and BAS 39.

Liabilities and provisions

Borrowings from other banks, financial institutions and agents

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

Debt securities (Subordinated debt)

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

Deposits and other accounts ii)

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

iii) Other liabilities

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

Dividend payments iv)

Interim dividend of the Group is recognised only when the shareholders' right to receive payment is established. Final dividend is recognised when it is approved by the share Iders in AGM. Howeve established. Final dividend is recognised when it's approved by the shareholders in AGM. However, the proposed dividend for the year 2015 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

Provision for classified loans and advances is made on the basis of guarter-end review by the nt and instructions contained in BRPD circular no. 14 dated 23 September 2012, BRPD ular 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 for diminution of value of quoted securities

Provision for diminution of value of guoted shares and mutual funds (closed-end), placed under retraction of the second se reporting date, the Bank does not hold any open-end mutual fund. Details are stated in Note 13.7 of these financial statements

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 BB and BSEC.

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

D. Revenue recognition

Interest income

Interest on unclassified loans and advances is recognised as income on accrual basis, interest on classified loans and advances meeted vol networks on an available of the construction of the con

Fees and commission income ii)

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

iii) Interest income from investments

iv) Foreign exchange gain/loss ome includes all gain and losses from foreign currency day to day transactions, conversions and revaluation of Exchange inc

mment and other securities, debentures and bonds is accounted for on accrual basis.

v) Dividend income

estments is recognised at the time when it is declared, ascertained and right to receive the navment Dividend income from in established as per BAS 18 'Revenue'. nterest paid on borrowings and deposits

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

vii) Management and other expenses

Expenses incurred by the Bank are recognised on actual and a

viii) Taxatior

expense comprises current and deferred tax. Current tax and deferred tax is recognised in profit or loss except to the nt that it relates to a business combination or items recognised directly in equity. a. Current tax

Current tax is the ex ected 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 gort. securities, 10% on capital gain of shares & MRS and 20% on dividend income) as per income Tax Ordinance (ITO) 1984. Tax provision of the Group entities is made on taxable income of subsidiaries at different rates applicable as per the ITO 1984 and the tax authority of the country where it is incorporated.

b. Deferred tax

Deferred tax assets or liabilities are recognised by the Bank on deductible or taxable temporary differences between the carrying amount of assets and liabilities used for financial reporting and the amount used for taxation purpose as required by BAS 12 "income Taxes" and BRPD circular noll taked 12 December 2011. Deferred tax assets is recognised for the carry forward of unused 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 and liabilities are netwired at each reporting period and are measured at the applicable tax rise as per tax laws; that are expected to be applied when the assets is realised and liability is settled. Any unrecognised deferred tax assets or liabilities are reassessed at each reporting period and recognised if only that it has becom probable that future taxable profit or loss will be available against when they can be used or settled.

No deferred tax asset is recognised on land revaluation reserve on the ground that the Bank will not sell off those lands in near future and as such no taxable profit may be available on which deferred tax liability will arise.

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

Materiality and aggregation

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

cial assets and financial liabilities are offset and the net amount is presented in the balance sheet when there is a legally ceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realize the asset and the liability simultaneously. Advance tax paid and provision for tax of the Bank is presented on net basis as al bailbility item if the liability is higher than asset and as an asset item if the asset is higher than liability

iii) Earnings per share (EPS)

As per BAS 33 'Earnings per Share' the Bank has been reporting only 'Basic EPS' as there has been no dilution possibilities during the year. Basic EPS is calculated by dividing the profit or loss attributable to ordinary shareholders of the Bank by the weighted average number of ordinary shares outstanding during the period (see Note 42).

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

Related party transaction is a transfer of resources, services, or obligations between related parties, regardless of whether a price is charged as per BAS 24 'Related Party Disclosures', Bangladesh Bank & BSEC guidelines. Details of the related party transactions have been disclosed in 'Annexure C and C1'. The Bank carries out business with related parties in the ordinary course of business on an arm's length basis at commercial rates except for those transactions that the key management personnel have availed uniformly applicable to all staff at concessionary rates. 'Transactions between the Bank and its subsidiaries and outstanding amount within the group have been disclosed in 'Annexure' C1'.

ntion of money laundering a

For prevention of Money Laundering and Terrorist Financing, the bank has Board approved comprehensive EBL AML & CFT Policy. The CEO's formal Annual statement on Anti Money Laundering (AML) and combating the financing of terrorism (CFT) is issued to ensure greater due diligence and compliance at all levels of the bank. The bank has also formed a Central Compliance Unit (CCU) under the leadership of Chief Anti Money Laundering Compliance officer (CAMLCO). Under the supervision of CAMLCO, CCU have Branch Anti Money g Compliance officer (BAMLCO) at branches and Depart ment Anti Money Laund ring Complian penficier (DAMLCD) in the departments to review and verify the transactions of accounts to make Susp Transactions Reports (STR), and ensure ANL & CFT compliance culture throughout the bank. Training is conducted continuously for all the officers of the bank to create awareness and develop the skill for en KYC (Know your Clients) compliance and identifying suspicious activities/transactions. KYC (Know

To ensure due diligence of Foreign Account Tax Compliance Act (FATCA) as per BRPD circular letter no. dated 10 January 2014 on the issue of foreign Account Tax Compliance Art (FAICM) as per BKPD circular dated 10 January 2014 on the issue of foreign Account Tax Compliance Art (FAICA), the Bank registration under IRS as a Participatory Financial Institution on 4 May 2014 and consequent assigned a GIM (Global Interruediary Identification Number) to EBL. Bank has ensured proper c and reporting since its registration.

Information and communication technology ris

Information and communication technology risk EBL has a comprehensive IT security policy and procedures which are formally documented and endorsed by competent authority. To prevent attack from cyber criminals/fraudsters IT division (hereinafter IT) has established standard physical & environmental security measures to all sensitive areas e.g. data centre, Disaster Recovery (DR) site, power rooms, secure rooms etc. IT has standard logical security measures e.g. access card, password protected Server, access log, measuring device logs, periodic testing results, etc. to all core devices is envery.PC etc.; connecting devices is. switch, router etc., security devices is firewall. IDS etc., all applications is core banking system, antivirus, firewall, VPN, utilities etc., databases, networks and others. all applications i.e. core banking system, antivirus, firewall, VPN, utilities etc., databases, networks and others. IT has standard design and practice in network connectivity, access, build-up, configuration, monitoring, maintenance and security. IT has Business Continuity Management (BCM) to support and handle any human made or natural incident/disaster; moreover regular backup schedule and retention avoids the risk of data loss based on the criticality of the system. As well as IT security and risk management team has taken initiatives awareness training for EBL officers as well as customer awareness program.

Internal audit

j)

The Bank has established an independent internal audit function with the head of internal control & compli (ICC) reporting directly to the chairman of audit committee of the Board. The internal audit team performs based audit on various business and operational areas of the Bank on continuous basis. The audit comm and the Board regularly reviews the internal audit reports as well as monitor progress of previous findings

Prevention of fraud

Like any other banks and financial institutions, EBL is also exposed to the inherent risk of fraud and hence Like any other barks and intartical institutions, Eb. Is also exposed to the interest risk of radid and interce implemented a number of anti fraud controls and procedures specifically designed to prevent and detect any material instances of fraud or irregularities. As per the requirement of Bangladesh Bank regular reportings are made on self assessment of various anti fraud controls as well as any incident of fraud and forgeries that have been identified by the Bank. Regular staff training and awarness programmes are taken to ensure that all officers and staff of the Bank are fully aware of various fraud risks in thier work area and prepared to deal

Credit rating of the Ban

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 financial statements as at and for the year ended 31 December 2014. The following ratings have been awarded

Particulars	Periods	Date of Rating	Long term	Short term
Entity Rating	January to December 2014	17-Jun-15	AA	ST-2
Entity Rating	January to December 2013	18-Jun-14	AA	ST-2
Entity Rating	January to December 2012	30-May-13	AA	ST-2

2B Compliance with Bangladesh Accounting Standards (BASs) and

Bangladesh Financial Reporting Standards (BFRSs)

The Bank has complied the following BASs & BFRSs as adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) during the preparation of financial statements as at and for the year ended 31 December 2015.

Name of BASs / BFRSs	BASs / BFRSs	No.	Status
Presentation of Financial Statements	BAS	1	* Applied
Inventories	BAS	2	N/A
Statement of Cash Flows	BAS	7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	BAS	8	Applied
Events after the Reporting Period	BAS	10	Applied
Construction Contracts	BAS	11	N/A
Income Taxes	BAS	12	Applied
Property, Plant and Equipment	BAS	16	Applied
Leases	BAS	17	Applied
Revenue	BAS	18	Applied
Employee Benefits	BAS	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS	20	N/A
The Effects of Changes in Foreign Exchange Rates	BAS	21	Applied
Borrowing Costs	BAS	23	N/A
Related Party Disclosures	BAS	24	Applied
Accounting and Reporting by Retirement Benefit Plans	BAS	26	N/A
Consolidated and Separate Financial Statements	BAS	27	Applied
Investments in Associates	BAS	28	N/A
Interests in Joint Ventures	BAS	31	N/A
Financial Instruments: Presentation	BAS	32	* Applied
Earnings per share	BAS	33	Applied
Interim Financial Reporting	BAS	34	Applied
Impairment of Assets	BAS	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS	37	*Applied
Intangible Assets	BAS	38	Applied
Financial Instruments: Recognition and Measurement	BAS	39	* Applied

Sonali Bank (as an agent of 9,162,962,735 8,594,833,742 9,162,962,735 8,594,833,742

3.a Cash Reserve Ratio (CRR)

Name of BASs / BFRSs

Share-based Payment

usiness Combinations

urance Contracts

Operating Segments

oint Arrangements

Fair Value Measurement

2B1 Standards issued but not vet effective

BFRS 9 Financial Instruments Summary of the requirements

permitted. Possible impact on financial statements

BFRS 14 Regulatory Deferral Acco

Possible impact on financial statements

Possible impact on financial statements

Summary of the requirements

Possible impact on financial statements None. The Bank does not have any bearer plants.

presented in other information in the annual report. Approval of financial statements

3.1

Summary of the requirements

adoption permitted

of BAS 41 'Agriculture'.

2C Audit Committee disclosures

Cash in hand (including

Balance with Bangladesh

Bank and its agent Bank(s) (including foreign

Cash in hand (including foreign

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

foreign currencies)

currencies)

Local currency

3.1.1 Local currency

With Bank

Foreign currencies

With Subsidiaries

Bangladesh Bank

Foreign currencies

Local currency

3 Cash

of BFRS 15.

BFRS 15 Revenue from Contracts with Customers

Agriculture: Bearer Plants (Amendments to BAS 16 and BAS 41).

Summary of the requirements

of BFRS 15.

N/A = Not Applicable

Agriculture First-time Adoption of Bangladesh Financial Reporting

current Assets Held for Sale and Disc

ruments: Disclosures

nsolidated Financial Statements

Disclosure of Interests in Other Entities

Subject to departure described in note 2.1

Exploration for and Evaluation of Mineral Resource

Investment Property

Standards

Operations

BASs / BFRSs No. Status

BAS

BFRS

BFRS BFRS

BFRS

BFRS

BFRS

BFRS

BFRS

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

and amendments to standards during the year 2015. All previously adopted reporting standards are consistently applied by the Bank as explained in note 2B.

BRRS 9, published in July 2014, replaces the existing guidance in BAS 39 'Financial Instruments: Recognition 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 9.

BFRS 14 specify the financial reporting requirements for regulatory deferral account balance that arise when an entity provides goods or services to customers at a price or rate that is subject to

BFRS 14 is effective for annual reporting periods beginning on or after 1 January 2016, with early

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

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

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

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

These amendments require a bearer plant, defined as a living plant, to be accounted for as property

plant and equipment and included in the scope of IAS 16 'Property, Plant and Equipment', instead

The amendments are effective for annual reporting periods beginning on or after 1 January 2016, with early adoption permitted.

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

These financial statements were reviewed by the Audit Committee of the Board of the Bank in its

Consolidated Bank

Note 2015 2014 2015 2014

1,707,006,385 1,781,450,102

3.2 9,162,962,735 8,594,833,742 9,162,962,735 8,594,833,742

3.1.1 1,755,116,130 1,653,604,957 1,754,830,301 1,653,536,525

1.781.735.932 1.707.006.385 1.781.450.102 1.706.937.953

1,754,830,301 1,653,536,525 1,754,830,301 1,653,536,525

1,755,116,130 1,653,604,957 1,754,830,301 1,653,536,525

8,565,018,968 7,690,737,165 8,565,018,968 7,690,737,165

243,124,968 380,840,643 243,124,968 380,840,643

8,413,373,758 7,770,374,105

547,607,230 1,359,070,781

8,808,143,936 8,071,577,807 8,808,143,936 8,071,577,807

26,619,802 53,401,428 26,619,801

68,432

10,944,698,667 10,301,840,127 10,944,412,837 10,301,771,695

1,706,937,953

53,401,428

82 meeting held on 3 April 2016 and was subsequently approved by the Board in its 574 held on the same date.

1,781,735,932

285,829

BFRS

BFRS

BAS 40 N/A

2

3

5

6

8

10

11

12

BFRS 13 *Applied

41 N/A 1 N/A

N/A

Applied N/A * Applied

N/A

* Applied

Applied

Applied

N/A

Applied

As per section 33 of Bank Company Act, 1991 (amended upto 2013) & MPD circular no. 1 dated 23 June 2014 issued by Bangladesh bank with effect from 24 June 2014, EBL has maintained CRR of minimum 6.0% on daily basis and 6.5% on bi-weekly basis on weekly average total demand and time liabilities (ATDTL) of the base month which is two months back of reporting month (i.e. CRR of December 2015 is based on weekly average balance of October 2015). Reserve maintained by the bank as at 31 December are as follows:

Average total demand and time liabilities of October 2015 (excluding inter-bank deposit)	131,096,108,800	106,855,055,400
Daily basis:		
Required reserve (6.0% of ATDTL)	7,865,766,528	6,411,303,324

Surplus	
Actual reserve held with Bangladesh Bank (In local currency)*	

Bi-weekly basis:

The bank maintained excess cash reserve of Tk. 1,562,789,685 (Tk. 1,626,383,758 was in 2014) against minimum requirement of 6.5% (of ATDTL) on bi-weekly basis which is the summation of excess cash reserve maintained over required in the last fortnight (bi-week) of 2015.

Statutory Liquidity Ratio (SLR):

Jacutury Liquinty Katuo (SLR): As per section 33 of the Bank Company Act, 1991 (amended upto 2013) & MPD circular no. 2 dated 10 December 2013 issued by Bangladesh bank with effect from 1 February 2014, EBL has maintained SLR of minimum 13% based on weekly average total demand and time liabilities (ATDTL) of the base month which is two months back of the reporting month (i.e. SLR of December 2015 is based on weekly average balance of October 2015). Reserve maintained by the bank as at 31 December are as follows:

	Required reserve (13% of ATDTL)	17,042,494,144	13,891,157,202
	Actual reserve held (Note 3.c)	21,911,739,901	23,756,183,274
	Surplus	4,869,245,757	9,865,026,072
3.c	Actual reserve held		
	Excess Cash Reserve (note 3.c.1)	-	824,795,504
	Cash held	1,781,450,102	1,706,937,953
	Balance with Sonali Bank	354,818,799	523,255,935
	Unencumbered approved securities (HFT)	2,587,554,000	11,174,581,504
	Unencumbered approved securities (HTM)	17,182,917,000	9,511,612,378
	Unencumbered approved securities (other eligible)	5,000,000	15,000,000
		21,911,739,901	23,756,183,274
3.c.1		8,413,373,757	7,770,374,105
	Less: Required Cash Reserve on bi weekly average basis (6.5% of ATDTL)	8,521,247,072	6,945,578,601
	Daily Excess of Cash Reserve	-	824,795,504
	*As per Bangladesh Bank Statement.		

As per DOS circular no-01 dated 19 January 2014, cash reserve (if any) in excess of 6.5% of ATDTL calculated on bi-weekly average basis is considered an eligible component of Statutory Liqu Reserve for that particular day. As on the reporting date, there was no such excess cash rese

Balance inside Bangladesh	4.1	10,947,113,801	5,811,308,229	10,671,688,124	5,349,573,125
Balance outside Bangladesh	4.2	528,187,921	382,916,367	3,019,295,100	1,034,533,216
balance outside baligiduesi	-1.2	11,475,301,722	6,194,224,596	13,690,983,224	6,384,106,341
Balance inside Bangladesh					
In Current Deposit Accounts with:					
Banks		103,454,552	444,710,368	61,828,263	75,671,043
Non Banking Financial Institutions (NBFIs)		-	-	-	-
		103,454,552	444,710,368	61,828,263	75,671,043
Less: Inter company elimination		(15,631,582)	(6,453,091)	-	-
		87,822,970	438,257,277	61,828,263	75,671,043
In Special Notice Deposit Accounts with:					
Banks		332,393,265	96,723,433	19,847,861	33,902,082
Non Banking Financial Institutions		-	-	-	-
		332,393,265	96,723,433	19,847,861	33,902,082
Less: Inter company elimination		(68,505,267)	(62,821,351)		-
		263,887,998	33,902,082	19,847,861	33,902,082
In Fixed Deposit Accounts with:					
Banks		11,735,121,801	10,661,825,068	11,735,121,801	10,618,339,948
Non Banking Financial Institutions		5,675,390,833	3,115,663,750	5,670,000,000	3,060,000,000
		17,410,512,634	13,777,488,818	17,405,121,801	13,678,339,948
Less: Inter unit/company elimination		(6,815,109,801)	(8,438,339,948)	(6,815,109,801)	(8,438,339,948)
		10,595,402,833	5,339,148,870	10,590,012,000	5,240,000,000
		10,947,113,801	5,811,308,229	10,671,688,124	5,349,573,125
					(Page 3 of 7)



Others



Eastern Bank Ltd. Simple Math[®] **CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS 2015**

Note 2015 2014 2015		Consolidated Bank Note 2015 2014 2015 2014	Consolidated Bank Note 2015 2014 2015 2014	Consolidated Bank Note 2015 2014 2015 2014
Taka Taka Taka 4.1.1 Balances of subsidiaries with Banks & NBFIs With Eastern Bank Limited (eliminated as intra group balance)	Taka 6231 Market Value of Shares (as on Quoted shares & MFs Banks		Taka Taka Taka Taka Term loan (CL-4)	Taka Taka Taka Taka Taka * Building under construction represents the accumulated cost incurred mainly for corporate head office located at Gulshan avenue and other office premises on different lands is classified as fixed assets under BAS 16 'Poperty, plant & equipment' assuming that future economic benefit associated with the asset will flow to
EBL Securities Limited 2,708,375 939,399 EBL Insextments Limited 12,835,864 11,567,717 EBL Finance (HK) Limited 15,631,582 5,514,243 EBL Asset Management Finance (1,600,610,610,610,610,610,610,610,610,61	Banks NBFIs Insurances Fuel & Power	452,447,097 464,719,484 421,434,104 414,426,584 280,656,469 299,641,879 150,425,468 245,355,059 24,089,939 28,160,997 16,037,386 22,357,497 222,676,178 182,073,932 159,408,497 157,364,239	Housing Finance (HF) 1,124,195,857 922,603,211 1,124,195,857 922,603,211 Small & Medium Enterprise 10,580,360,445 9,830,973,950 10,580,360,445 9,830,873,950 Corporate loans 27,981,625,181 21,961,486,263 27,981,625,181 21,961,486,263 46,391,533,398 38,470,784,934 46,391,533,398 38,470,784,934 46,391,933,398	the entity in near future. However, depreciation of the asset will commence from the date of its intended use. Details of the fixed assets are presented in 'Annexure-A'. 9 Other assets
Limited 22,901,028 31,253,083 84,136,849 69,274,442 Balance of subsidiaries with other Banks & NBFIs	Chemicals & Pharmaceuticals Cement & Ceramics	401,663,413 349,123,929 252,032,000 306,520,000 21,241,675 31,806,443 7,147,249 8,581,443	Short term agri credit and microcredit (CL-5) Soft 12/24/24 Soft 12/24/24 Soft 12/24/24 Short term agri credit 1.748/490.667 14.724.454 1.748/490.667 14.724.454 1.748/490.667 14.724.454 1.748/490.667 14.724.454	Income generating Investment in subsidiary-EBL 9.1 Securities Limited Investment in subsidiary-EBL 0.0
Banks 294,862,280 417,639,070 Non Banking Financial Institutions 5,390,833 55,663,750 300,253,113 473,302,820	Engineering Others	12,115,500 17,062,200 11,928,000 15,696,000 110,592,403 108,663,589 68,711,959 92,237,789 1,525,482,674 1,481,252,453 1,087,142,663 1,262,538,611	Outside Bangladesh 1,72,752 7,74,752 7,74,753 Loans, cash credits, overdrafts etc. 2,567,257,116 766,177,769 130,226,324,465 118,291,346,183	Investments Limited 9.2 - 299,999,900 299,999,900 Investment in subsidiary-EBL 9.3 - 14,779,352 14,779,352 Investment in subsidiary-EBL Asset 9.4 - 49,999,900 49,999,900
<u>384,389,962</u> 542,577,262 4.2 Balance outside Bangladesh:	Mutual Funds Total * Lock in status of Shares &	893,671,399 987,928,916 884,915,699 980,634,316 2,419,154,073 2,469,181,369 1,972,040,362 2,243,172,927 Trading Started Lock in period Lock in expiry	7b9 Security/ Collateral - wise concentration of loans and advances (including bills purchased and discounted)	Management Limited X-4 4-7,77,700 4-7,77
In Deposit account (non-interest bearing) with: AB Bank Limited, Mumbai 2,097,304 3,663,085 2,097,30 Al-Rajhi Bank - KSA 313,817 311,565 313,8		1 December 2014 3 Years 30 November 2017 19 August 2009 10 Years 18 August 2019	Collateral of movable/ immovable assets 49,349,436,772 39,375,487,747 49,349,436,772 39,375,487,747 Local banks and financial institutions guarantee 1,684,446,983 393,898,903 1,684,446,983 393,898,903	Receivable from subsidiaries 9.7 6,626,831 50,935,417 Other assets of subsidiaries 9.8 11,124,715 36,503,227 - Stock of stationeries 16,489,089 13,005,088 16,489,089 13,005,088
Bank of Bhutan, Bhutan 1,155,215 589,068 1,155,2 Citibank NA, New york 284,737,232 72,894,201 284,737,2 Commerz Bank AG, 13,097,220 21,561,363 13,097,22	32 72,894,201 EBL NRB Mutual Fund (Sponsor Fund)	23 May 2011 10 Years 22 May 2021	Government guarantee 933,246,060 930,772,854 933,246,060 930,772,854 Foreign bank guarantee 533,246,060 930,772,854 933,246,060 930,772,854 Export documents 6,311954,212 449,175,272 6,311,954,212 449,175,272 Fixed Deposit Receipts 6,085,043,917 5,148,617,565 6,085,043,917 5,148,617,565	Stamps on hand 3,276,242 2,912,440 3,234,292 2,912,440 Advance to staff for 9.9 2,401,000 757,052 2,401,000 757,052 Security deposits-govt. C
Frankfurf, Germany 1507/121 21,507,603 1507/121 Habb American Bank, 1,508,687 - 1,508,687 New York 1,508,687 - 1,508,687 ICICI Bank Limited, 35,886,495 - 35,886,495	(Sponsor Fund) 87 - 100% of Active Fine Chemical	19 March 2012 10 Years 18 March 2022 s Limited and 10% of all three EBL sponsored MFs shall be under lock-in status from the date of commencement of trading.	(FDR)-own bank 0003,043,917 3,148,017,303 0003,043,917 3,148,017,303 FDR of other banks 148,447,814 68,615,894 148,447,814 68,615,894 Government bonds 9,340,588,870 8,377,734,280 9,340,588,870 8,377,734,280	Subtring topological generation 6,762,514 3,400,476 6,322,514 2,960,476 Interest and dividend 9.10 987,521,370 873,179,099 1,022,701,957 871,072,094 receivables 9.11 657,431,870 444,641,968 657,431,870 444,641,968
JP Morgan Chase Bank 14,490,769 21,360,811 14,490,77 NA, London JP Morgan Chase Bank 3,009,541 4,407,325 3,009,5	United Power Generation and	- 1,440,000	Other securities (hypothecation charges) 60,596,257,392 65,268,040,529 56,373,159,837 63,547,043,669 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	Advance rent 274,353,565 321,069,492 270,889,357 319,005,678 Prepayments and advance 590,649,401 386,002,983 581,711,833 385,869,094 Defored tax ascels (net off 590,649,401 386,002,983 581,711,833 385,869,094
JP Morgan Chase Bank, - 31,345,359 New York - 31,345,359 JP Morgan Chase Bank, 3,091,979 1,994,035 3,091,97 Germany - 2005,127 1,092,035 3,091,97	Rangs Properties Limited	<u>1,440,000</u> <u>-</u> <u>-</u> 205,238,889 <u>-</u>	73.00 Classified and unclassified loans & advances Unclassified Standard (Including Staff Loan) 126,410,214,095 112,462,781,215 122,213,261,394 Loan) 110,767,929,209	912 906,971,909 827,052,580 906,971,909 827,052,580 4,212,281,675 3,663,824,405 5,206,959,803 4,150,391,039 91 Investment in subsidiary-EBL Securities Limited
Mashregbank, Newyork 23,954,373 4,202,332 23,954,3 National Commercial Bank, Jeddah, KSA 1,472,662 1,652,151 1,472,66 Nepal Bngladesh Bank 3,704,502 5,743,785 3,704,502	52 1,652,151 Limited Pran Agro Limited	100,000,000 - 100,000,000 - 200,000,000 305,238,889 200,000,000 305,238,889 200,000,000	Special Mention Accounts (SMA) 3,749,738,067 2,366,348,453 3,749,738,067 2,366,348,453 130,159,952,162 114,829,129,668 125,962,999,461 113,134,277,662	EBL acquired its securities brokerage subsidiary fully in two phases at a total cost of Tk. 479.9 million and injected afterwards Tk. 887.5 million as fresh capital. 92 Investment in subsidiary-EBL Investments Limited
NIB Bank Limied-Karachi 16,344,690 21,965,587 16,344,690 Nordea Bank, Norway 326,248 1,234,525 326,24 Standard Chartered Bank, 2,672,672 572,672	 6.a Remaining maturity grouping 		Chassing	This fully owned subsidiary of EBL was incorporated on 30 December 2009 with an initial authorised capital of Tk. 1,000 million and paid up capital of Tk. 300 million. It was awarded merchant banking license by BSEC on January 2013 and ever since started its full fledged merchant banking operations. Note: The start of the st
Standard Chartered Bank, 242,669 648,379 242,6 Frankfurt, Germany 242,669 648,379 242,6 Standard Chartered Bank, Kolkata 44,684,503 7,951,569 44,684,51	 In not more than one month 648,379 In more than one month but not mo than three months 7,951,569 In more than three months but not r 	205,238,889 155,240,509 205,238,889 155,246,509	7.b.11 4,289,469,858 5,183,213,375 4,263,325,004 5,157,068,521 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183 Percentage of Classified Loans & 3.19% 4.32% 3.27% 4.36%	EBL Finance (HK) Limited, the first fully owned foreign subsidiary of EBL, was incorporated on 28 November 2011 with an initial authorised capital of HKD 14 million (equivalent to Tk. 147.8 million). This subsidiary commenced its full fledged operations in Hong Kong since early 2013.
Standard Chartered Bank, New york 15,290,656 59,282,195 15,290,66 Standard Chartered Bank, Standard Chartered Bank, Ingapore 546,738 4,030,356 546,73 Ingapore The Bank of Nova Scotia, 510,000 510,000 510,000	4,030,356 In more than five years In more than five years	11,116,322,550 13,121,246,696 11,096,322,551 13,121,246,696 7,588,781,874 7,346,305,377 7,588,781,874 7,346,305,377	Auvances / vrp. 7.00.0 The amount reported above under SMA category includes certain Ioan accounts with an aggregate outstanding of Tk. 2,962. million as at 31 December 2015 (Tk. 1,679.0 million as at 31 December 2014) which has not been reported	94 Investment in subsidiary-EBL Asset Management Limited This is another fully owned subsidiary of EBL incorporated on 9 January 2011 with an initial authorised capital of Tk. 250 million. Its initial paid up capital of Tk. 50 million was fully subscribed in 2014 and is waiting to get required license from BSEC to start full fledged operations.
The bank of Tokya 610,697 3,604,152 610,697 Toronto 610,697 3,071,197 5,439,534 3,077,197 5,439,534 Mitshubishi, London 5,439,534 3,077,197 5,439,534 5,25,145 528,857	34 3,077,197 7 Loans and advances	23,902,389,606 24,919,982,157 23,397,963,735 24,654,937,117	as classified as at year-end on the basis of stay order from the Honorable High Court Division of the Supreme Court of Bangladesh. As at year-end 2015, an aggregate amount of Tk. 876.0 million (Tk. 131.9 million in 2014) has been kept as specific provision against required provision of Tk. 1720.3 million if all those customer accounts are treated as Bad/Loss. 7&11 Movements of Classified loans and advances	95 Valuation of DSE Membership of EBL Securities Limited While assessing value of EBL Securities Ltd. in 2010, the independent valuer (a professional accounting firm) determined the fair value of DSE membership only taking book value of all other assets and liabilities. While acquiring the rest 40% shares in 2012 based on valuation done by ACNABIN, Chartered Accountants, the Bank
Mirshubshi, Kokata The Bank Toykyo 1,155,491 5,196,166 1,155,4 Mirshubshi, Tokyo - 937,983	91 5196166 Pills averdrafts etc.	7.1 120,083,051,166 112,393,132,778 118,427,210,727 111,438,313,688 7.2 14,366,370,854 7,619,210,264 11,799,113,738 6,853,032,495 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	Opening balance 5,183,213,375 3,718,177,129 5,157,068,521 3,697,231,072 Additions during the year 2,380,275,747 3,272,297,230 2,380,275,747 3,267,098,433 Reductions during the year (3,274,019,264) (1,807,260,984) (3,274,019,264) (1,807,260,984)	 considered only 40% of fair value/market value of DSE membership i.e. Tk. 344.4 million (instead of full value of Tk. 861 million as of 30 June 2011) and thereby avoided booking any revaluation gain of 60% shares acquired earlier. 96 EBL Securities Limited acquired CSE membership at a cost of Tk. 2015 million in 2012 and started its trading
Zuercher Kantonal Bank, 1,803,830 932,573 1,803,83 Zurich, Switzerland Standard Chartered Bank, New 24,777,160 3,903,300 24,777,160 york - (For OBU) Description 24,777,160 3,903,300 24,777,160	7.1 Loans, cash credits, overdrafts	setc.	Closing balance 7b.11.a 4,289,469,858 5,183,213,375 4,263,325,004 5,157,068,521 Measures taken for recovery of classified loans and advances: The Bank as a whole takes following steps to recover its classified Loans and Advances:	operation in 2013. 9.a Demutualization of DSE and CSE Membership As per the Scheme of Demutualisation of both DSE and CSE in accordance with the Exchange Demutualisation Act
Deutsche Bank AG, Frankfurt, Germany-(For OBU) 3,089,616 582,196 3,089,6 3,089,6 HSBC, Hongkong for EBL Finance (HK) Limited 24,827,436 96,697,391	Cash credit Overdraft	104,679,872,587 97,121,407,485 104,497,372,587 95,607,383,585 162,885,964 239,437,092 162,885,964 239,437,092 15,422,792,615 15,591,493,011 13,766,952,176 15,591,493,011	 i) Sending letters and reminders to customers. ii) Engaging specialized recovery team for holding discussion with customers to recover the loans and advances. iii) Assigning debt collection agency (third party). 	2013 (the "Scheme"), the Company being the initial shareholders of DSE and CSE, is entitled to receive the following numbers of shares: Membership No of Shares Face Value Total Value
528,187,921 382,916,367 503,360,41 Placement by OBU (interest bearing):	Less: Inter Company Elimination	120,265,551,166 112,952,337,588 118,427,210,727 111,438,313,688 (182,500,000) (555,204,810) 112,0083,051,166 112,393,132,778 118,427,210,727 111,438,313,688	 iv) Tasing imgreeoeconconcompage (v) (time party). iv) Taking repossession of hypothecated wehicles/mortgaged properties. v) Disposal/encashment of security through auction. vi) Taking legal proceedings and settlement. 	Dhaka Stock Exchange Limited 7,215,106 10 72,151,060 Chittagong Stock Exchange Limited 4,287,330 10 42,873,300 Their numbers of shares 115,024,26 10 116,024,26
Less: Inter company elimination (2.515.934,615) (748,314,240) 528,187,921 382,916,367 3,019,295,10	7.2 Bills purchased and discounte 00 1,034,533,216 Inside Bangladesh Local bills /documents Local bills /documents	11,764,383,784 6,760,336,733 11,764,383,784 6,760,336,733	vii) Reporting to central bank. viii) Rescheduling, restructuring, waiver or written off. ix) Negotiation and settlement with approval from competent authority.	Total number and value of shares 11,502,436 10 115,024,360 The Scheme is not yet fully completed and these shares are also currently not traded. Hence the actual fair value is not readily ascertainable. However management expects the fair value to
(Annexure-B' is referred for details of Foreign currency amounts and exchange rates) 4.a Balance with other banks and financial institutions	Foreign bills /documents 7.2.1 Bills purchased and discounte	2.601,987,070 858,873,530 34,729,954 92,695,762 14,366,370,854 7,619,210,264 11,799,113,738 6,853,032,495 d	2015 2014 Taka % Taka % 7&Lila Business segment - wise concentration of Classified Loans & Advances / NPL of the Bank	be similar or higher than the current fair value. Once further clarification about the Scheme and related factors are available to determine the fair value, required adjustment including impairment assessment, if any, can be made at that time.
(according to remaining maturity grouping) Receivable On demand 87,822,970 115,583,807 61,828,22	Con the basis of the residual m 63 75,671,043 Within one month	Staturity grouping) 382,672,305 178,947,330 125,946,593 178,947,330 3,510,674,025 1,226,817,075 2,740,496,890 1,226,817,075	Corporate 2,633,204,369 61.76% 3,189,187,472 61.84% Offshore Banking Unit	Figures in Taka Note
month 8/55,901,344 3,511,108,768 8(509,154,9 In more than one months but not more than three months 1,506,186,576 1,718,383,151 4,000,000,00 In more than three months but not 1125,300,832 840148,870 1120,000,00	than three months 00 2,370,000,000 In more than three months but le than six months	s 4,980,290,590 3,089,088,183 3,439,936,321 2,322,910,414 ess 3,945,134,708 2,668,477,602 3,945,134,708 2,668,477,602	Consumer 359,599,337 8.43% 468,967,980 9.09% 4,263,325,004 100.00% 5,157,068,521 100.00% 7hill Industry- wise concentration of Classified Lange & Advances (ANN et al. 8 and Classified Lange & Advances (ANN	9.7 Receivable from Subsidiaries Receivable from:
more than one year but not In more than one year but not more than five years In more than five years	Residual maturity grouping of	1,547,599,225 455,880,073 1,547,599,225 455,880,073 14,366,370,854 7,619,210,264 11,799,113,738 6,853,032,495 I loans and advances 1 11,799,113,738 6,853,032,495	Classified Loans & Advances / NPL of the Bank Commercial and trading 1,906,287,339 44.71% 1,875,087,190 36.36% Sugar & edible oil refinery 733,866 0.02% 718,921,768 13.94%	EBL Securities Limited 2,087,400 47,347,678 EBL Finance (HK) Limited 4,188,653 3,320,809 FBI Asset Management 4,188,653 3,320,809
11,475,301,722 6,194,224,596 13,690,983,22 5 Money at call and short notice	24 6,384,106,341 Characteristic for the second sec	5,612,162,418 5,177,277,240 5,612,162,418 5,177,277,240	Crops, fisheries & livestocks 1,002,218 0.02% 1,305,154 0.03% Electronics goods 9,825,795 0.23% - 0.00% Individuals 359,599,336 8.43% 468,932,891 9.09%	Limited 350,778 266,930 6,626,831 50,935,417 9.8 Other assets of subsidiaries
With Non Banking Financial Institutions Bay Leasing & Investment Limited	- 40,000,000 In not more than one month In more than one month but not more than three months In more than three months but no	9,895,010,627 9,740,629,486 9,638,284,915 9,740,629,486 ^{yre} 29,094,313,850 24,393,921,552 26,668,296,277 23,439,102,462	Readymade garments industry 94,545,656 2.22% 952,420,301 18.47% Ship breaking industry 700,526,231 16.43% 888,969,124 17.24% Metal & steel products 205,868,729 4.83% - 0.00%	Due for Accounts receivable 15,438,013 41,832,574 Deferred revenue 25,000 86,194
Delta Brac Housing Finance - 50,000,000 Corporation Limited - 750,000,000 Investment Corporation of - 750,000,000 Bangladesh Lanka Bangla Finance - 100,000,000	S0,000,000 more than one year In more than one year but not more than five years In more than five years	49,071,920,762 40,036,055,695 46,151,566,495 45,271,676,124	Power & fuel 142,636,546 3.35% - 0.00% Transport & e-communication 250,420,754 5.87% 22,521,777 0.44% Textile mills 187,214,121 4.39% 541,029 0.01%	expenses 15,463,013 41,918,768 Less: Inter company (4,338,298) (5,415,541) elimination (4,338,298) (5,415,541)
Limited - 100000000 Midas Financing Limited - 50,000,000 Union Capital Limited - 70,000,000	- 100,000,000 - 50,000,000 - 70,000,000 - 70,000,000 - 7b Loans and advances on the ba	134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	Agri & micro credit through NGO 18,161,173 0.43% - 0.00% Others 386,503,240 9.07% 228,369,287 4.43%	11,124,715 36,503,227 9.9 Advance to staff for expenses
- 1,060,000,000 6 Investments Government 6.1 19,775,255,082 21,224,314,333 19,775,255,0	1,060,000,000 7.b.1 Loans and advances to Director Advance to directors and their alied concerns Advances to Managing Advances to Managing		4,263,325,004 100.00% 5,157,068,521 100.00% 7\hl2 Particulars of loans and advances i) Debts considered good in Iiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiiii	Due for Less than three months 2,175,990 534,387 2,175,990 534,387 More than three months but less than six months 35,010 166,165 35,010 166,165
Obverimment 6.1 19/75/253/042 2/1/24-314-353 19/75/253/04 Others 6.2 4,127,134,524 3,695,667,824 3,622,708,61 23,902,389,606 24,919,982,157 23,397,963,7	53 3,430,622,784 Advances to other 53 24,654,937,117 executives and staffs Advances to customers Advances to customers	1,583,933,905 1,531,951,323 1,583,933,905 1,531,951,324 106,852,353,443 101,546,201,320 102,629,255,888 99,825,204,461	respect of which the bank is fully secured ii) Debts considered good for which the bank holds 4,297,752,628 4,281,080,536 4,297,752,629 4,281,080,536	More than six months but less 190,000 56,500 190,000 56,500 than nine months More than nine months but less than twelve months
6.1 Government (Investment in govt. securities) Treasury Bills 6.1.1 1,493,750,198 659,646,207 1,493,750,19 Treasury Bonds 6.1.2 18,276,720,784 20,560,845,226 18,276,720,784		25,996,154,917 16,916,387,884 25,996,154,917 16,916,387,884 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	debtor's second security iii) Debts considered good and secured by the personal security of one or more	More than twelve months
Prize Bonds 4,784,100 3,822,900 4,784,10 19,775,255,082 21,224,314,333 19,775,255,0	82 21,224,314,333 * Total Loans and Advances (in BDT million)	advances allowed to each customer exceeding 10% of the Bank's total capital) 52,070 46,570	parties in addition to the personal security of the debtors. iv) Debts adversely classified	Interest receivables on placement 137,847,351 79,524,591 137,600,271 75,835,651 Interest receivables on government securities 832,569,627 791,626,150 832,569,627 791,626,150
6.1.1 Treasury Bills Unencumbered 999,773,960 91- day treasury bills 999,773,960 92- bit with the second se	•	17 19 Nil Nil oans and advances (comprising funded and non funded facilities) to each	for which no provision is created. 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183 v) Debts due by directors	government securities 31/01,H0 15,60,511 31,701,H0 15,60,511 Dividend receivables 32,952,205 1,261,298 30,711,900 98 1,035,070,322 888,073,550 1,032,582,938 883,123,410
182- day treasury bills 247,213,680 89,769,904 247,213,64 364- day treasury bills 246,762,558 184,251,234 246,762,55 1,493,750,198 274,021,138 1,493,750,198 1,493,750,198	customer exceeding Tk. 2,046. 2015.	I wans and advances (comprising funced and not funced included) to each 3 million which is equivalent to 10% of total capital of the bank as at 31 December floans and advances including bills purchased and discounted	or officers of the bank or any of them either jointly 1,600,913,660 1,549,738,328 1,600,913,660 1,549,738,328 or severally with any other persons.	Less: Inter unit/company elimination (47,548,953) (14,894,451) (9,880,981) (12,051,316) 987,521,370 873,179,099 1,022,701,957 871,072,094 911 Sundry receivables
Liquidity Support or ALS) 91- day treasury bills 94,526,732 182- day treasury bills 181,681,713	- 94,526,732 Construction - 181,681,713 Sugar & edible oil refinery	29,885,003,525 19,695,530,379 27,317,746,409 18,929,352,610 1,600,309,645 1,234,945,175 1,600,309,645 1,234,945,175 3,146,899,042 4,664,238,680 3,146,899,042 4,664,238,680	 wi) Debts due by companies and firms in which the directors of the bank have interests as directors, partners or managing 	Receivable from B8 for 461,054,558 145,781,759 461,054,558 145,781,759 Sanchaypatra and WEDB £5,58 145,781,759 461,054,558 145,781,759 Excise duty receivable £19,57,213 74,676,003 £19,57,213 74,676,003
364- day treasury bills - 109,416,624 - 385,625,069 1,493,750,198 659,646,207 1,493,750,19	•	2,180,536,172 3,179,597,467 2,180,536,172 3,179,597,468 1,494,952,858 2,119,647,803 1,494,952,858 2,119,647,803 18,469,379,469 14,945,858,900 16,813,539,030 13,991,039,809	agent or in case of private companies as members. vii) Maximum total amount of advances, including	from customers 61521,113 71,016303 61,017,013 71,016303 Counter party receivable for Reverse REPO 3,300,274 10,309,182 3,300,274 10,309,182 NRB remittance 1,488,390 7,633,139 1,488,390 7,633,139
6.1.2 Treasury Bonds Unencumbered 2- year Treasury bonds 163,810,980 158,293,153 163,810,980	Pharmaceuticals industries Readymade garments industry 30 158,293,153 Ship breaking industry	1,973,952,085 3,709,258,381 1,973,952,085 3,709,258,381 14,382,763,026 13,263,030,040 14,382,763,026 13,263,030,040 3,008,572,169 2,994,671,731 3,008,572,169 2,994,671,731	temporary advances made at any time during the period to directors or managers 1,600,913,660 1,549,738,328 1,600,913,660 1,549,738,328 or officers of the bank or	Recoverable expenses 2,870,002 2,598,501 2,870,002 2,598,501 Cards acquiring/ transactional account 102,210,483 174,829,570 102,210,483 174,829,570
5- year Treasury bonds 7,234,239,973 7,649,943,095 7,234,239,973 10- year Treasury bonds 8,137,064,932 10,291,848,210 8,137,064,9 15- year Treasury bonds 2,016,114,214 1,384,699,235 2,016,114,214	73 7,649,943,095 Metal & steel products 32 10,291,848,210 Transport & 14 1,384,699,235 e-communication Textile mile Textile mile	9,976,666,857 7,155,730,098 9,976,666,857 7,155,730,098 8,156,360,416 7,869,586,932 8,156,360,416 7,869,586,932 10,816,159,568 11,057,552,914 10,816,159,568 11,057,552,914	any of them either severally or jointly with any other persons. viii) Maximum total amount of advances including	Other receivables 4,550,750 28,813,814 4,550,750 28,813,814 657,431,870 444,641,968 657,431,870 444,641,968 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,431,870 444,641,968 657,631,870 657
20- year Treasury bonds 725,490,685 927,389,051 725,490,6 18,276,720,784 20,412,172,744 18,276,720,7 Encumbered (ALS)	35 927,389,051 84 20,412,172,744 Power & fuel Rubber & plastic industries Agri & micro credit through	2,346,707,436 5,199,776,820 2,346,707,436 5,199,776,820 3,656,561,447 3,005,132,541 4,437,026,404 4,375,674,725 4,437,026,404 4,375,674,725	of advances, including temporary advances, granted during the period to the companies or firms in which the directors of the bank	9.12 Deferred tax assets (net off liabilities) Deferred tax asset 9.12.a 940,265,298 865,763,077 940,265,298 865,763,077
2- year Treasury bonds - 45,516,426 5- year Treasury bonds - 37,144,622 10- year Treasury bonds	45,516,426 NGO 45,516,426 Others 37,144,622	18,917,571,900 15,542,110,455 18,917,571,900 15,542,110,455 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	the directors of the bank have interests as directors, partners or managing agents or, in case of private companies as members.	Deferred tax asset 9.12.a 940,265,298 865,763,077 940,265,298 865,763,077 Deferred tax liability 9.12.b 33,293,389 38,710,497 33,293,389 38,710,497 906,971,909 827,052,580 906,971,909 827,052,580 906,971,909 827,052,580
	- 29,801,747 Government sector - 148,672,482 Public sector	loans and advances (including bills purchased and discounted) 933,246,060 930,772,853 933,246,060 930,772,853 133,516,175,960 119,081,570,189 129,293,078,405 117,360,573,330	ix) Due from other banking companies x) Information in respect of classified loans and	9.12.a Deferred tax asset Temporary timing difference between
18,276,720,784 20,560,845,226 18,276,720,77 Disclosure on REPO and Reverse Repo transactions is made in 'Annexure- D'. 'Annexure- D'.	7.b.5 Geographic location-wise cond	133,56,175,960 119,08,1570,189 129,293,078,405 117,360,573,330 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183 centration of loans and advances (including bills purchased and discounted) 136,201,346,183 136,246,346,346	advances a) Classified loans for which interest/profit not credited to income (i) (Decrease)/Increase of	charging specific provision and writing off B/L leans: Cumulative provision
6.2 Others (Investment in other than gout, securities) Observation	Chittagong division	94,529,438,829 84,709,401,727 92,871,626,645 83,754,582,638 33,887,376,355 31,369,238,717 33,888,788,113 31,369,238,717 664,702,416 605,952,681 664,702,416 605,952,681	provision (specific) (ii) Amount of written off debt against fully provided 2,129,901,812 1,328,982,042 2,129,901,812 1,328,982,042 debts	made against bad/ 4,230,758,840 3,320,524,515 4,230,758,840 3,320,524,515 loss loans Adjustment of corresponding provision (1,880,095,595) (1,283,434,923) (1,880,095,595) (1,283,434,923) on write off diagonal diagonal (1,880,095,595) (1,283,434,923) (1,880,095,595) (1,283,434,923)
Corporate bonds 6.2.2 560,000,000 80,000,000 560,000,000 Ordinary Shares & Mutual Funds (MFs)-Quoted and 6.2.3 3,256,895,635 3,399,227,824 2,752,469,70 Unquoted Preference Shares 6.2.4 - 1,440,000	Raishahi division	664,704,895 605,952,681 664,702,416 605,952,681 1,326,949,882 1,205,833,378 1,327,104,506 1,205,833,378 1,212,673,106 1,175,909,743 1,212,890,795 1,175,909,743 206,858,878 169,728,828 207,049,237 1,075,899,743	(iii) Amount of debt recovered against the debt which was previously written off	On write off Z <thz< th=""> Z <thz< th=""> Z <thz< th=""> Z <thz< th=""> <thz< <="" td=""></thz<></thz<></thz<></thz<></thz<>
Commercial Paper 6.2.5 <u>305,238,889</u> 200,000,000 <u>305,238,88</u> 4,127,134,524 <u>3,695,667,824</u> <u>3,622,708,60</u>	Barisal division	206,858,878 169,728,828 207,049,237 169,728,828 54,162,959 10,100,199 54,162,754 10,100,199 131,882,164,904 119,246,165,273 130,226,324,465 118,291,346,183 2,567,257,116 766,177,769 106,172,769 106,172,769	b) Amount of provision kept against loans classified as bad/loss as at the Balance Sheet date. c) Amount of interest	Deferred tax asset 940,265,298 865,763,077 940,265,298 865,763,077 Opening deferred tax asset 865,763,076 720,872,694 865,763,077 720,872,694
6.21 Debentures House Building Finance Corporation (HBFC) 5,000,000 15,000,000 5,000,000 5,000,000 15,000,000 5,000,000 5,000,000 5,000,000	Total 15,000,000 7b.6 Geographical location and bus	134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183 siness segment-wise concentration of loans and advances	creditable to the interest suspense account xi) Cumulative amount of	Deferred tax expense/ (74,502,222) (144,890,383) (74,502,221) (144,890,383)
6.22 Corporate bonds Trust Bank Subordinated Bond United Commercial Bank	Division	Corporate SME Total (including staff)	written off loans Opening Balance 3,538,101,764 2,209,119,722 3,538,101,764 2,209,119,722 Amount written off during 2,129,901,812 1,328,982,042 2,129,901,812 1,328,982,042 Balance of written off loans	9.12.b Deferred tax liability Temporary timing difference in written down value of fixed assets Carrying amount of fixed 1700 pro
Subordinated Bond 560,000,000 - 500,000,00 Ordinary Share 5. MEr (Quoted	DO 80,000,000 Chittagong division Sylhet division	67,711,666,835 12,985,658,256 12,176,273,298 92,873,598,389 25,875,421,036 4,368,697,085 3,643,258,235 33,887,376,356 - 311,765,670 352,939,225 664,704,895	and advances 5,668,003,576 3,538,101,764 5,668,003,576 3,538,101,764 5,668,003,576 3,538,101,764 5,668,003,576 3,538,101,764 5,668,003,576 3,538,101,764 5,668,003,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,538,101,764 5,678,000,576 5,578,000,576 5,558,100,576 5,578,000,578,000,576 5,578,000,578,000,578,000,576 5,578,000,578	assets 1,310,838,967 1,400,549,316 1,310,838,967 1,400,549,316 Tax base 1,227,605,495 1,309,465,793 1,227,605,495 1,309,465,793
b.4.3 and Unquoted) Quoted shares & MFs Quoted shares (sector wise)	Rajshahi division Khulna division Rangpur division Barisal division	285,031,344 794,777,291 247,141,247 1,326,949,882 - 894,706,923 317,966,184 1,212,673,107 - 141,726,240 65,132,638 206,858,878 - 20,670,936 33,492,023 54,162,959	filed (note 7.b.14) 7.b.14 Details of cumulative amount of written off loans including 7.b.1.1 legal and other charges	difference 83,233,472 91,083,523 83,233,472 91,083,523 Tax rate 40.00% 42.50% 40.00% 42.50%
Banks 662,864,861 778,934,156 628,209,50 NBFIs 323,428,557 487,070,361 189,606,83 Insurances 54,214,655 50,604,229 34,853,9 Fuel & Power 293,480,954 262,439,903 215,465,83	19 431,250,295 Total 18 42,535,681	- 20,670,936 33,492,023 54,162,959 93,872,119,215 19,518,002,401 16,836,202,850 130,226,324,465 entration of loans and advances (including bills purchased and discounted)	Opening balance 4,845,715,780 3,354,286,616 4,845,715,780 3,354,286,616 During the year 2,498,326,919 1,491,429,164 2,498,326,919 1,491,429,164 Closing balance 7,344,042,699 4,845,715,780 7,344,042,699 4,845,715,780	Deferred tax 33,293,389 38,710,497 33,293,389 38,710,497 Opening deferred tax 38,710,497 22,481,351 38,710,497 22,481,351 Iability 0eferred tax expense/ (5,417,108) 16,229,146 (5,417,108) 16,229,146
Fuel & Power 293,480,954 262,439,003 215,465,8 Chemicals & 373,328,198 303,093,974 240,833,67 Pharmaceuticals 375,328,198 303,093,974 240,833,67 Cement & Ceramics 35,008,993 41,362,260 10,459,7	Corporate 260,000,000 Offshore Banking Unit	Tend and a stand advances (including bills purchased and discounce) 78,898,693,370 75,013,087,178 76,116,721,491 74,498,984,103 17,755,397,724 11,522,221,774 17,55,397,724 11,522,221,774 19,518,002,400 18,279,448,367 19,518,002,400 18,279,448,367	7b141 Cumulative number of written off loan accounts against which lawsuits have been filed Opening balance 3,297 During the year 1,930	Deferred tax expense? (5,417,108) 16,229,146 (5,417,108) 16,229,146 Deferred tax asset/(liability) have been recognised and measured as per BAS 12 'Income taxes' and BRPD circular no. 11 dated 12 December 2011.
Engineering 19,638,307 20,899,606 19,450,41 Others 143,798,625 123,314,648 110,664,81 1,905,763,150 2,067,719,137 1,449,544,83	69 19,450,469 Consumer 02 104,570,189 Executives & Staffs	16,076,414,866 13,647,947,336 15,235,289,190 12,21,744,0353 16,076,414,866 13,647,947,336 15,235,289,190 12,41,40,953,614 1,600,913,660 1,549,738,328 1,600,913,660 1,549,738,328 134,449,422,020 120,012,343,042 130,226,324,465 118,291,346,183	Closing balance 5,227 3,297 8 Fixed assets including land, building, furniture and fixtures Cost (Revalued amount in case of Lands)	No deferred tax liability has been recognised on land revaluation reserve due to the fact that taxes paid at the time of land registration are final discharge of related tax liability. There is no other material temporary timing difference in classified assets / liabilities for which deferred tax asset/liability needed to be accounted
Mutual Funds EBL Sponsor Fund: EBL First Mutual Fund 103,185,000 103,185,000 103,185,000	7b.8 Loans & advances (Categorize 103,185,000 Inside Bangladesh		Freehold land and land development 4,044,759,466 5,178,917,918 4,044,759,466 5,178,917,918 Buildings on freehold land 730,856,590 730,841,590 730,856,590 730,841,590	for in the year. 10 Non-banking assets The Bank was awarded absolute ownership on few mortgaged properties through the verdict of honourable court under
EBL NRB Mutual Fund 250,973,470 250,973,470 250,973,470 First Bangladesh Fixed Income Fund 750,000,000 750,000,000 750,000,000 Mutual Fund - others 195,177,545 175,546,747 166,970,000	00 750,000,000 Consumer finance Small & Medium Enterprise 00 166,970,000 (SME)	5,741,443,585 5,484,067,985 4,300,318,511 4,277,174,200 4,357,305,727 5,023,320,705 4,357,305,727 5,023,320,705	Building under construction* 572,749,420 497,621,423 572,749,420 497,621,423 Machinery and equipment 727,963,344 651,078,351 722,753,229 646,001,743 Computer and network 490,832,078 440,135,784 485,274,103 434,842,123	section 33(7) of the Artharin Adalat Act 2003. These were recorded as non banking assets (carrying value of which was Tk. 15A05 million as on reporting date) as per valuation report submitted by professional valuation firm and recording of transactions were certified by the then external auditors KPMG Rahman Rahman Huq. The value of the assets received in addition to the loan outstanding/written off loans was kept as reserve against non banking assets. The details are as
Mutual Fund - others 195,17,545 175,546,747 166,970,00 1,299,336,015 1,279,705,217 1,271,128,47 Total Quoted shares & MFs 3,205,099,165 3,347,424,354 2,720,673,27	70 1,271,128,470 Loans to BHs/MBs/SDs against shares	- 477,910,672 477,910,672 5,486,896,844 5,800,445,683 5,272,181,479 6,052,520,378 15,585,646,156 16,785,745,045 13,925,805,717 15,830,925,955	equipments Furniture and fixtures 381,166,863 362,715,810 370,663,983 352,811,163 Vehicles 134,682,854 113,749,726 131,612,854 112,407,421	follows: Non earning assets Entitlement
G Shares 51,796,470 51,803,470 31,796,41 Mutual Funds 51,796,470 51,803,470 31,796,41	Demand Ioan (CL-3) Small & Medium Enterprise	15,585,646,156 16,785,745,045 13,929,805,717 15,830,925,955 4,372,366,501 5,764,112,229 4,372,366,501 5,764,112,229	lease) 90,084,859 90,0	Name of Parties Assets details Date Date Safa Garments Ltd * 18 decimal of land 18 January Tejgaon, Dhaka 8,727,000 8,727,000 8,727,000 8,727,000
Total Ordinary Shares 3,256,895,635 3,399,227,824 2,752,469,70 Unquoted) at cost Unquoted) at cost<	(SME)	63,784,128,182 58,210,798,612 63,784,128,182 58,210,798,612 68,156,494,683 63,974,910,841 68,156,494,683 63,974,910,841	Accumulated depreciation and amoritisation (1,557,069,809) (1,295,142,370) (1,540,182,182) (1,280,360,122) Written down value at 31 December 5,953,130,377 7,096,632,691 5,942,705,054 7,086,875,736	Arshim & co 12 Katha of Land, 27 March 4,200,000
				(Page 4 of 7)



Not		2014		2014 Tala	Not		2014	Bar 2015	2014	Note	Consolic 2015	2014	Bank 2015	2014
Name of Parties Assets detai	Taka Entitlement Date	Taka	Taka	Taka	12.a.1 Deposit from banks- inside Ban In current deposit account	Taka gladesh	Taka	Taka	Taka	13.4.1 Provision for loans and advances ch year (Bank only)	Taka arged during the	Taka	Taka	Taka
North American 6.5 Decimal of Computer Dynamics Tejgaon, Dhaka and ors.	f Land, 16 July 2007 31,6	00,000 31,600,00	00 31,600,000 3	31,600,000	with: NRB Bank Limited In special notice deposit	4,510,954	1,313,797	4,510,954	1,313,797		Main Operation	OBU	2015 Total	2014 Total
Bangla Union Steel 82.98 Decimal Ind. Ltd. Land, Chittago Computer Bazar 0.14 acres of Li	ong	617,500 57,300,00		57,300,000 1,696,000	accounts with: Janata Bank Limited Meghna Bank Limited	43,169 1,494,889	43,411 1.512.504	43,169 1,494,889	43,411 1,512,504	General provision for UC loans & advances	140,359,817	61,083,447	201,443,264	207,478,234
Network Sabujbagh, Dh Stec Fashions Ltd. 28.03 Deimal	naka of 26 January 2,3	321,000 2,321,00		2,321,000	Megnna Bank Limited Midland Bank Limited Modhumoti Bank Limited	1,494,889 13,618,868 530,769,844	12,990,319 527,951,426	1,494,889 13,618,868 530,769,844	1,512,504 12,990,319 527,951,426	General provision on off-balance sheet exposures (OBS) General provision charged	27,368,457	14,594,271	41,962,728	63,504,927
land, Mirpur, D Royals Paper Store 106.50 Decim: Land, Dhaka	al of 21 May 2009 7,7	727,000 7,727,00		:	National Bank Limited NRB Bank Limited	156,295 136,695,141	154,173 85,718,932	156,295 136,695,141	154,173 85,718,932	during the year Specific provision charged	167,728,274 2,302,303,619	75,677,718	243,405,992 2,302,303,619	270,983,161 1,645,930,957
Sabbir Ahmed 6 Decimal of L Mirpur, Dhaka Tri Angle Trading 0.33 Acres of I	· ·	00,000 6,600,00		600,000	NRB Commercial Bank Limited One Bank Limited	4,963,067 539,750	940,177 3,973,154	4,963,067 539,750	940,177 3,973,154	during the year Recovery from loans previously written off	(281,710,606)		(281,710,606)	
Associates Savar, Dhaka Unicorn Bangladesh 16.5 Decimal o Ltd. Land, Dhaka	2007	000,000 15,000,00		15,000,000	Southeast Bank Limited SBAC Bank Limited Standard Bank Limited	29,153 27,755,975 3.933	29,730 247,516,351 4,946	29,153 27,755,975 3,933	29,730 247,516,351 4,946	Specific provision (net off recovery) for the year* Total provision for loans and advances	2,020,593,013		2,020,593,013	
HM Yunus 1.84 Acres of L	2007 Land, 6 February 55,	700,000 55,700,00	00 55,700,000	55,700,000	12.b Deposits on the basis of significant concentration:	720,581,038	882,148,920	720,581,038	882,148,920	charged during the year * Specific provision charges during the	e year has been pr	esented netting off cu	urrent year recover	1,811,194,019 ry of
Gazipur		,050,500 191,733,00			12.b.1 Sector - wise concentration of [Deposits and other				previously written off loans and adva			5 June 2003.	
*After expiry of initial 7 years pe 2013), the Bank was granted ex of that extended period, the Ban	tension of 1 year (till 17 hk again applied to BB for	lanuary 2013) by Ban extension and was ad	ngladesh Bank (BB). dvised to ensure tak	After expiry : king absolute	accounts Government sector Other public sector	1,512,135,580 5,276,632,472	748,688,134 7,349,194,115	1,512,135,580 5,276,632,472	836,489,464 7,548,048,355	13.4.2 Calculation of provision for loans		Base for Requir	red Actual	
possession and dispose the prop 2014 & 5 March 2015 to dispose Time extension has been taken f	e the property at its earlie	est which is yet to be	done.	:	Private sector	121,117,128,674 127,905,896,726	108,624,519,425 116,722,401,675		108,407,138,297 116,791,676,116	Nature Outstanding suspens Standard 120,612,347,733 110,050,9	e securities	provision provisi		Surplus
7 years on or before 31 Decemb properties at earliest. The Ban reserve against NBA) to avoid a	per 2015. Meanwhile, EBL nk has maintained requir	has published gener red amount of provis	ral sales notice to di sion (book value of	f NBA minus	12.b.2 Business segment-wise concen and other accounts					SMA 3,749,738,069 608,632,5 SS 316,593,900 26,087,6	33 - 3	20,612,347,733 1,467,33 ,749,456,013 38,437 275,338,234 54,930	755 38,437,755	5 - 5 16.540.246
possession and/or selling the sa Borrowings from other banks, fi	ame.		to complexity in tak	ing absolute	Corporate Offshore Banking Unit (OBU)	27,814,130,596 162,822,173	32,432,290,258 74,147,276	27,898,267,445 162,822,173	32,501,564,699 74,147,276			178,426,277 341,713 1,763,693,251 2,337,19		7 6,795,668 5 63,469,993
Borrowing inside Bangladesh 11.1 Borrowing outside	17,354,480,816 2	2,302,653,588 10		1,461,916,146	SME Consumer Others- Bills Payables	13,174,679,381 85,843,810,329 910,454,247	7,955,287,706 75,226,649,225 1,034,027,209	13,174,679,381 85,843,810,329 910,454,247	7,955,287,706 75,226,649,225 1,034,027,209	Staff loan 1,600,913,660 Total funded 130,226,324,466 1,350,150,2 exposures 1 1 1	- 04 1,616,201,302 12	6,579,261,508 4,239,61	1,991 4,326,417,89	8 86,805,907
Bangladesh 11.2		4,558,720,904 14, 26,861,374,492 30		558,720,904 6,020,637,050	12.c Residual maturity	127,905,896,726			116,791,676,116	Off-balance sheet 65,472,047,222 exposures 195,698,371,688 1,350,150,7		5,472,047,222 654,720 192,051,308,730 4,894,33		2 - 0 86,805,907
Borrowing inside Bangladesh Demand Borrowing:					grouping of Deposits From banks					& non-funded exposures Domestic Banking Unit (Main Operation		4.692.99	96,934 4,779,802,84	2 86,805,907
Banks Non Banking Financial	7,608,969,976	11,088,922,061 6,	5,815,109,800 9,6 -	,658,339,948	Payable: On demand Within one month	- 720,581,038	-	- 720,581,038	- 882,148,921	Offshore Banking Unit (OBU) Total provision for loans and advances		201,335		9 -
Institutions Less: Inter unit/company				658,339,948 (8,438,339,948)	Within one month In more than one month but less than six months	-	882,148,921	- 20,561,036		13.5 Interest suspense account				
elimination	991,360,176	2,060,737,442		,220,000,000	In more than six months but less than one year In more than one year but			-	-	Opening balance Amount transferred during	1,096,173,580 1,039,086,325	702,662,220	1,028,365,606	672,910,943 1,066,246,646
Term Borrowing: Banks	7,014,686,116	10,886,417,240 4,	1,487,815,240 10,	0,129,241,000	within five years In more than five years but within ten years	-	-	-	<u> </u>	the year Amount recovered during the year	(440,460,239)	(551,241,850)	(440,460,239)	(551,241,850)
Non Banking Financial Institutions	7,014,686,116 1	- 0,886,417,240 4,	.487,815,240 10,1	,129,241,000	From other than banks	720,581,038	882,148,921	720,581,038	882,148,921	Amount written off during the year Balance at the end of	(249,806,217) 1,444,993,449	(159,550,132) 1,096,173,580	(249,806,217) 1,350,150,204	(159,550,132) 1,028,365,606
Less: Inter unit/company elimination	(2,526,870,876)	(757,176,240) 10,129,241,000	4,487,815,240 10,1	,129,241,000	Payable: On demand	716,434,249	793,634,105	716,434,249	793,634,105	the year Interest suspense of subsidiary on m				
Other borrowings (From Bangladesh Bank & other					Within one month In more than one month but less than three months	12,327,317,679 20,405,770,290	13,493,589,285 21,826,134,512	12,411,454,528 20,405,770,290	13,500,042,376 21,888,955,862	suspense account. 13.6 Provision for other assets				
Investment Promotion & Financing Facility (IPFF) Export Development	699,476,518			422,888,560	than three months In more than three months but less than one year In more than one year but	36,859,123,985	34,792,488,809	36,859,123,985	34,792,488,809	Opening balance Provision made/(released) during the year	23,579,799 1,119,131	47,853,113 (7,856,235)	23,579,802 566,380	47,856,113 (13,055,032)
Fund - EDF Refinancing for Agrobased Industries	5,424,456,002 906,117,799			5,442,977,156 1,035,563,199	In more than one year but within five years In more than five years but within ten years	47,520,310,620 9,356,358,864	43,127,861,080 1,806,544,963	47,520,310,620 9,356,358,864	43,127,861,080 1,806,544,963	Adjustment made during the year Balance at the end of	24,698,930	(16,417,079) 23,579,799	24,146,182	(11,221,279) 23,579,802
Refinancing Agribusiness - Revolving Second Crop	1,275,886,081			1,678,127,231		127,185,315,687		127,269,452,537	115,909,527,195 116,791,676,116	the year 13.7 Provision for diminution of value of				
Diversification Project SME Foundation Repo with BBK against ALS	1,019,369,000		50,000,000	,019,369,000 30,000,000 483,750,000	Unclaimed deposit aging 10 years or more	2,276,824	401,379	2,276,824	401,379	Opening balance Provision made/(released)	881,850,659 (477,064,635)	874,335,895 7,514,765	864,261,061 (495,141,176)	860,046,096 4,214,965
Repo with BBK against ALS Non-Convertible Subordinated Bond 11.1.		- 2,5	500,000,000		13 Other liabilities Privileged creditors 13. Acquirer liabilities 13.		286,783,691 277,304,749	343,641,457 342,063,298	286,783,691 277,304,749	during the year Balance at the end of the year	404,786,024	881,850,659	369,119,885	4,214,965 864,261,061
	11,875,305,400 17,354,480,816			10,112,675,146	Acquirer liabilities 13. Sundry creditors Security deposit	2 342,063,298 76,724,893 61,530,582	277,304,749 63,096,228 57,290,130	342,063,298 76,724,893 61,530,582	277,304,749 63,096,228 57,290,130	Provision for diminution (gain net of dated 24 November 2011 and for mu	f) of value of quote tual funds (closed-	d shares has been ma end) as per DOS circi	ıde as per DOS cir ular letter no. 3 da	cular no. 4 ted 12 March
 Non-Convertible Subordinated The bank with prior consent of Bank, issued non-convertible sul 	f Bangladesh Securities				Current tax liabilities/ (assets) 13.3	692,734,057	1,075,823,159	657,002,859	1,070,435,914	2015 of Bangladesh Bank. 13.8 Interest payable on				
of 7 years in 2014 (subscribed i requirement. The issued instrum of 3rd, 4th, 5th, 6th and 7th ye	in 2015) through private nent is un-secured, non-o	placement to enhance convertible in nature a	ce Tier-II capital to and will be redeeme	meet capital ed at the end	(excluding OBU) 13.4 Provision for loans and advances (OBU)	4,805,947,697 201,335,529	4,226,658,845 124,242,089	4,779,802,843 201,335,529	4,200,513,991 124,242,089	borrowing Interest payable on borrowing (including	190,599,748	138,912,159	186,567,471	128,160,271
bonds is variable but the floor bond has been rated by CRISL adjudged to be of high quality a	rate and maximum ceilir L as AA- in long term o	ng is 11.5% to 14.5% category validate upt	respectively. This s to 13 December 20	subordinated : 016 which is	Interest suspense account 13.5 Provision for other assets 13.6		1,096,173,580 23,579,799	1,350,150,204 24,146,182	1,028,365,606 23,579,802	subordinated bond) Interest payable on borrowing- offshore	108,276,128	48,075,385	95,608,156	45,232,250
adjudged to be of high quality a the outstanding amount of the b subscriptions towards the bonds Agrani Bank Limited	oond is shown as a borrow	ving as per BB guideli			Provision for diminution of value of quoted securities Advance interest/	404,786,024 22,166,111	881,850,659 13,882,264	369,119,885 18,106,801	864,261,061 11,203,244	Less: Inter unit / company elimination	298,875,876 (22,548,953)	186,987,544 (14,894,451)	282,175,627 (9,880,981)	173,392,521 (12,051,316)
Agrani Bank Limited Brac Bank Limited Janata Bank Limited	200,000,000 100,000,000 250,000,000	- 1	200,000,000 100,000,000 250,000,000	-	commission received Expenses payable Interest payable on borrowing	369,351,335	319,283,096	369,351,335 272,294,646	319,283,096		276,326,923	172,093,093	272,294,646	161,341,205
Mercantile Bank Limited One Bank Limited	250,000,000 600,000,000	- 2 - 6	250,000,000 500,000,000	-	(including OBU) IS.c Inter branch and inter system accounts	6,056	172,093,093 69,199	6,056	161,341,205 69,199	13.9 Security value adjustment account for REPO This account was created by chargin of rovergenet treasury securities u				
Rupali Bank Limited Sonali Bank Limited	600,000,000 500,000,000	- 6 - 5	500,000,000 500,000,000		Advance export proceeds Security value adjustment account for REPO 13.9	464,143,909 379,263,385	325,458,711 -	464,143,909 379,263,385	325,458,711	of government treasury securities u due effect of mark-to-market valuat be made in 2016 complying relevant	on was not conside	ered while doing REP		
Borrowing from Outside Bangladesh	2,500,000,000	- 2,5	500,000,000		Miscellaneous payable 13.10 Other liabilities of 13.1	806,599,657	408,767,828 269,898,024	806,599,657	408,767,828	13.10 Miscellaneous payable				
Non-interest bearing with: Deutsche Trust Company Americas. New York	44,009,757	17,687,070	44,009,757	17,687,070	subsidiaries 13.1 Provision for rebate to good borrowers 13.1	2 18,510,673	<u> </u>	18,510,673	-	Sale of savings certificate and WEDB Unclaimed instruments	367,542,000 2,229,474	41,330,000 2,229,474	367,542,000 2,229,474	41,330,000 2,229,474
HSBC, New York Habib American Bank,	29,063,995	1,219,323 2,341,255	29,063,995	1,219,323 2,341,255	13.1 Privileged creditors (payable to Tax deducted at source (TDS)	10,943,083,280 government) 122,088,444	9,622,255,142 109,774,007	10,533,794,193 122,088,444	9,221,996,544 109,774,007	Other liabilities (holding period interest under repo, loan compromise settlement etc.)	436,828,183	365,208,354	436,828,183	365,208,354
New York ICICI Bank Ltd., Mumbai JP Morgan Chase Bank	34,307,335	1,210,454	- 34,307,335	1,210,454	VAT deducted at source (VDS)	42,927,093	37,478,587	42,923,343	37,478,587	13.11 Other liabilities of	806,599,657	408,767,828	806,599,657	408,767,828
NA, New York Standard Chartered Bank, Colombo	623,646		623,646	-	Excise duty deducted from customer accounts	178,629,670 343,645,207	139,531,097 286,783,691	178,629,670 343,641,457	139,531,097 286,783,691	subsidiaries Accounts payable (trading)	190,021,320	276,854,873		
Wachovia Bank NA	33,183,788 141,188,521	22,458,102	33,183,788 141,188,521	22,458,102	13.2 Acquirer liabilities These liabilities are of tempora					Liabilities for expenses Bank overdraft Provision for employee	28,041,819	18,754,749 489,844,671		
Other borrowings by Offshore E Interest bearing with:			202.242.5		settled next day with relevant p is a liability to relevant parties a (not owned by the Bank):	arties and reconciled risen due to withdraw	monthly. Major bala al of cash by EBL car	ance includes 'Acq rdholders from Q-0	uirer cash' which Cash/VISA ATMs	gratuity fund	1,157,555 219,220,694	785,454,293		
Asian Development Bank Banca Ubae Spa, Spain Deutsche Investitions-und	392,242,308 392,501,500		392,242,308 392,501,500	41,924,711	Prepaid card liability Travel card liability	221,551,761 20,996,828	180,216,914 22,726,509	221,551,761 20,996,828	180,216,914 22,726,509	Less: Intra group outstanding balances		<i>/</i>		
Entwicklungsgesellschaft MBH (DEG) FMO, Netherland	942,003,600	1,247,190,400 9	942,003,600 1,2	494,380,800	Credit card liability Acquirer cash and other liabilities	22,046,739 77,467,970	32,139,936 42,221,390	22,046,739 77,467,970	32,139,936 42,221,390	Rent & other expenses Share trading account	(6,626,831) (4,338,298)			
ICICI Bank, Hong Kong International Finance Corporation (IFC)	1,404,103,182 2,355,009,000	- 2,3	1,404,103,182 355,009,000	-	13.3 Current tax liability/ (assets)	342,063,298	277,304,749	342,063,298	277,304,749	Bank overdraft (net off cheque in transit)	(10,965,129)	(459,204,810)		
PROPARCO Standard Chartered Bank, Singapore	1,256,004,800 3,358,655,437		256,004,800 ,358,655,437	-	Provision for tax Opening balance	2,454,312,964	2,942,064,258	2,414,304,058	2,896,503,576	Net other liabilities	208,255,565			
United Bank Limited, New York United Bank Limited, Dubai	170,636,051	- 752,766,891	170,636,051	752,766,891	Settlement/adjustments for previous years Provision for tax made 13.3	(1,826,102,383)	(2,528,026,889)	(1,784,135,293) 1,275,558,787	(2,477,409,255) 1,995,209,737	13.12 Provision for rebate to good borrow Provision for rebate to the eligible go	od borrowers has b	een maintained as pe	r Bangladesh Ban	k, BRPD
Lining Sonk Liningu, Dubbi		4,536,262,802 14, 4,558,720,904 14;	,039,170,278 4,5	536,262,802	during the year 13.3		2,040,275,595 2,454,312,964		1,995,209,737 2,414,304,058	circular letter no. 3 dated 16 Februar i) Relationship with bank for last 3	2016 based on the rears since January	e following selection of	riteria:	
Remaining maturity grouping of					tax paid Opening balance	1,378,489,806	1,461,103,179	1,343,868,144	1,421,441,808	ii) No past due during last 3 years siii) No late servicing of quarterly into		years.		
(including OBU) Payable On demand	991,360,176	2,633,435,000	- 26	633,435,000	Settlement/adjustments for previous years Paid during the year 13.3.		(2,522,661,625) 2,440,048,251	(1,784,135,293) 1,688,991,842	(2,477,409,255) 2,399,835,591	iv) Clean CIB report against those b v) Full compliance as per sanction t	prowers in last 03		x 2015.	
In not more than one month In more than one month but not more	4,470,656,602	9,650,596,142 4,	,992,472,708 9,0	,650,596,142		1,280,260,965 692,734,057	1,378,489,805 1,075,823,159	1,248,724,693 657,002,859	1,343,868,144 1,070,435,914			book (GL)	As per their book	(statement)
than three months In more than three months but not more than one year	9,319,136,789 12,129,862,500	4,021,623,167 8, 8,182,954,972 12,		3,180,885,725	13.3.1 Income tax expenses/ Provision for tax					13.a Nostro Reconciliation	Debit (USD)	Credit (USD)	Debit (USD)	Credit (USD)
In more than one year but not more than five years In more than five years	2,452,336,594 2,171,486,954			997,420,485	Current tax expenses Current year Adjustment for prior year	1,344,762,879 21,562	2,040,206,385 69,210	1,275,558,787	1,995,209,737	Up to three months More than three months but less than six months	686,296	2,720,434	1,510,943	6,294,217
Deposits and other accounts			1 1 1 1 1 1	5,020,637,050	Adjustment for prior year Total income tax expenses	1,344,784,441	69,210 2,040,275,595	1,275,558,787	1,995,209,737	than six months More than six months but less than nine months More than nine months but less than	-		-	-
Current deposits and other accounts etc. 12.1				0,314,018,874	13.3.2 Income tax paid during the year Withholding tax deducted at source	116,198,638	142,958,887	88,173,372	110,611,014	More than nine months but less than twelve months More than twelve months	-	-	-	-
Bills payable 12.2 Savings bank deposits 12.3 Fixed deposits 12.4	3 32,646,443,552	23,982,033,089 32	2,646,443,552 23	,034,027,209 3,982,033,089 31,461,596,944	at source Advance tax paid in cash Advance income tax paid	1,609,780,005	2,297,089,364 2,440,048,251	1,600,818,470 1,688,991,842	2,289,224,577 2,399,835,591	Total	686,296		1,510,943	6,294,217
Fixed deposits 12.4 Bearer certificates of deposits	-	-	-				2015	20		The Bank is not required to keep prov was no debit entry aging more than t		ancineu uebit balance	u ualance shee د.	et date as there Figures in Taka
Current deposits and	127,905,896,726	116,722,401,675 127	<i>1,99</i> 0,033,575 11	116,791,676,116		%	Taka	%	Taka		Conso	lidated	Bank	-
other accounts Current deposits 12.1. Deposit margin on facilities	-,,,			5,060,510,071	13.3.3 Reconciliation of effective tax rate (Bank only) Profit before income tax as per					Note	2015	2014	2015	2014
(LC, LG, acceptance etc.) Sundry deposits (TD redemption)	5,506,768,075 473,959	3,920,186,721 5,1 493,134	,506,768,075 3, 473,959	493,134	Profit before income tax as per profit and loss account Income tax as per applicable		3,416,555,659		3,973,060,233	A) Authorized capital				
Interest accrued on deposits		1,332,828,949 1,8 0,307,565,783 15,4		,332,828,949 , 314,018,874	Income tax as per applicable tax rate Factors affecting the tax charge current year	40.00%	% 1,366,622,264	42.50%	1,688,550,575	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
Current deposits				.550,245,654	Non deductible expenses Tax-exempt income from	4.839		12.49% -3.65%	496,038,879 (145,150,773)	B) Issued, subscribed and fully paid up capital				
Local Currency Foreign Currency	942,066,508	510,264,417	942,066,508	510,264,417 ,060,510,071	govt. treasury securities Tax savings from reduced tax rates for dividend Tax loss/(savings) from sale of qu	-0.77%	% (26,403,634)	-0.68%	(27,058,930)	2015 2014 Issued against cash 129,345,000 129,345,000	1,293,450,000		1,293,450,000	1,293,450,000
Less: Inter company	(15,631,582) 8,043,445,928	(6,453,091)	-	,060,510,071	Tax loss/(savings) from sale of que securities at loss/(gain) Prior year adjustment (due to reduction of tax rate from 42.5%	3.20%			(17,170,014)	Issued as bonus share 481,834,785 481,834,785 611,179,785 611,179,788		1. 1. 1	4,818,347,850 6,111,797,850	4,818,347,850 6,111,797,850
elimination			· · · · · · ·	:	reduction of tax rate from 42.5% to 40.0%) Deferred tax income (net)	-3.149 -2.299	% (79,919,330)	-3.24%		14.1 Slab wise list as on 31 December				
	561,431,521 349,022,727		349,022,727	729,105,102	Total income tax expense	35.119 nd OBS exposures	6 1,195,639,458	46.99%	1,866,548,501	Pursuant to clause (cha) of the M Association (AoA) of the Bank and the Bank is Tk. 12,000,000,000 and	lause 4 of BCCI Re issued/subscribed,	construction Scheme /fully paid up capital	e 1992, the Author is Tk. 6,111,797,850	ised Capital of O denominated
		1,034,027,209	910,454,248 1,0	U34,027,209	13.4 (excluding OBU) A) Specific provision movement Opening balance		5 1,950,187,709	2,409,082,091	1,929,241,652	by Tk. 10 per share. Detailed break follows:	up of paid up capit			
Bills payable Local currency Foreign currency	910,454,248			:	On fully provided debt written o during the year	ff (1,890,743,042	2) (1,166,090,518)	(1,890,743,042)	(1,166,090,518)	Percentage of group wise shareh	olding: 2015		2014	
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts:		10.057 (75)	0/70/0		On recoveries of amounts previously written off	281,710,60 3.4.1 2,020,593,01			105,720,099 1,540,210,858	Shareholders' group No. of shares	(%) of share	Taka No of Share	snare	Taka
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit	26,867,363,620 277,659,576	221,215,640	277,659,576	,857,679,449 221,215,640 20,078,895,089	Specific provision for 1:	.,		2,820,642,668		Directors 192,923,88	holding 6 31.57%	1,929,238,860 192,923	holding 3,886 31.57%	1,929,238,860
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Acounts: Local currency Foreign currency Scheme Deposit Accounts in local currency:	26,867,363,620 277,659,576 27,145,023,196	221,215,640 20,078,895,089 27,	277,659,576 7,145,023,196 2	221,215,640 20,078,895,089	the year Provision held at the end of the year									3,480,323,360
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Secure account	26,867,363,620 277,659,576 27,145,023,196	221,215,640 20,078,895,089 27,	277,659,576 7,145,023,196 2 3,359,031,881 2,7	221,215,640	the year Provision held at the end	2,846,787,52 2,759,981,61 86,805,90	4 2,303,326,945			General Public 351,754,16 Financial Institutions 66,501,73		3,517,541,620 348,032 665,017,370 70,223		702,235,630
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881	221,215,640 20,078,895,089 27, 2,775,544,945 3 192,389,940 195,206,952 2	277,659,576 7,145,023,196 2 3,359,031,881 2,7 67,414,778 1 286,398,824	221,215,640 20,078,895,089	the year Provision held at the end of the year Required provision as per CL statement	2,759,981,61 86,805,90	4 2,303,326,945 8 131,900,000	86,805,909	131,900,000	Financial Institutions 66,501,73 Total 611,179,78	7 10.88% (665,017,370 70,223 6,111,797,850 611,179	563 11.49%	6,111,797,850
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Secure account EBL Child future Plan account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481	221,215,640 20,078,895,089 27,775,544,945 192,389,940 195,206,952 548,912,021 1,4 191,084,142	277,659,576 7,145,023,196 2 3 ,359,031,881 2 ,7 6 7,414,778 1 286,398,824 4 98,608,392 289,966,481	221,215,640 20,078,895,089 ,775,544,945 192,389,940 195,206,952 548,912,021 191,084,142	the year L Provision held at the end of the year Required provision as per CL statement Surplus Provision against loss on margir specific provision amount. B) General provision movement Opening balance	2,759,981,61 86,805,90 a loan under negative e t on funded exposures 1,187,861,43	4 2,303,326,945 8 131,900,000 equity (of subsidiary) s 6 998,975,858	86,805,909) included in the co 1,187,861,436	131,900,000 nsolidated 998,975,858	Financial Institutions 66,501,73 Total 611,179,78 Range-wise distribution of the subsci of Dhaka Stock Exchange Limited:	7 10.88% (665,017,370 70,223 6,111,797,850 611,179 n below as per regulat	3,563 11.49% 3,785 100.00% tion 37 of the Listin	6,111,797,850 ng Regulations
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Acounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481	221,215,640 20,078,895,089 2,775,544,945 192,389,940 195,206,952 548,912,021 1,1 191,084,142 3,903,138,000 5,4	277,659,576 7,145,023,196 2 3 ,359,031,881 2 ,7 67,414,778 1 286,398,824 4 98,608,392 289,966,481	221,215,640 20,078,895,089 ,775,544,945 192,389,940 195,206,952 548,912,021 191,084,142 903,138,000	the year the year the year the year the year the year of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year Te Provision made during the year the year of the year the	2,759,981,61 86,805,900 a loan under negative of t on funded exposures 1,187,861,43 4.1 140,359,81 1,328,221,25	 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,221,253	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436	Financial Institutions 66,501,73 Total 611,179,76 Range-wise distribution of the subsci of Dhaka Stock Exchange Limited: 8 Range 001-500	7 10.88% (5 100.00%) ibed shares is given No. of shareholder 6,410	665,017,370 70,223 6,111,797,850 611,179 n below as per regulat s No. of shares 1,149,183	11.49% 1785 100.00% tion 37 of the Listin s (%) of shar	6,111,797,850 ng Regulations reholding
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Contidence account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 2 11,483,557,409 2	221,215,640 20,078,895,089 27,75,544,945 32,775,544,945 3192,389,940 195,206,952 548,912,021 1,1 191,084,142 3,903,138,000 5,4 3,962,033,089 10,949,041,369 11,	277,659,576 2 7,145,023,196 2 3,359,031,881 2,7 6,7414,778 1 286,939,824 1 289,966,481 2 501,420,356 3,9 264,443,552 23,5 483,557,409 20,5	221,215,640 20,078,895,089 ,775,544,945 192,389,940 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 ,949,041,369	the year the year the year of the year of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year 12 Provision held at the end	2,759,981,61 86,805,90 I loan under negative of t on funded exposures 1,187,861,43 1,187,861,43 1,140,359,81	 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,221,253	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436	Financial Institutions 66,501,73 Total 611,179,78 Range-wise distribution of the subsci of Dhaka Stock Exchange Limited: Range Range 001-500 S01-5,000 5,001-10,000	7 10.88% (5 100.00% (ibed shares is giver 6,410 3,831 406	No. of shares 1,149,183 6,11,79 1,149,183 6,11,89 1,149,183 6,128,886 2,964,085 2,964,085	563 11.49% 1785 100.00% tion 37 of the Listin	6,111,797,850 ng Regulations reholding 19% 00% 48%
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Acounts: Local currency Scheme Deposit Accounts in local currency EBL Confidence account EBL Secure account EBL Secure account EBL Child Future Plan account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account Fixed deposits Special notice deposit (SND) account Term deposit account RFCD account	26,867,363,620 1 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 2 11,483,557,409 2 67,464,919,415 6 4,834,277	221,215,640 20,078,995,089 27,75,544,945 3 192,389,940 195,206,952 3,962,052 3,903,138,000 5,48,912,021 19,108,142 20,949,041,369 10,0299,934,604 67 3,043,795 4,029,934,604 10,0299,934,604 10,02	277,659,576 7,145,023,196 2 , 3,359,031,881 2 ,7, 67,414,778 1 2 26,398,824 2 39,966,481 501,420,355 3,9 26,46,443,552 23,55 4,83,557,409 26,9 2 4,834,277 2 50,120,121 50,120,120 50,120,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120 50,120,120,120 50,120,120,120 50,120,120,120 50,120,120,120 50,120,120,120,120 50,120,120,120 5	221,215,640 20,078,895,089 ,775,544,945 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 949,041,369 ,299,934,604 3,043,795	the year T T Provision held at the end of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year Required provision Surplus/(Shotage) C) General provision movement Opening balance	2,759,981,61- 86,805,90 a loan under negative of 1,187,861,43 1,41,140,359,81 1,328,221,25 1,328,207,25	4 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 3 1,187,861,436 • • • •	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,221,253	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436 1,187,861,436	Financial Institutions 66,50,73 Total 611,179,78 Range-wise distribution of the subsci of Dhaka Stock Exchange Limited: 8 Range 001-500 501-5,000 501-5,000 10,001-20,000 20,001-30,000	7 10.88% 1 5 100.00% 1 100.00%	665,017,370 70,223 6,111,797,850 611,179 n below as per regulat No. of shares 1,149,183 6,128,886 2,964,085 2,948,218 1,948,596 1,948,596	3 11.49% 100.00% 100.00% tion 37 of the Listin 0. s (%) of shar i 0. 5 1.0 9 0. 3 0. 5 0.	6,111,797,850 ng Regulations eholding 19% 00% 48% 48% 32%
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Secure account EBL Child Future Plan account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account Fixed deposits Special notice deposit (SND) account Term deposit account RFCD account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 2 11,483,557,409 2 67,464,919,415 6 4,834,277 50,459,146 79,003,770,247	221,215,640 20,078,895,089 27,75,544,945 3,02,78,940 195,206,952 3,940,00 195,206,952 3,982,033,089 22 191,084,142 191,084,142 10,949,041,369 11, 0,299,934,604 5,029,934,604 12, 20,957,176 81,461,596,944 79	277,659,576 2 7,145,023,196 2 3,359,031,881 2,7 67,414,778 1 286,398,824 1 289,966,481 2 501,420,355 3,9 2,646,443,552 23,5 4,83,557,409 20,9 4,834,557,409 20,9 5,0459,146 4,834,277	221,215,640 20,078,895,089 ,775,544,945 192,389,940 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 ,949,041,369 ,299,934,604	the year the red Provision held at the end of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision held at the end of the year Required provision Surplus/ (Shortzge) C) General provision movement Opening balance Provision mode duringr	2,759,98161 86,805,90 10an under negative (c 1,187,861,43 140,359,81 1,328,221,25 1,328,207,25 1,328,207,25 1,328,207,25 4 on non funded expo 603,570,46 603,570,46	4 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 3 1,187,861,436 5 548,335,507 7 55,234,958	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,221,253 1,328,207,253 - 603,570,465 27,368,457	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436 1,187,861,436 548,335,507 55,234,958	Financial Institutions 66,501,73 Total 611,179,78 Range-wise distribution of the subsc of Dhaka Stock Exchange Limited: 601,500 S01-500 5015,000 S001-50,000 10,001-20,000	7 10.88% 4 5 100.00% ibed shares is giver No. of shareholder 6,410 3,831 406 214	No. of shares 1,149,183 6,112,491 No. of shares 1,149,183 6,128,886 2,964,089 2,948,216	3 11.49% 100.00% 100.00% tion 37 of the Listin 0. 5 (%) of shar 1 0. 5 1.0 9 0. 3 0. 5 0. 5 0.	6,111,797,850 ng Regulations reholding 19% 00% 48% 48%
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Acounts: Local currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Secure account EBL Secure account EBL Child Future Plan account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account Fixed deposits Special notice deposit (SND) account Term deposit account RFCD account	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 2 11,483,557,409 2 67,464,919,415 6 4,834,277 50,459,146 79,003,770,247 (68,505,267)	221,215,640 20,078,895,089 27 2,775,544,945 3 192,389,940 195,206,952 3 548,912,021 14 191,084,142 3,903,138,000 5, 3,982,033,089 32 (0,949,041,369 11, 0,299,934,604 67 3,043,795 209,577,176 81,461,596,944 79 (62,821,350)	277,659,576 2 7,145,023,196 2 3,359,031,881 2,7 67,414,778 1 286,398,824 1 289,966,481 2 501,420,355 3,9 2,646,443,552 23,5 4,83,557,409 20,9 4,834,557,409 20,9 5,0459,146 4,834,277	221,215,640 20,078,895,089 775,544,945 192,389,940 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 949,041,369 (299,934,604 3,043,795 209,572,176 14,461,596,944	the year T T Provision held at the end of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year Required provision Surplus/(Shortage) C) General provision movement Opening balance Provision mode during the year T Provision held at the end of the year T Provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the year Required provision held at the end of the year Required provision held at the year Required provision held	2,759,98161 86,805,90 10an under negative (c 1,187,861,43 140,359,81 1,328,221,25 1,328,207,25 1,328,25 1,328,25 1,328,	4 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 3 1,187,861,436 5 5 548,335,507 7 55,234,958 2 603,570,465	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,221,253 1,328,207,253 - - - - - - - - - - - - - - - - - - -	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436 1,187,861,436 548,335,507 55,234,958 603,570,465	Financial Institutions 66,50,73 Total 611,179,78 Range-wise distribution of the subscr of Dhaka Stock Exchange Limited: 8 Range 001-500 501-5,000 501-5,000 5,001-10,000 10,001-20,000 20,001-30,000 30,001-40,000	7 10.88% 1 5 100.00% 1 100.00%	No. of shares 2,964,082 2,964,082 1,149,183 6,112,79,850 6,112,79,7850 6,112,79,7850 6,112,79,7850 6,112,79,7850 6,112,79,7850 6,112,79,7850 6,128,886 2,964,083 2,964,083 2,948,216 1,948,596 1,667,606	3 11.49% 100.00% 100.00% tion 37 of the Listing 0.0 5 0.0 5 0.0 6 0.0 7 0.0 3 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.1 6 0.1 7 1.0	6,111,797,850 ng Regulations eholding 19% 20% 48% 48% 32% 27%
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts in local currency: EBL Confidence account EBL Secure account EBL Secure account EBL Child Future Plan account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account EBL Millionaire Scheme SME Equity Builder account Term deposita account RFCD account NFCD account NFCD account Less: Inter unit/company elimination Deposits from banks - inside Bangladesh	26,867,363,620 1 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 2 11,483,557,409 2 67,464,919,415 6 4,834,277 50,459,146 79,003,770,247 (68,505,267) 78,935,264,980 8 1 720,581,038	221,215,640 20,078,995,089 27,75,544,945 3 192,389,940 195,206,952 25,88,912,021 14,191,084,142 3,903,138,000 5,48,912,021 14,191,084,142 10,949,041,369 10,029,934,604 67 3,043,795 209,577,176 81,461,596,944 79 81,461,596,944 79 882,148,920	277,659,576 7,145,023,196 2,3,359,031,881 2,7, 2,66,398,824 2,66,398,824 2,89,966,481 501,420,356 3,99 2,646,443,552 2,355 4,83,557,409 2,0,459,146 9,003,770,247 81,42 2,481,4277 50,459,146 9,003,770,247 81,42 2,481,4277 50,459,146 9,003,770,247 81,42 2,481,427 1,455 1,4	221,215,640 20,078,895,089 ,775,544,945 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 949,041,369 (299,934,604 3,043,795 209,577,176 14,46,596,944 882,148,920	the year T T Provision held at the end of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year Required provision movement Opening balance Provision held at the end of the year C) General provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision held at the end of the year Required provision Korplus/(shortage) Total provision for loans,	2,759,981,61 86,805,90 10an under negative (c c on funded exposurer 1,187,861,43 140,359,81 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,328,207,25 1,329,20 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21 1,329,21	4 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 3 1,187,861,436 3 1,187,861,436 5 548,335,507 7 55,234,958 2 603,570,465 2 603,570,465 	86,805,909) included in the co 1,187,861,436 140,359,817 1,328,207,253 1,328,207,253 1,328,207,253 27,368,457 630,938,922 630,938,922 -	131,900,000 nsolidated 998,975,858 188,885,578 1,187,861,436 1,187,861,436 548,335,507 55,234,958 603,570,465 603,570,465	Financial Institutions 6650173 Total 611,179,78 Range-wise distribution of the subsco of Dhaka Stock Exchange Limited: 611,179,78 001-500 501-50,000 501-50,000 5,001-10,000 10,001-20,000 20,001-30,000 30,001-40,000 40,001-50,000 50,001-100,000 50,001-100,000	7 10.88% 1 5 100.00% ibed shares is given 6,410 3,831 406 214 77 49 41 90	No. of shares 1,11,797,850 611,179 a below as per regulat s No. of shares 1,149,183 6,12,88,86 2,964,083 2,948,216 1,948,396 1,067,606 1,852,683 6,576,107 6,576,107	3 11.49% 100.00% 100.00% tion 37 of the Listin 0. 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.0 5 0.1 5 0.1 5 0.1 5 0.1 5 0.1 5 0.1 5 0.1 5 0.3 6 0.3 7 1.1 107 9.3 300 86.	6,111,797,850 ng Regulations eholding 19% 00% 48% 48% 48% 48% 22% 27% 30% 08%
Bills payable Local currency Foreign currency Savings bank deposits Transactional Deposit Accounts: Local currency Foreign currency Scheme Deposit Accounts En Lonid Future Plan account EBL Secure account EBL Child Future Plan account EBL Child Future Plan account EBL Child Future Plan account EBL Millionaire Scheme SME Equity Builder account EBL Millionaire Scheme SME Equity Builder account Fixed deposits (SND) account RFCD account RFCD account Less: Inter unit/company elimination	26,867,363,620 277,659,576 27,145,023,196 3,359,031,881 67,414,778 286,398,824 1,498,608,392 289,966,481 5,501,420,356 32,646,443,552 267,464,919,415 64,439,247 67,464,919,415 64,83,557,409 267,464,919,415 64,83,591,46 79,003,770,247 (68,505,267) 78,935,264,980 8 10 72,0581,038 127,185,315,687 10 10 10 10 10 10 10 10 10 10	221,215,640 20,078,995,089 27,75,544,945 192,389,940 195,206,952 548,912,021 1,91,084,142 10,949,041,369 10,0299,934,604 50,043,795 209,577,176 81,461,596,944 79 6(2,821,350) 11,398,775,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,398,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 79 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,594 70 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,498,795,795 10,49	277,659,576 7,145,023,196 2 3,359,031,881 2,7, 6,7414,778 1 286,398,824 498,608,392 289,966,481 501,420,356 3,9 2,464,43,552 23,9 4,83,557,409 20,9 7,464,919,415 60,2 4,83,557,409 20,9 7,464,919,415 60,2 4,83,557,409 20,9 7,464,919,415 60,2 4,83,557,409 20,9 7,464,919,415 60,2 4,83,277 81,4 9,003,770,247 81,4 7,20,581,038 41,2 7,20,581,038 41,2 7,20,5	221,215,640 20,078,895,089 775,544,945 192,389,940 195,206,952 548,912,021 191,084,142 903,138,000 982,033,089 982,034,040 982,034,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040 982,040,040,040 982,040,040,040,040,040,040,040,040,040,04	the year the end of the year Required provision as per CL statement Surplus Provision against loss on margin specific provision amount. B) General provision movement Opening balance Provision made during the year C) General provision Surplus/(Shortage) C) General provision movement Opening balance Provision made during the year Required provision movement Opening balance Provision made during the year Required provision Surplus/(Shortage)	2,759,98161 86,805,90 1 oan under negative (1,187,861,43 1,328,221,25 1,328,207,25 1,328,207,25 603,570,46 3,4.1 27,368,45 630,938,92 630,938,92 630,938,92 4,805,947,69	4 2,303,326,945 8 131,900,000 equity (of subsidiary) 6 998,975,858 7 188,885,578 3 1,187,861,436 3 1,187,861,436 5 5 548,335,507 7 55,234,958 2 603,570,465	86,805,909 bincluded in the co 1,187,861,436 140,359,817 1,328,221,253 1,328,207,253 - 603,570,465 27,368,457 630,938,922 630,938,922 4,779,802,843	131,900,000 rsolidated 998,975,858 188,885,578 1,187,861,436 1,187,861,436 548,335,507 55,234,958 603,570,465 603,570,465 - 4,200,513,991	Financial Institutions 66,50,73 Total 611,179,78 Range-wise distribution of the subsc of Dhaka Stock Exchange Limited: Range 001-500 501-5,000 5,001-10,000 10,001-20,000 20,001-30,000 30,001-40,000 30,001-40,000 50,001-1,00,000 100,001-1,00,000 10,001-1,00,000 1,000,001 and above	7 10.88% 4 5 100.00% 100.00\%	S No. of shares 1,11797,850 6111,779 s No. of shares 1,149,183 6,128,886 2,964,083 2,948,216 1,948,596 1,667,606 1,852,683 6,576,107 6,033,683 525,607,58 6,117197,850 6,177,179	3 11.49% 100.00% 100.00% tion 37 of the Listin 0. 5 10. 9 0. 3 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 5 0. 6 0. 7 1.6 70 9.3 800 86 55 1000 70, C, S, CFO, Hea 1000	6,111,797,850 arg Regulations eholding 19% 20% 48% 48% 32% 27% 30% 88% 87% 0,00% 0,00% d of Internal

All Rea Iftekhar (with his spouse & minor children) Managing Director & CEO Safiar Rahman (with his spouse & minor children) DMD & Company Secretary S M Akhtaruzzaman Chowdhury (with his spouse & minor children) SEVP & Head of ICC Masudul Hoque Sardar (with his spouse & minor children) SVP & Head of Finance SVP & Head of Finance children) Executives (Top five salaried executives other than CED, CS, CFO & HolCC) Hassan O. Rashid Treasury Akhtar Kamal Talukder DMD - Operations, IT & Akhtar Kamal Talukder DMD - Operations, IT & Cards Ops. DMD & CRO SEVP- Credit Inspector & Head of RMU SEVP & Head of SME Banking SEVP & Head of Consumer Banking Abul Moqsud Sami Karim Md. Khurshed Ala M Nazeem A. Chowdhury anking Shares held by any shareholder to the extent of 10% or more Nil Figures in Taka Consolidated Bank Note 2015 2014 2015 2014 4.2 Capital to risk weighted assets ratio (BASEL III in 2015 & BASEL II in 2014) <u>Common Equity Tier -1</u> <u>Capital</u> Paid up capital 6.111.797.850 6.111.797.850 6.111.797.850 6.111.797.850 6,111,797,850 6,111,797,850 6,111,797,850 6,111,797,850 Statutory reserve General reserve 130,000,000 130,000,000 130,000,000 130,000,000 Dividend equalization reserve 356,040,000 356,040,000 356,040,000 356,040,000 3,313,595,914 2,252,684,630 3,113,036,822 2,113,887,906 Retained earnings 16,023,231,614 14,962,320,330 15,822,672,522 14,823,523,606 Regulatory adjustments: Goodwill and all other intangible assets (WDV of software) (197,479,889) (196.302.140) Reciprocal crossholdings in the CET-1 capital (45,453,818) (45,453,818) Deferred tax asset (95% in 2015 & 100% in 2014) (893,252,033) (865,763,076) (893,252,033) (865,763,076) 14,887,045,874 14,096,557,254 14,687,664,531 13,957,760,530 Tier -2 Capital General provision Subordinated debt 1,526,254,329 1,915,673,962 1,477,797,548 1,915,673,962 2,500,000,000 - 2,500,000,000 Revaluation Reserves (50% of Fixed Assets & Securities) 2,247,343,035 2,247,343,035 2,247,343,035 2,247,343,035 6,273,597,364 4,163,016,997 6,225,140,583 4,163,016,997 Regulatory adjustment: Revaluation Reserves for Fixed Assets & Securities (20%) (449,468,607) (449,468,607) 5,824,128,757 4,163,016,997 5,775,671,976 4,163,016,997 20,711,174,631 18,259,574,251 20,463,336,507 18,120,777,527 A. Total regulatory capital B. Total risk weighted assets (RWA) 148.775.946.731 138.546.528.751 143.706.903.468 137.037.467.258 C. Required capital based on risk weighted assets (10% on B) 14,877,594,673 13,854,652,875 14,370,690,347 13,703,746,726 D. Surplus/(deficiency) [A - C] 5,833,579,958 4,404,921,376 6,092,646,160 4,417,030,801 Capital to risk weighted assets ratio (CRAR) Minimum requirement Consolidated Bank (Solo) 2015 2014 2015 2014 2015 2014 On Tier-1 capital 5.50% 5.00% 10.01% 10.17% 10.22% 10.19% On Tier-2 capital Not Not to RWA specified specified 3.91% 3.01% 4.02% 3.03% Capital to RWA ratio (CRAR) 10% 10% 13.92% 13.18% 14.24% 13.22%

Designation No. of shares (EBL) held

146,893

CEO, CS, CFO & HoICC and their spouses & minor children.

					Figures in Taka
	Note	Consol	idated	Ba	nk
	Note	2015	2014	2015	2014
Statutory Reserve					
Opening balance		6,111,797,850	5,362,423,625	6,111,797,850	5,362,423,625
Transferred from profit during the year		-	749,374,225	-	749,374,225
Closing balance		6,111,797,850	6,111,797,850	6,111,797,850	6,111,797,850

Dividend equalization res

Drivenia equalization reserve As per BRPC orcular no. 18 dated 20 October 2002, Banks are required to transfer an equal amount of net profit (amount by which cash dividend exceeds 20%) to Dividend Equalization Account while paying cash dividend in excees of 20%. This is treated as 'core capital' of the Bank.

Excess of reserve over pre take-over loss-BCCI Reserve a over loss Pre take-c

		617,792,231	586,531,031	617,792,231	586,531,031
e-over	17.2	(936,967,519)	(968,228,719)	(936,967,519)	(968,228,719)
S	17.1	1,554,759,750	1,554,759,750	1,554,759,750	1,554,759,750

Reserve against pre take-over loss-BCCI This represents the amount deducted from depositors and other accounts of customers of erstwhile BCCI branches in Bangladesh under clause 11(3) of the Scheme. In accordance with clause 14 of the Scheme, a one-time review of recovery status against BCCI assets was carried out in 1997 by Rahman Rahman Hug, Chartered Accountants. Consequentially, it was decided that no repayment of the deductions need to be made to the depositors of BCCI as per the Scheme. As the Bank is no longer required to repay the deposits, the same has been shown as reserve against pre take-over loss (Note 17.2).

17.2 Pre take-over loss- BCCI

It represents the difference between BCCI assets and liabilities (excluding reserve) with assets in the higher side as on the reporting date. Opening balance (968,228,719) (973,078,719) (968,228,719) (973,078,719) Recovery/(adjustment) during 31,261,200 4,850,000 31,261,200 4,850,000

Closing balance	(936,967,519)	(968,228,719)	(936,967,519)	(968,228,719)	
Recovery/(adjustment) during the year	31,261,200	4,850,000	31,261,200	4,850,000	
Opening balance	(906,226,719)	(9/3,0/6,/19)	(906,226,719)	(9/3,0/8,/19)	



Opening balance	3,689,495,550	3,689,495,550	3,689,495,550	3,689,495,550
Adjustment for impairment made during the year	(1,154,620,812)		(1,154,620,812)	-
Closing balance	2,534,874,738	3,689,495,550	2,534,874,738	3,689,495,550
lue to the fact that taxes pair ability.	d at the time of land	registration is fin	al discharge of re	lated tax
ability.			al discharge of re	lated tax
			al discharge of re 2,076,822	lated tax 827,635

Closing balance	2,764,446	2,076,822	2,764,446	2,076,822
Adjustment made during the year	(123,838)	-	(123,838)	-
Addition during the year	811,462	1,249,187	811,462	1,249,187

As per instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009.

20 Reserve for revaluation of treasury securities (HFT) Openi

Closing balance	1,374,979,477	805,190,521	1,374,979,477	805,190,521
Adjustment made during the year	(2,714,748,434)	(300,939,917)	(2,714,748,434)	(300,939,917)
Addition during the year	3,284,537,390	1,046,158,347	3,284,537,390	1,046,158,347
Opening balance	805,190,521	59,972,091	805,190,521	59,972,091

As per instruction/circular of Bangladesh Bank vide DOS circular Letter No 05 dated 26 May 2008 and subsequent clarifications on 28 January 2009.

21 Reserve against Non-banking assets

Closing balance	141,288,665	178,971,165	141,288,665	178,971,165
Adjustment made during the year	(37,682,500)	-	(37,682,500)	-
Opening balance	178,971,165	178,971,165	178,971,165	178,971,165

22 Foreign currency translation difference: [gain/(loss)]

Assets and liabilities of OBU and EBL Finance (HK) Ltd. have been presented into Taka (which is functional currency of the Bank) way gear-end standard mid rate of exchange of the Bank (@ USD 1 = BDT 78.5003 and HKD 1 = BDT 101731. Yearly incomes and expenses are translated using monthly average exchange rate (USD 1 = BDT 77.9465 & HKD 1 = BDT 10113). The rate cumulative result of the exchange differences has been presented separately as equity component as per BAS 21 (para 39).

23 Surplus in profit and loss account

-	-	100,387,097	65,000,000
		100 207 007	
661,898	(960,471)	592,284	(960,471)
(1,222,359,570)	(1,222,359,570)	(1,222,359,570)	(1,222,359,570)
-	(749,374,225)	-	(749,374,225)
2,282,608,954	2,137,871,104	2,120,529,105	2,041,511,733
2,252,684,630	2,087,507,790	2,113,887,906	1,980,070,442
	2,282,608,954 - (1,222,359,570)	2,282,608,954 2,137,871,104 - (749,374,225) (1,222,359,570) (1,222,359,570)	2,282,608,954 2,137,871,104 2,120,529,105 (749,374,225) - (1,222,359,570) (1,222,359,570) (661,898 (960,471)

24 Continge Acceptan endorsem Letters of

Contingent liabilities					
Acceptances and endorsements	24.1	29,367,215,759	29,802,563,348	29,367,215,759	29,802,563,348
Letters of guarantee	24.2	13,233,474,177	9,974,191,340	13,233,474,177	9,974,191,340
Irrevocable letters of credit	24.3	17,203,519,865	16,329,554,466	17,203,519,865	16,329,554,466
Bills for collection	24.4	5,667,837,421	5,487,249,771	5,667,837,421	5,487,249,771
		65,472,047,222	61,593,558,925	65,472,047,222	61,593,558,925
Acceptance and endorsements					
Acceptances		7,154,625,116	7,130,279,410	7,154,625,116	7,130,279,410
Acceptances - (ULC-Cash)		21,505,066,757	22,147,877,530	21,505,066,757	22,147,877,530
		28,659,691,873	29,278,156,940	28,659,691,873	29,278,156,940
Acceptances - Offshore Banking Unit		707,523,886	524,406,408	707,523,886	524,406,408
		29,367,215,759	29,802,563,348	29,367,215,759	29,802,563,348
Letters of guarantees					
Directors		192,900	192,900	192,900	192,900
Government		475,998,127	472,692,727	475,998,127	472,692,727
Banks and other financial institutions		7,087,933,572	3,514,552,822	7,087,933,572	3,514,552,822
Others (Customers etc.)		5,629,353,675	5,986,752,891	5,629,353,675	5,986,752,891
		13,193,478,274	9,974,191,340	13,193,478,274	9,974,191,340
Letters of guarantee- Offshore Banking Unit		39,995,903	-	39,995,903	-
Offshore banking offic					

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	N	Conso ote 2015 Taka	lidated 2014 Taka	Bar 2015 Taka	ık 2014 Taka		
24.2.1	A case was filed by Eastern Bar (NBL) for issuing guarantee at 2004 for The 222CC 450 cluster	nk Limited (EBL), succe Artha Rin Adalat-3, D	ssor of BCCI Overse haka, which has bee	eas Limited against en decreed against	National Bank Ltd NBL on 4 January	33	Postage, stamp, t Telephone - office
	2004 for Tk. 27,366,450 plus December 2003 making an ag appeal against the order which Dhaka. Before filing the appeal amount. Again, NBL has filed a	gregate amount of Tk. was dismissed on 14 NBL had paid Tk. 13,6 n appeal on 30 July 20	72,931,589. Agains July 2014 in favour o 883,225 to the cour 015 in the Honourab	It the decreed amound of EBL by the Honount t being 50% of the le Supreme Court, I	unt, NBL made an Irable High Court, principal decreed	•	Network link, inter swift charges Postage & courier Stamp & court fee
24.3	judgment passed by the Honou Irrevocable letters of credit Letters of credit (LC) -	5,695,113,129	2,892,539,053	5,695,113,129	2,892,539,053	34	Stationery, printin
	cash sight Letters of credit (LC) - cash usance Letters of credit (LC) -	6,714,101,765 4,119,029,778	7,939,978,572 5,121,404,889	6,714,101,765 4,119,029,778	7,939,978,572 5,121,404,889	•	Printing and static Publicity and advertisement
	back to back Letter of credit-Offshore Banking Unit	16,528,244,672 675,275,193	15,953,922,514 375,631,952	16,528,244,672 675,275,193	15,953,922,514 375,631,952	35	Managing Director Basic salary Allowances
24.4	Bills for collection Bills for collection (LC)	2,266,597,200	16,329,554,466 2,214,424,334	17,203,519,865 2,266,597,200	2,214,424,334	•	Bonus Bank's contributio provident fund
	Bills for collection (sales contract) Margin on bills purchase - doc	2,199,117,469 246,762,577	2,648,439,318 287,912,037	2,199,117,469 246,762,577	2,648,439,318 287,912,037	36	Directors' fees & o Meeting attendan
	- doc Bills for collection - Offshore banking unit	4,712,477,245 955,360,176 5,667,837,421	5,150,775,689 336,474,082 5,487,249,771	4,712,477,245 955,360,176 5,667,837,421	5,150,775,689 336,474,082 5,487,249,771	•	Other expenses
25	Interest income Interest on advances	12,985,958,873		12,648,200,540	12,499,837,520	37	Each director of th circular letter no. 1 Auditors' fees
	Interest on money at call and short notice Interest on placement with bar and financial institutions Interest on foreign	53,003,522 ks 929,601,681 732,120	67,818,078 661,126,975 162,527,038	53,003,522 912,451,222 732,120	67,818,078 630,362,227 162,527,038		Statutory audit fee the year VAT on audit fees
	currency balances Less: Elimination of inter unit/ company transactions	13,969,296,196 (352,918,328)	13,585,565,999 (299,532,073)	13,614,387,404 (276,199,512)	13,360,544,863 (200,575,227)	38	Depreciation and Depreciation: (Annexure-A)
26	Interest paid on deposits and		13,286,033,926	13,338,187,892	13,159,969,636	•	Buildings Machinery and eq Computer and net equipment
	Interest on deposits 26 Interest on borrowings 26 from banks & FIs Interest on borrowings 26	.02 1,842,192,912	7,823,081,339 1,422,786,514 251,278,576	8,187,703,942 1,624,960,823 252,448,334	7,823,081,338 1,276,521,560 251,278,576	•	Vehicles Furniture and fixtu leased assets Software
	from BB & others Interest on margin Less: Elimination of inter unit/	4,216,300 10,286,561,488 (352,918,328)	505,803 9,497,652,232 (299,532,073)	4,216,300 10,069,329,399 (276,199,512)	505,803 9,351,387,277 (200,575,227)		Repair of the Bank assets
6.01	company transactions Interest on deposits	9,933,643,160	9,198,120,159	9,793,129,887	9,150,812,052		Machinery & equi Vehicles Furniture and fixtu Rented premises -
	Interest on savings deposits Interest on short notice deposits	1,569,180,413 792,075,491	1,183,322,195	1,569,180,413 792,075,491	1,183,322,195 1,086,450,905	•	Rented premises - electricity & lighti Software mainten
6.02	Interest on term deposits Interest on borrowings from Banks & FIs	5,826,448,038 8,187,703,942	5,553,308,238 7,823,081,339	5,826,448,038 8,187,703,942	5,553,308,238 7,823,081,338	39	Total Other expenses
	Interest on demand borrowing Interest on term borrowing Interest on subordinated	314,421,946 1,049,301,971 248,904,108	340,992,019 771,220,279 -	149,367,144 997,124,684 248,904,108	207,590,727 758,356,617 -	•	Card expenses Business travelling conveyance Bank charges
	bond Inter bank repo (repurchase agreement)	229,564,887	310,574,216	229,564,887	310,574,216	•	Donation Fees and subscrip Recruitment and t expenses
6.03	Interest on borrowings from BB & others Repo with BB under ALS Borrowings under IPFF	4,213,357 26,337,820	4,963,201 36,754,959	4,213,357 26,337,820	4,963,201 36,754,959		Entertainment & recreation Reward & recognit Office securities
	Borrowings under EDF Refinancing for agrobased Industries	82,940,853 33,589,283	56,976,003 38,182,797	82,940,853 33,589,283	56,976,003 38,182,797		Sales & collection co agency, dealers) Expense for EBL subordinated bon
	Refinancing agribusiness - revolving Second crop diversification project	72,665,658 31,005,807	90,924,308 23,021,750	72,665,658 31,005,807	90,924,308 23,021,750		AGM expenses Miscellaneous wr on sale of fixed as
	Borrowing from SME Foundation	1,695,556 252,448,334	455,558 251,278,576	1,695,556 252,448,334	455,558 251,278,576		Other operating expe freight, books, shares Other expenses of subsidiaries
27	Income from Investments Dividend on shares Ordinary shares	51,190,484	46,099,130	31,631,075	42,161,240	39.1	Other expenses o subsidiaries CDBL charges
	Preference shares Interim dividend from subsidiaries	51,190,484	13,100,674 59,199,804 -	- 31,631,075 100,387,097	13,100,674 55,261,914 65,000,000		Registration & ren Guarantee premiu Laga & howla char
	Interest on reverse REPO Interest on commercial paper Interest on corporate	48,506,742 34,052,309 33,079,338	19,840,893 4,277,778 18,128,177	48,506,742 34,052,309 33,079,338	19,840,893 4,277,778 18,128,177		Deferred revenue expenses (written Preliminary expen
	bonds Interest on treasury bonds Interest on govt. treasury/ Bangladesh bank bills	2,963,372,446 65,654,766	2,854,106,816 113,161,535	2,963,372,446 65,654,766	2,854,106,816 113,161,535	•	Other administrat expenses
	Gain (net off loss) from trading in govt. securities Loss on revaluation of treasury securities (HFT)*	(703,410,416)	341,531,231 (180,845,369)	1,281,266,131 (703,410,416)	341,531,231 (180,845,369)	40	Expenses incurred per VAT Act 1991. Other provision Provision against other
	Net gain/(loss) on sale of quot securities *As per instruction/circular of I	3,534,606,776	78,462,541 3,307,863,406	(278,169,160) 3,576,370,328	52,830,813 3,343,293,787	•	Provision (released) on revaluation (or sa quoted securities Provision for rebat
28	Subsequent clarifications on 28 Commission, exchange and br Fees, commission and	3 January 2009.	1,939,600,248	1,970,614,702	1,896,174,422	41	good borrowers Provision for taxa
	charges Exchange gain (net off exchange loss) Brokerage	851,656,749 94,484,169	736,503,565 94,352,739	850,493,500	735,579,584	•	Current tax expen Deferred tax (inco expenses
29	Other operating income Rebate earnings	2,954,668,920	2,770,456,552	2,821,108,202	2,631,754,006	41.1	Deferred tax inco
	Postage charges recovered Swift & telex charges Service charges related to	54,132,824 19,499,460 58,205,542 32,891,651	50,354,632 12,563,167 49,046,883 4,554,196	54,132,824 7,858,612 58,205,542 1,916,394	50,354,632 12,563,167 49,046,883 4,554,196	42	Deferred tax expe (income) Earnings per shar
	trade operations Locker rent Gain on sale of fixed	13,431,810 5,268,895	12,522,075 2,124,570	13,431,810 4,482,993	12,522,075 2,124,570		Earnings Per Shar number of ordina earnings per shar
	assets Other earnings	6,556,097 189,986,279	19,038,811 150,204,334	4,815,297 144,843,472	18,816,367 149,981,890	•	Net profit attribut shareholders of El
30	Commission, fees and charges service code S056 of SRO 188- Salary and allowances	AIN/2012/646-MUSF	HAK dated 7 June 2	012.		•	Weighted average of shares Earnings Per Shar (BDT)
	Basic salary Other salary & allowances Festival bonus	791,072,072 1,283,676,181 126,380,040	1,204,321,318 121,058,614	753,175,675 1,263,552,338 126,380,040	697,892,826 1,175,258,655 121,058,614	43	Changes in other Opening balance: DSE Membership
	Performance bonus Bank's contribution to provident fund Contribution to gratuity 30	206,154,594 72,625,447 0.1 131,424,545	185,835,846 65,738,794 121,745,137	199,000,000 72,625,447 131,424,545	179,000,000 65,738,794 121,745,137	•	CSE Membership Receivable from subsidiaries Other assets of
	fund Contribution to 30 superannuation fund	0.2 14,583,596 2,625,916,475	13,484,800 2,425,524,161	14,583,596 2,560,741,641	13,484,800 2,374,178,826	•	subsidiaries Stock of stationer Stamps on hand
30.1	Contribution to gratuity fund Contribution to gratuity fund 'Projected unit credit method	' as recommended b	y BAS 19 'Employe	e benefits'. Under	this method the	•	Advance to staff f expenses Suspense account Security deposits
	valuation is done considering service and 'past service cost' accrued liabilities (i.e. benefits The latest valuation was carrie	which is the different earned by members as	ce between assets I s a result of service :	built up from past as of valuation date	contributions and).	•	agencies Interest and divide receivables Sundry receivable
	1 October 2015. Although the salary as per latest valuation (previous rate (17.20%). As recommended by the actual	suggested overall rate 17.20% as per previou: ry, the bank will contin	of contribution to t s valuation), the bar ue to contribute at l	the fund (by EBL) is the contributed for t	14.90% of basic ne full year as per	•	Advance rent Prepayments and to vendors Deferred tax asse
	fund each year until the next ac Calculation of service cost as per actuarial valuation:	ctuarial review is done. Rate (% of basic salary)					Closing Balance:
	Current service cost Past service cost	9.10% 5.80% 14.90%				•	DSE Membership CSE Membership Receivable from subsidiaries
30.1.a	Contribution to Gratuity fund					•	Other assets of subsidiaries Stock of stationer Stamps on hand
	Required contribution for 9 mon (17.20% on basic salary) Required contribution for 3 months (14.90% on basic salar	97,824,930					Advance to staff f expenses Security deposits
	Required contribution for the year Maintained during the year	126,931,573 131,424,545					agencies Interest and divid receivables Sundry receivable Advance rent
30.2	Surplus Surplus / (Deficit) Contribution to superannuatio						Prepayments and to vendors Deferred tax asse
	Contribution to superannuation 'Projected unit credit method' and the related current servic determined on the occurrence	as per BAS 19 'Employe e cost and, where ap of certain pre-defined	ee benefits' to deter plicable past servic events which is rela	mine the present va e cost. The amour ated with employee	lue of obligations it of obligation is	•	Adjustment for ot cash items Net cash changes
	and certain threshold level of s The latest valuation was carrie October 2015. The actuary recovaluation it was Tk. 1.12 million actuarial investigation is carrie	d out on the basis of 3 ommended a contribut oper month i.e. 1.40%	80 September 2015 ion of at least Tk. 1.4	information which 19 million per mont	h (as per previous	44	Changes in other Opening balances
30.2.a	Contribution to superannuation fund during the year	n				•	Privileged creditor Acquirer liabilities Sundry creditors
	Required contribution from January-September 2015 Required contribution from October-December 2015	10,113,596					Security deposit Current tax liabilit (assets)
	Required contribution for the year Maintained during the year	14,583,596 14,583,596				•	Provision for loans, a exposures (excludin Provision for loans OBS exposures (O Interest suspense
31	Surplus Rent, taxes, insurance, utilities Rents, rates and taxes - premis		372,611,149	405,011,665	359,581,173	•	Provision for other Provision for loss of shares (net)
	& equipments Insurance premium Utilities (except	es 420,540,276 100,090,931 102,268,497	83,468,470 92,242,616	405,011,665 100,013,120 99,839,368	359,581,173 83,443,732 90,586,005	•	Advance interest/ commission receiv Expenses payable Interest payable o
32	telecommunication) Legal & professional expenses	622,899,704	548,322,235	604,864,153	533,610,910		including OBU Inter branch and in system accounts Advance export p
	Legal & professional expenses Other legal expenses	47,524,903 57,652,231	39,327,484 27,406,924	46,597,687 57,652,231	39,061,545 27,406,924	•	Miscellaneous pay Other liabilities of subsidiaries
		105,177,134	66,734,408	104,249,918	66,468,469	:	

	Note	Consoli 2015 Taka	dated 2014 Taka	Ban 2015 Taka	k 2014 Taka	•
3	Postage, stamp, telecommunicat Telephone - office	ion etc. 38,448,230	33,380,562	38,208,155	33,203,396	Cl Pri
	Network link, internet, DR and swift charges Postage & courier charges	57,684,871 29,858,989	64,023,787 24,415,395	55,703,700 26,445,783	61,809,626 20,211,977	Ac Su Se
	Stamp & court fees	7,510,430 133,502,520	10,814,293 132,634,037	7,509,666 127,867,304	10,810,609 126,035,608	Cu (a Pro
4	Stationery, printing, advertiseme Printing and stationery Publicity and	ent, etc. 85,007,275 198,903,253	86,998,710 163,044,128	83,294,492 198,265,140	85,884,751 162,754,196	OB Pri OI
5	advertisement	283,910,528	250,042,837	281,559,632	248,638,946	Pri Pri ret
>	Managing Director's salary and a Basic salary Allowances	10,920,516 4,380,000	9,927,742 4,380,000	10,920,516 4,380,000	9,927,742 4,380,000	Ac rec Ex
	Bonus Bank's contribution to provident fund	2,848,000 1,092,052	2,680,000 992,774	2,848,000 1,092,052	2,680,000 992,774	lnt ac
,	Directors' fees & expenses Meeting attendance fees	19,240,568	17,980,516 1,391,000	19,240,568 1,671,905	17,980,516	Ac Se ac M
	Other expenses	2,254,835 4,068,190	2,319,300 3,710,300	2,254,835 3,926,740	2,319,300 3,632,300	Ot su Pr
	Each director of the Bank is paid circular letter no. 11 dated 4 Octo					go Ac
	Auditors' fees Statutory audit fees for the year	1,221,233	1,241,377	500,000	400,000	ca Ne lia
	VAT on audit fees (15%)	83,250 1,304,483	90,310 1,331,687	75,000 575,000	60,000 460,000	45 Ev Th 57
	Depreciation and repair of the Ba Depreciation: (Annexure-A) Puildings	18,271,137	18,271,044	18,271,137	18,271,044	EB ap 2,1
	Buildings Machinery and equipment Computer and network equipment	99,989,651 52,379,606	95,189,151 50,077,153	99,305,915 51,480,690	94,542,357 49,006,923	:
	equipment Vehicles Furniture and fixtures & leased assets	14,821,724 36,069,043	12,355,989 34,783,277	14,442,791 34,426,315	12,154,644 33,096,940	Annexure-A s are in Taka
	Software Repair of the Bank's	49,758,002 271,289,163	30,553,343 241,229,956	49,314,706 267,241,554	30,119,547 237,191,454	Annexure-A Figures are in Taka
	assets Machinery & equipment Vehicles	53,993,125 9,006,996	50,136,730 6,109,971	53,756,616 9,006,996	49,904,639 6,109,971	
	Furniture and fixtures Rented premises - general Rented premises -	22,582,152 47,919,816 25,790,338	10,384,842 45,590,555 16,370,378	22,582,152 46,908,944 25,790,338	10,384,842 43,925,208 16,370,378	
	electricity & lighting Software maintenance	66,731,877 226,024,304	60,795,929 189,388,405	66,165,409 224,210,455	60,314,016 187,009,054	•
	Total Other expenses	497,313,467	430,618,361	491,452,009	424,200,508	
	Card expenses Business travelling & conveyance Bank charges	222,964,645 60,439,957 58,139,223	172,588,250 62,319,361 28,836,487	222,964,645 60,114,957 57,726,341	172,588,250 61,808,547 28,460,813	•
	Donation Fees and subscriptions	58,139,223 37,600,034 4,416,476	28,836,487 24,442,210 3,761,594	57,726,341 37,564,700 4,310,835	28,460,813 24,412,006 3,622,899	•
	Recruitment and training expenses Entertainment & recreation	26,230,652 69,764,066	20,872,147 73,084,829	25,656,452 67,151,447	20,532,328 71,866,555	•
	Reward & recognition Office securities Sales & collection commission (DST,	4,019,510 128,659,278 68,595,972	3,651,948 116,390,447 45,121,308	4,019,510 128,103,828 67,567,629	3,651,948 115,810,847 43,571,214	•
	agency, dealers) Expense for EBL subordinated bond AGM expenses	4,091,740	2,960,000	4,091,740	2,960,000	•
	Miscellaneous written off & loss on sale of fixed assets Other operating expenses (uniform,	2,595,955 - 7,274,582	4,723,567 242,580 9,590,590	2,595,955 - 6,544,462	4,723,567 - 9,558,024	
	freight, books, shares etc) Other expenses of 39.1 subsidiaries	19,833,285 714,625,375	10,616,187 579,201,505	688,412,501	- 563,566,998	
	Other expenses of subsidiaries	714,023,373	577,201,505		303,300,770	
	CDBL charges Registration & renewal Guarantee premium	8,881,210 945,146 1,725,000	489,707 370,982 1,725,000			
	Laga & howla charge Deferred revenue	7,528,196 61,194	7,124,648 156,620			
	expenses (written off) Preliminary expenses Other administration expenses	- 692,539	137,705 611,525			•
	Expenses incurred by the bank sh	19,833,285 own in these financia	10,616,187	clusive of VAT when	re applicable as	sets
	per VAT Act 1991. Other provision Provision against other assets 13.6	1,119,131	(7,856,235)	566,380	(13,055,032)	Eastern Bank Limited Schedule of Fixed Assets
	Provision (released)/charged 13.7 on revaluation (or sale) of quoted securities Provision for rebate to 13.12	(477,064,635) 18,510,673	7,514,765	(495,141,176) 18,510,673	4,214,965	nk Lir of Fix
	good borrowers	(457,434,831)	(341,470)	(476,064,123)	(8,840,067)	astern Bank Limited As
	Provision for taxation/Income ta Current tax expenses Deferred tax (income)/ 41.1	x expenses 1,344,784,441 (79,919,330)	2,040,275,595 (128,661,236)	1,275,558,787 (79,919,330)	1,995,209,737 (128,661,236)	Easte
	expenses Deferred tax income (net)	1,264,865,111	1,911,614,359	1,195,639,457	1,866,548,501	Easte
	Deferred tax income 9.12.a Deferred tax expense/ 9.12.b (income)		(144,890,383) 16,229,146	(74,502,221) (5,417,108)	(144,890,383) 16,229,146	Sche As at
	Earnings per share Earnings Per Share (EPS) has bee	(79,919,330)	(128,661,237)	(79,919,329)	(128,661,237) weighted average	Date
	number of ordinary shares outsta earnings per share was not requir	anding as on 31 Dece	mber 2015 as per re were no dilution	BAS 33 'Earnings p	er share'. Diluted ; the year.	20.08.2015
	Net profit attributable to the shareholders of EBL (BDT)	2015 2,282,608,954	2014 2,137,871,104	2015 2,220,916,202	2014 2,106,511,733	20.08.2015
	Weighted average number of shares Earnings Per Share (EPS)	611,179,785 3.73	611,179,785 3.50	611,179,785 3.63	611,179,785 3.45	30.11.2015
	(BDT) Changes in other assets (Cash fle Opening balance:	ow item)				30.11.2015
	DSE Membership CSE Membership	553,800,000 201,500,000	553,800,000 201,500,000	-	-	30.11.2015
	Receivable from subsidiaries Other assets of subsidiaries	- 36,503,227	- 17,300,375	50,935,416	5,612,917	Grand Tota
	subsidiaries Stock of stationeries Stamps on hand Advance to staff for	13,005,088 2,912,441 757,052	14,532,435 3,820,980 238,491	13,005,088 2,912,441 757,052	14,532,435 3,820,980 238,491	Easte
	Advance to staff for expenses Suspense account Security deposits-govt.	757,052 - 3,400,476	238,491 5,266,159 2,457,801	757,052 - 2,960,476	238,491 5,266,159 2,257,801	Bala Insti
	agencies Interest and dividend receivables	873,179,098	755,949,181	871,072,093	758,801,887	as at 3
	Sundry receivables Advance rent Prepayments and advance	444,641,968 321,069,492 386,002,983	225,645,517 333,964,153 167,734,063	444,641,968 319,005,678 385,869,094	225,645,517 333,964,153 164,130,751	Outside Name of
	to vendors Deferred tax assets	827,052,579 3,663,824,404	698,391,343 2,980,600,498	827,052,579 2,918,211,885	698,391,343 2,212,662,434	institutio
	Closing Balance: DSE Membership	553,800,000	553,800,000	-		In deman AB Bank
	CSE Membership Receivable from subsidiaries	201,500,000	201,500,000	- 6,626,831	- 50,935,416	Al-Rajhi E Bank of E
	Other assets of subsidiaries	11,124,715 16,489,089	36,503,227 13,005,088	16,489,089	13,005,088	Citibank I Commer Germany
	Stock of stationeries	3,276,242	2,912,441 757,052 3,400,476	3,234,292 2,401,000	2,912,441 757,052	Deutsche Germany Habib An
	Stamps on hand Advance to staff for expenses	2,401,000	2 400 476	6,322,514	2,960,476	HSBC, He Finance H HSBC, He Finance H
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables	2,401,000 6,762,514 987,521,370	873,179,098	1,022,701,957	871,072,093	Finance H
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent	6,762,514 987,521,370 657,431,871 274,353,565	873,179,098 444,641,968 321,069,492	657,431,871 270,889,357	444,641,968 319,005,678	
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables	6,762,514 987,521,370 657,431,871	873,179,098 444,641,968	657,431,871	444,641,968	JP Morga JP Morga London JP Morga
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579	657,431,871 270,889,357 581,711,833 906,971,909	444,641,968 319,005,678 385,869,094 827,052,579	JP Morga JP Morga London JP Morga New York JP Morga Sydney
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets	6,762,514 987,521,370 57,431,871 274,353,565 590,649,401 906,971,909 4,212,281,676 164,634,470 (383,822,800)	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168	444,641,968 319,005,678 385,869,094 827,052,579 2,918,211,885 112,270,206	JP Morga JP Morga London JP Morga New Yorf JP Morga Sydney Mashreq National
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets	6,762,514 987,521,370 57,431,871 274,353,565 590,649,401 906,971,909 4,212,281,676 164,634,470 (383,822,800)	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168	444,641,968 319,005,678 385,869,094 827,052,579 2,918,211,885 112,270,206	JP Morga JP Morga London JP Morga New Yorl JP Morga Sydney Mashreq National Nepal Ba Kathman
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,009 4,212,281,676 144,634,470 (383,822,800) flow item) 286,783,691 277,304,749 63,096,285 57,290,130	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562	657,431,871 270,889,357 581,711,833 90,6,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130	444,641,968 319,005,678 385,869,094 827,052,579 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,609,562	JP Morga JP Morga London JP Morga New Yorf JP Morga Sydney Mashreq National Nepal Ba Kathman NIB Bank Nordea B Standard
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other iassets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liabilities Sundry creditors	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,009 4,212,281,676 164,634,470 (383,822,800) (383,822,800) 160w item) 286,783,691 2777,304,749 63,096,245 57,290,130 1,075,823,159	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228	444,641,968 319,005,678 385,869,094 827,052,579 2,918,711,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676	JP Morga JP Morga London JP Morga New Yorl JP Morga Sydney Mashreq National Nepal Ba Kathman NIB Bank Nordea B Standard York - OE Standard
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Unterest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liability/ (assets) Provision for loans, advances and OBS exposures (OBU) Interest supense account	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 4,212,281,676 164,634,470 (383,822,800) 7,100 item) 286,783,691 277,304,749 63,096,228 57,2290,130 1,075,823,159 54,226,658,845 124,242,089 1,096,173,580	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 (112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562 1,480,961,079 3,476,553,016 97,013,933 702,662,220	657,431,871 270,889,357 581,711,833 90,6,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130 1,070,435,914 4,200,513,991 124,242,089 1,028,365,606	444,641,968 319,005,678 385,869,094 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,609,562 1,475,061,768 3,476,553,016 97,013,933 672,910,943	JP Morga JP Morga London JP Morga New Yori JP Morga Sydney Mashreq National Nepal Ba Kathman NiB Bank Nordea B Standard Standard Standard Kathadar
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets Changes in other liabilities Cash clams Privileged creditors Acquirer liabilities Sundry creditors Security deposit Current tax liability/ (assets) Provision for loans, advances and OBS exposures (cRUU) Interest supense account Provision for tother assets Provision for tother assets	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,909 4,212,281,676 164,634,470 (383,822,800) (3	873,179,098 444,641968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562 1,480,961,079 3,476,553,016 97,013,933 702,662,220 47,853,113 874,335,895	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130 1,070,435,914 4,200,513,991 124,242,089 1,028,365,606 23,579,802 864,261,060	444,641,968 319,005,678 385,869,094 827,052,579 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,005,62 1,475,061,768 3,476,553,016 97,013,933 672,910,943 47,856,113 860,046,096	JP Morga JP Morga London JP Morga New Yori JP Morga Sydney Mashreq National Nepal Ba Kathman NiB Bank Nordea B Standard Colombo Standard Standard New Yori Standard New Yori
	Stamps on hand Advance to staff for expenses Security deposits-gort. agencies Interest and dividend receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Nat cash changes in other assets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liabilities Sundry ceditors Security deposit Current tax liability/ (assets) Provision for loars, advances and OB seposures (OBU) Interest suspense account Provision for loars, advances and OB's exposures (OBU) Interest suspense account Provision for loars on revaluation of shares (net) Advance interest/ commission received Expenses payable	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 906,971,009 4,212,281,676 164,634,470 (383,822,800) 4,212,281,676 164,634,470 (383,822,800) 4,212,658,869 1,075,823,159 5 4,226,658,845 124,242,089 1,096,173,580 1,06,173,580 1,297,797,99 881,850,659 13,882,264 319,283,096	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562 1,480,961,079 3,476,553,016 97,013,933 702,662,220 4,7853,113 874,335,895 20,378,400 317,020,422	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130 1,070,435,914 4,200,513,991 124,242,089 1,028,355,606 23,579,802 8664,261,060 11,203,244 319,283,096	444,641,968 319,005,678 385,869,094 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,609,562 1,475,061,768 3,476,553,016 97,013,933 672,910,943 47,856,113 860,046,096 20,378,400 317,020,422	JP Morga JP Morga London JP Morga New Yori JP Morga Sydney Mashreg National Nepal Ba Kathon NIB Bank Nordea B Standard Frankfurt Standard Frankfurt Standard Standard Frankfurt Standard Standard Te Bank
	Stamps on hand Advance to staff for expenses Security deposits-gort. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liability/ (assets) Provision for loans, advances and OBS exposures (ORU) Provision for loans, advances and OBS exposures (ORU) Provision for loans, advances and OBS exposures (ORU) Interest suspense account Provision for loans of ther asets Provision for loans	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 90,649,401 4,212,281,676 164,634,470 (383,822,800) 4,212,281,676 164,634,470 (383,822,800) 4,212,6783,691 277,304,749 63,096,228 57,290,130 1,075,823,159 54,226,658,845 124,242,089 1,096,173,580 1,06,173,580 1,06,173,580 1,26,658,845 124,242,089 1,096,173,580 13,882,264 319,283,096 172,093,093 69,199	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562 1,480,961,079 3,476,553,016 97,013,933 702,662,220 4,7853,113 874,335,895 20,378,400 317,020,422 105,847,548 40,703	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130 1,070,435,914 4,200,513,991 124,242,089 1,028,365,606 23,579,802 8664,261,060 11,203,244 319,283,096 161,341,205 69,199	444,641,968 319,005,678 385,869,094 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,609,562 1,475,061,768 3,476,553,016 97,013,933 672,910,943 47,856,113 860,046,096 20,378,400 317,020,422 105,847,548 40,703	JP Morga JP Morga London JP Morga New York Mashreql Mashreql Nepal Bar Kathman NIB Bar Kathman Nordea B Standard Colombo Standard Standard Kolkata Standard Kolkata Standard Kolkata Standard New York Standard The Bank The Bank
	Stamps on hand Advance to staff for expenses Security deposits-govt. agencies Interest and dividend receivables Sundry receivables Advance rent Prepayments and advance to vendors Deferred tax assets Adjustment for other non cash items Net cash changes in other assets Changes in other liabilities (Cash Opening balances Privileged creditors Acquirer liabilities Sundry creditors Acquirer liabilities Sundry creditors Security deposit Current tax liability/ (assets) Provision for loans, advances and OBS exposures (CBU) Interest suspense account Provision for loans, advances and OBS exposures (CBU) Interest suspense account Provision for toher assets Provision for toher assets Provisi	6,762,514 987,521,370 657,431,871 274,353,565 590,649,401 90,649,401 4,212,281,676 164,634,470 (383,822,800) 4,212,281,676 164,634,470 (383,822,800) 4,212,281,676 57,290,130 1,075,823,159 54,226,658,845 124,242,089 1,096,173,580 126,678,845 124,242,089 1,096,173,580 13,882,264 319,283,096 172,093,093	873,179,098 444,641,968 321,069,492 386,002,983 827,052,579 3,663,824,404 112,270,206 (570,953,701) 326,317,939 140,446,893 117,905,676 62,609,562 1,480,961,079 3,476,553,016 97,013,933 702,662,220 4,7853,113 874,335,895 20,378,400 317,020,422 105,847,548	657,431,871 270,889,357 581,711,833 906,971,909 3,474,780,653 177,901,168 (378,667,600) 286,783,691 277,304,749 63,096,228 57,290,130 1,070,435,914 4,200,513,991 124,242,089 1,028,355,606 23,579,802 8664,261,060 11,203,244 319,283,096 161,341,205	444,641,968 319,005,678 385,869,094 2,918,211,885 112,270,206 (593,279,245) 326,317,939 140,446,893 117,905,676 62,609,562 1,475,061,768 3,476,553,016 97,013,933 672,910,943 47,856,113 860,046,096 20,378,400 317,020,422 105,847,548	JP Morga New York JP Morga Sydney Mashreql Mashreql National Nepal Baa Kathman NilB Bank Nordea B Standard York - Of Standard Standard Nata Standard Kolkata Standard Nata Standard New York Standard New York Standard New York Standard Tine Bank The Bank The Bank

	Note	2015	2014	2015	2014
		Taka	Taka	Taka	Taka
Closing balances					
Privileged creditors		343,645,207	286,783,691	343,641,457	286,783,691
Acquirer liabilities		342,063,298	277,304,749	342,063,298	277,304,749
Sundry creditors		76,724,893	63,096,228	76,724,893	63,096,228
Security deposit		61,530,582	57,290,130	61,530,582	57,290,130
Current tax liabilities/ (assets)		692,734,058	1,075,823,159	657,002,858	1,070,435,914
Provision for loans, advances and OBS exposures (excluding OBU)		4,805,947,696	4,226,658,845	4,779,802,842	4,200,513,99
Provision for loans, advance OBS exposures (OBU)	es and	201,335,529	124,242,089	201,335,529	124,242,089
Interest suspense account		1,444,993,448	1,096,173,580	1,350,150,203	1,028,365,606
Provision for other assets		24,698,930	23,579,799	24,146,182	23,579,802
Provision for loss on revaluation of shares (net)		404,786,025	881,850,659	369,119,885	864,261,060
Advance interest/commissi received	ion	22,166,111	13,882,264	18,106,801	11,203,244
Expenses payable		369,351,335	319,283,096	369,351,335	319,283,096
Interest payable on borrowing including OBU Inter branch and inter syste		276,326,923	172,093,093 69.199	272,294,646	161,341,205 69.199
accounts	erri	6,056	69,199	0,050	69,199
Advance export proceeds		464,143,909	325,458,711	464,143,909	325,458,711
Security value adjustment account for REPO		379,263,385	-	379,263,385	-
Miscellaneous payable		806,599,658	408,767,828	806,599,658	408,767,828
Other liabilities of subsidiaries		208,255,565	269,898,020	-	
Provision for rebate to good borrowers		18,510,673	-	18,510,673	
		10,943,083,281	9,622,255,140	10,533,794,192	9,221,996,543
Adjustment for other non cash items		(40,762,992)	(98,093,156)	(39,955,509)	(84,675,487)
		1,280,065,147	1,036,346,693	1,271,842,142	887,773,953

Net book value at 31 December 2014

zation Balance at 31 December 2014

On disposals

umulated Depi Charge for the year

Accui Balance on 01 January 2014

Cost Additions during Disposals during Balance at 31 the year the year

Balance on 01 Revaluation January 2014 Reserve

culars

at 31 December 2014

478,671,610 304,395,727 81,362,059 276,722,826

-(3,892,737) (27,717) (4,073,933) (1,566,771)

94,542,357 49,006,923 12,154,644 33,096,940

-388,021,990 255,416,522 73,281,348 245,192,657

5,10,6,70,700 730,841,590 497,621,423 646,001,743 434,842,123 112,407,421 112,407,421

-(3,892,787) (149,370) (4,073,935) (1,566,810)

117,716,810 101,949,138 68,841,142 7,782,062 23,699,572

5,177,928,478 730,841,590 379,904,613 547,945,392 366,150,351 108,699,294 420,763,260

989,440

18,271,044

32,420,970

086,875

729,826

196,302,1

88,515,886 49,314,706 280,360,122 267,241,554

10,425,113 **7,691,689**

323,707,619

s & leas lease finance sets:

4,044,759, 661,893, 572,749, 144,775,7 129,397, 43,227/2 149,599,7

577,977,525 355,876,417 88,385,356

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478,671,610 304,395,727 81,362,059 276,722,826

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4,044,759, 730,856,5 572,749,4 722,753,5 485,274, 131,612,8 460,748,8

20,462,360 15,000 75,127,997 76,751,486 50,431,980 26,624,933 17,852,820

5,178,917,918 730,841,590 497,621,423 646,001,743 434,842,123 112,407,421 112,407,421

18,271,137

50,692,014

Net book value at 31 December 2015

at 31 Dev 2015

sposals o the year ő

Charge for the year

Balance on 01 January 2015

Balance at 31 December 2015

Disposals during the year

Additions during the vear

Adjustment of Revaluation Recent

Balance on 01 January 2015

Consolidated

[:] Borrowing from Banks and Financial Institutions (Consolidated) Annexure-B1 as at 31 December 2015

Bank

Image: Control of Perigin Currency Perigin Currency Perigin Currency Asian Development Bank USD 4,996,698 978,500 392,242,308 537,845 Banca Ubae Spa, Spain USD 5,000,000 78,500 392,201,308 537,845 Deutscher Trust Company USD 560,632 78,50 392,201,300 226,905 Deutsche Investitions-und Entwicklungsgesellshaft USD 48,000,000 78,50 37,68,014,000 32,000,000 FMO Netherland USD 12,000,000 78,50 942,003,600 16,000,000 FMO Netherland USD 12,000,000 78,50 942,003,600 16,000,000 FMO Netherland USD 137,0,241 78,50 942,003,600 15,643 New York USD 17,886,596 78,50 1404,103,82 - ICICI Bank, Hongkong USD 17,886,596 78,50 1404,103,82 - PMorgan Chase Bank, New York USD 437,034 78,50 2,350,000,000 - International Finance Corporation (IFC)	2014			
Banca Ulbae Spa, Spain USD 5,000,000 78.50 392,501,500 Deutsche Trust Company USD 560,632 78.50 34,009,757 226,905 Deutsche Investlions-und USD 560,632 78.50 34,009,757 226,905 Deutsche Investlions-und USD 48,000,000 78.50 376,801,400 32,000,000 MBH (DEG) USD 12,000,000 78.50 94,2003,600 16,000,000 HSEC, Newyork USD 370,241 78.50 29,063,995 15,643 Habib American Bank, New York USD 17,886,596 78.50 14,04103182 - JP Morgan Chase Bank, New York USD 17,886,596 78.50 3,307,335 - JP Morgan Chase Bank, New York USD 16,000,000 78.50 14,04103182 - JP Morgan Chase Bank, New York USD 3,0000,000 78.50 2,355,009,000 - Standard Chartered Bank, Standard Chartered Bank, Singapore USD 7,945 78.50 12,60,04,800 - Stand	on rate	Amount in BD		
Deutsche Trust Company Americas, New York USD 560,632 78.50 44,009,757 226,905 Deutsche Investions-und Entwicklungsgesellschaft USD 48,000,000 78.50 3,78,01,400 32,000,000 FMO Rotherland USD 12,000,000 78.50 9,42,003,000 16,000,000 HSBC, Newyork USD 12,000,000 78.50 9,42,003,000 15,643 Habib American Bank, New York USD 370,241 78.50 29,063,995 15,643 ICICI Bank Lid, Mumbai USD 17,886,596 78.50 14,04,103,82 ICICI Bank Lid, Mumbai USD 17,886,596 78.50 14,04,103,82 Vew York USD 30,000,000 78.50 2,355,009,000 New York USD 30,000,000 78.50 2,355,009,000 PROPARCO USD 16,000,000 78.50 12,66,04,800 Standard Chartered Bank, Singapore USD 2,78,52,56 78.50 3,38,65,437 <td>77.95</td> <td>41,924,7</td>	77.95	41,924,7		
Americas, New York USD 560,632 78.50 44,009,77 226,905 Deutsche Investitions-und Entwicklungsgesellschaft USD 48,000,000 78.50 3,68,014,00 32,000,000 FMO Netherland USD 12,000,000 78.50 3,06,014,00 32,000,000 HSBC, Newyork USD 12,000,000 78.50 942,003,600 16,000,000 HSBC, Newyork USD 370,241 78.50 29,063,995 15,643 Habib American Bahr, New York USD 370,241 78.50 230,036 15,229 ICICI Bank, Hd, Mumbai USD 17,886,596 78.50 14,04,10382 - JP Morgan Chase Bank, New York USD 437,034 78.50 2,355,009,000 - PROpara Chase Bank, New York USD 16,000,000 78.50 2,355,009,000 - - PROPARCO USD 16,000,000 78.50 126,004,800 - - Standard Chartered Bank, Singapore USD 7,945 78.50 623,646 - <	-			
Entwicklungsgesellschaft MBH (DEG) USD 48,000,000 78,50 3,76,014,400 32,000,000 MBH (DEG) USD 12,000,000 78,50 3,42,03,600 16,000,000 HSBC, Newyork USD 3,70,241 78,50 2,9063,995 15,643 Habib American Bank, New York USD 3,70,241 78,50 2,9063,995 15,643 ICICI Bank, Hungkong USD 17,886,596 78,50 1,404,10382 - IP Morgan Chase Bank, New York USD 17,886,596 78,50 3,4,307,335 - International Finance Corporation (IFC) USD 3,0,000,000 78,50 2,355,009,000 - Standard Chartered Bank, Singapore USD 7,945 78,50 623,646 - Singapore USD 2,785,256 78,50 3,358,655,437 -	77.95	17,687,07		
HSBC, Newyork USD 370,241 78.50 290,63,995 15,643 Habib American Bank, New York USD - - - 30,036 ICICI Bank, Hongkong USD - - - 15,529 ICICI Bank, Hongkong USD 17,886,596 78.50 1404/0382 - IP Morgan Chase Bank, New York USD 437,034 78.50 34,307,335 - Corporation IFinance USD 30,000,000 78.50 2,355,009,000 - Standard Chartered Bank, Colombo USD 16,000,000 78.50 1256,004,800 - Standard Chartered Bank, Singapore USD 42,785,256 78.50 3,356,56,47 -	77.95	2,494,380,8		
Habib American Bank, New York USD - - 30,036 ICICI Bank Ld, Mumbai USD - - 15,529 ICICI Bank Ld, Mumbai USD 17,886,596 78,50 1,404,03182 - IP Morgan Chase Bank, ew York USD 437,034 78,50 34,307,335 - International Finance Corporation (IFC) USD 30,000,000 78,50 2,355,009,000 - PROPARCO USD 16,000,000 78,50 1,256,004,800 - Standard Chartered Bank, Singapore USD 7,945 78,50 623,646 - Singapore USD 42,785,256 78,50 3,358,655,437 -	77.95	1,247,190,4		
New York USD	77.95	1,219,32		
CICI Bank, Hongkong USD 17,886,596 78.50 1404,103,82 - JP Morgan Chase Bank, New York USD 437,034 78.50 34,307,335 - International Finance Corporation (IFC) USD 30,000,000 78.50 2,355,009,000 - PROPARCO USD 16,000,000 78.50 1256,004,800 - Standard Chartered Bank, Singapore USD 7,945 78.50 623,646 -	77.95	2,341,25		
UP Morgan Chase Bank, New York USD 437,034 78.50 34,307,335 - New York New York Solutional Finance USD 30,000,000 78.50 2,355,009,000 - - Corporation (IFC) USD 16,000,000 78.50 2,355,009,000 - - Standard Chartered Bank, Standard Chartered Bank, Singapore USD 7,945 78.50 623,646 -	77.95	1,210,45		
New York USD 43/10/34 78/50 34/30/35 - International Finance Corporation (IFC) USD 30,000,000 78/50 2,355,009,000 - PROPARCO USD 16,000,000 78/50 1256,004,800 - Standard Chartered Bank, Colombo USD 7,945 78/50 623,646 - Standard Chartered Bank, Singapore USD 42,785,256 78/50 3,358,655,437 -	-			
Corporation (IFC) USD 30,000,000 78.50 2,355,009,000 - PROPARCO USD 16,000,000 78.50 1256,004,800 - Standard Chartered Bank, Colombo USD 7,945 78.50 623,646 - Standard Chartered Bank, Singapore USD 42,785,256 78.50 3,358,655,437 -	-			
Standard Chartered Bank, Colombo USD 7,945 78.50 623,646 - Standard Chartered Bank, Singapore USD 42,785,256 78.50 3,358,655,437 -	-			
Colombo USD 7,945 78.50 62,5440 - Standard Chartered Bank, Singapore USD 42,785,256 78.50 3,358,655,437 -	-			
Singapore USD 42,785,256 78.50 3,358,655,437 -	-			
Washowia Pank N A LICD 422 722 79 EQ 22 192 799	-			
VVaciovia balik IV A 03D 422,722 78.50 33,163,760	-			
United Bank Limited, USD 2,173,699 78.50 170,636,051 9,657,122	77.95	752,766,8		

Related 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 onerating decisions P arties are also considered to be related if they are subject to common Direc

Name of Directors	Status with the Bank	Name of the firms/companies in which directors of the bank are interested as proprietor, partner, director, managing agent, guarantor, employee etc.	Status	Percentage of holding/ interest in th concern
M. Ghaziul Haque	Chairman	Portlink Logistics Centre Ltd.	Chairman	0.02%
		Andes Ltd.	Chairman	14.03%
		Bangladesh Port Management Service Ltd. (MGH Global Airlines Ltd.)	Chairman	1.02%
		Galileo Bangladesh Ltd.	Chairman	20.00%
		MGH Logistics Ltd.	Chairman	5.00%
Mir Nasir Hossain	Director	Mir Akther Hossain Ltd.	MD	40.00%
(Representing Mir Holdings Ltd.)		Mir Ceramic Ltd.	MD	99.79%
		Mir Telecom Ltd.	MD	20.00%
		Mir Holdings Ltd.	MD	50.00%
		Mir Pharmaceuticals Ltd.	MD	50.00%
		Bangla Telecom Ltd.	MD	40.00%
		Coloasia Limited	MD	40.00%
		BTS Communications (BD) Limited	MD	40.00%
		MIR LPG Limited	MD	40.00%
		Mir Communications Ltd.	Chairman	40.00%
		Mir Energy Ltd.	Chairman	40.00%
		Global Fair Communications Ltd.	Chairman	40.00%
		Agrani Insurance Co. Ltd.	Shareholder	3.72%
		Fair Trading	Proprietorship	100.00%
		Jupiter Technology	Proprietorship	100.00%
A. M. Shaukat Ali	Director	Engineering Consultants & Associates Ltd.	Chairman	20.00%
		Samorita Hospital Ltd.	Director	3.10%
Md. Showkat Ali Chowdhury	Director	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
(Representing Namreen		Chittagong Oxygen (Pvt.) Ltd.	Chairman	20.00%
Enterprise Ltd.)		Finlay (International) Ltd.	Chairman	81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd.	Chairman	81.00%
		Port Link Housing Ltd.	Chairman	50.00%
		Finlay Properties Ltd.	Chairman	55.00%
		Legend Property Development Ltd.	MD	50.00%
		Z.N. Enterprise Ltd.	MD	50.00%

		Mir Pharmaceuticals Ltd.	MD	50.00%
		Bangla Telecom Ltd. Coloasia Limited	MD MD	40.00% 40.00%
		BTS Communications (BD) Limited	MD	40.00%
		MIR LPG Limited	MD	40.00%
		Mir Communications Ltd. Mir Energy Ltd.	Chairman Chairman	40.00% 40.00%
		Global Fair Communications Ltd.	Chairman	40.00%
		Agrani Insurance Co. Ltd. Fair Trading	Shareholder Proprietorship	3.72% 100.00%
		Jupiter Technology	Proprietorship	100.00%
A. M. Shaukat Ali	Director	Engineering Consultants & Associates Ltd.	Chairman	20.00%
		Samorita Hospital Ltd.	Director	3.10%
Md. Showkat Ali Chowdhury	Director	Need Fashion Wear & Textile Ltd.	Chairman	35.00%
(Representing Namreen Enterprise Ltd.)		Chittagong Oxygen (Pvt.) Ltd. Finlay (International) Ltd.	Chairman Chairman	20.00% 81.00%
		KAPS Bangladesh Ltd.	Chairman	12.50%
		JF (Bangladesh) Ltd.	Chairman	81.00%
		Port Link Housing Ltd. Finlay Properties Ltd.	Chairman Chairman	50.00% 55.00%
		Legend Property Development Ltd.	MD	50.00%
		Z.N. Enterprise Ltd. Namreen Enterprise Ltd	MD MD	50.00% 50.00%
		ABC Steel Enterprise Ltd.	MD	80.00%
		S.L. Steels Ltd.	MD	50.00%
		Unique Refineries Ltd. Port Link Logistics Centre Ltd.	MD Director	55.00% 25.00%
		South Asia Securities Ltd.	Director	7.10%
		Peninsula Housing & Development Ltd	Director	36.00%
		Consolidated Tea & Plantation Ltd.	Director	6.25%
		Consolidated Tea & Lands Co.	Director	6.25%
		(BD) Ltd. Baraoora (Sylhet) Tea Co. (BD) Ltd.	Director	6.25%
		Eastern Industries Ltd.	Director	25.00%
		Bay Hill Hotel and Ressorts Ltd.	Director	40.00%
		M/S. Chittagong Properties	Managing Partner	50.00%
		S.N. Corporation	Partner	50.00%
Salina Ali (Representing Borak Real	Director	Unique Group of Companies Ltd.	Chairperson	10.00%
Estate Pvt. Ltd.)		Unique Hotel & Resorts Ltd.	Chairperson	5.45%
		Borak Real Estate (Pvt.) Ltd. Unique Ceramic Ind. Pvt. Ltd.	Chairperson Chairperson	12.00% 12.25%
		Borak Travels Ltd.	Chairperson	50.00%
		Unique Eastern Pvt. Ltd.	Chairperson	10.42%
		Unique Vocational Training	Chairperson	12.00%
		Center Ltd. 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 (Representing Aquamarine	Director	MGH Logistics Pvt. Limited	MD	95.00%
Distributions Ltd.)		MGH Holdings Limited	MD	80.00%
		MGH Global Airlines Ltd.(BD. Port management Ser. Ltd)	MD	2.00%
		Peninsular Shipping Services Limited	MD	80.00%
		MGH Restaurants (Pvt.) Limited	MD	95.00%
		Aquamarine Distributions Limited	MD	99.00%
		Galileo Bangladesh Limited Renaissance Aviation Services Limited	MD MD	80.00% 60.00%
		One World Aviation Limited	MD	66.67%
		RAS Holidays Limited	MD	95.00%
		ITSA-Total Logistics Limited	MD	97.00%
		Transmarine Logistics Limited	MD	75.00%
		Total Transportation Limited	MD	99.98%
		Tricon Global Logistics Limited	MD MD	80.00% 97.00%
		Global Freight Limited International Brands Limited	MD	97.00%
		Integrated Transportation Services	MD	99.00%
		Limited Emirates Shipping Lines Bangladesh		
		Limited	MD	78.00%
		Radio Foorti Limited	MD	95.00%
		Portlink Housing Limited	MD	50.00%
		Portlink Logistics Centre Limited Anglo MGH Energy (BD) Ltd.	MD MD	50.00% 95.00%
		DC Bypass Ltd.	MD	90.00%
Meah Mohammed Abdur Rahim (Independent	Director	Ancient Steamship Company Ltd.	MD	78.00%
Director) Mufakkharul Islam Khasru (Pepresenting Namroon	Dime	Hudig Meah (BD) Ltd.	MD	51.00%
(Representing Namreen Enterprise Ltd.) Ormaan Rafay Nizam	Director	Finlay Properties Ltd.	MD Shareholder	15.00%
(Independent Director) Gazi Md. Shakhawat Hossain	Director	Mational Brokers Ltd. M/s Purnima Construction Pvt. Ltd.	Shareholder	0.099%
(Representing M/s Purnima Construction Pvt. Ltd.)	Director	Bay Hill Hotel & Resorts Ltd.	Representative Director	40.00%
		Unique Hotel and Resorts Ltd	Director Representative Director	
		General Electric company (BD) Ltd.	Director	0.00%
Ali Reza Iftekhar	MD & CEO	EBL Investments Ltd.	Director	0.000033%
		EBL Securities Ltd.	Director	0.000111%
		EBL Asset Management Ltd. EBL Finance (HK) Ltd.	Director Director	0.0002% Representing El
		coc manice (TIN) Ltu.		Representing El
		The Bangladech Poting America		
		The Bangladesh Rating Agency Ltd.	Director	hepresenting E

	edule of Fiz			ts Di	sposa	IS		Fig	gures a
Date	Particulars	Cost	Accumula		Sales Valu	Tax &	Gain/	Mode of	f Buy
Date	Toyota Corolla X	0031	depreciat	ion value		VAT	(Loss)	Disposa	1
20.08.2015	(CM-GA-11-6952) Model: 2003	1,199,000	1,198,99	9 1	877,450	72,450	804,999	Open Tender	Sharifi
20.08.2015	Model: 2003	1,199,000	1,198,99	9 1	1,002,80	0 82,800	919,999	Open Tender	Sharifi
30.11.201	Toyota Corolla X (DM-GA-17-9367) Model: 2003	1,210,000	1,209,99	9 1	792,429	65,430	726,998	Open Tender	Moh
30.11.201	Toyota Corolla X	1,210,000	1,209,99	9 1	775,000	65,295	709,704	Open Tender	Mo
30.11.201	Toyota Corolla X	1,210,000	1,209,99	9 1	839,290) 67,995	771,294	Open Tender	Mo
30.11.201	Nissan Sunny	1,391,500	1,391,49	9 1	599,500	49,500	549,999	Open Tender	Mo
Grand Tol		7,419,500	7,419,49	4 6	4,886,46	9 403,470	4,482,993		
Insti as at	nce with o tutions (C 31 December Bangladesh - (not	ons 201	olida 5			ancial			
Name of institution	banks and financial		urrency	Amount	2015		Amour		2014
			Name i	n Foreign Currency	Conversion rate	Amount in BDT	in Foreig Current	gn Co	nversior rate
In demar	nd deposit account (n	on inter							
AB Bank	Limited, Mumbai		USD	26,717	78.50	2,097,304	46,	993	77.9
	Bank, KSA Bhutan, Bhutan		SAR USD	15,000 14,716	20.92 78.50	313,817		000	20.7
	N. A., Newyork			3,627,212		1,155,215 284,737,232	7, 935.	557 148	77.9
Commer	z Bank AG, Frankfur		EURO	152,591		13,097,220	227,6	504	94.7
German Deutsch German	e Bank AG, Frankfurt		EURO	35,996		3,089,616		146	94.7
	merican Bank, Newy	ork	USD	19,219	78.50	1,508,687		-	
	ongkong-HKD (EBL HK Limited)		HKD 2	,343,149	10.17	23,837,089	2,325,	093	10.1
HSBC, H	ongkong-USD (EBL HK Limited)		USD	12,616	78.50	990,347	936,9	950	77.9
	nk Mumbai		USD	457,151	78.50	35,886,495			
	an Chase Bank, Gern	nany	EUR	36,024	85.83	3,091,979	21,0	049	94.7
JP Morg London	an Chase Bank N.A.,		GBP	124,592	116.31	14,490,769	176,	637	120.9
JP Morg New Yor	an Chase Bank N.A., k		USD	-	-		402,	,124	77.9
JP Morg Sydney	an Chase Bank NA,		AUD	52,583	57.23	3,009,541	69,5	503	63.4
Mashree	bank, New York		USD	305,150	78.50	23,954,373	53	,911	77.9
	Commercial Bank, K	SA	SAR	70,391		1,472,662	79,	,541	20.7
Kathmar	ingladesh Bank Ltd., idu		USD	47,191		3,704,502	73,0	686	77.9
NIB Banl	Limited, Karachi		USD	208,212	78.50	16,344,690	281,	793	77.9
	Bank, Norway		NOK	36,521	8.93	326,248	118,	227	10.4
York - O		ew	USD	315,631	78.50	24,777,160	50,	075	77.9
Colombo			USD	-	-	-	33,0	645	77.9
		E	EURO	2,827	85.83	242,669	6,8	844	94.7
Frankfur	I Chartered Bank,		USD	569,227	78.50	44,684,503	102,0	009	77.9
Frankfur Standaro Kolkata			USD	194,785	78.50	15,290,656	760,	522	77.9
Frankfur Standaro Kolkata	l Chartered Bank, k				55.50	546,738	68,	395	58.9
Frankfur Standard Kolkata Standard New Yor Standard	k I Chartered Bank,		SGD	9,850			521	838	66.9
Frankfur Standard Kolkata Standard New Yor Standard Singapor The Banl	k I Chartered Bank, e c of Nova Scotia, Tor	onto	SGD CAD	9,850 10,803	56.53	610,697	55,6	000	00.7
Frankfur Standard Kolkata Standard New Yor Standard Singapor The Ban The Ban Kolkata	k I Chartered Bank, e < of Nova Scotia, Ton < of Tokyo Mitshubis	onto hi,			56.53 78.50	610,697 528,857		737	
Frankfur Standard Kolkata Standard New Yor Standard Singapor The Ban The Ban Kolkata	k I Chartered Bank, e c of Nova Scotia, Tor	onto hi,	CAD	10,803	78.50		6,		77.9
Frankfur Standard Kolkata Standard New Yor Standard Singapor The Banl Kolkata The Banl London The Banl	k I Chartered Bank, e < of Nova Scotia, Ton < of Tokyo Mitshubis	onto hi, hi,	CAD USD GBP	10,803 6,737	78.50	528,857	6, 25,4	737 446	77.9 120.9
Frankfur Standard Kolkata Standard New Yor Standard Singapou The Banl Kolkata The Banl Kolkata The Banl London The Banl London The Banl Cokyo Wachov	k I Chartered Bank, e c of Nova Scotia, Torr c of Tokyo Mitshubis c of Tokyo Mitshubis c Toykyo Mitshubish a Bank NA	onto hi, hi,	CAD USD GBP	10,803 6,737 46,769	78.50 116.31	528,857 5,439,534	6, 25,4 8,043,6	737 446	77.9 120.9 0.6
Frankfur Standard Kolkata Standard New Yor Standard Singapou The Banl Kolkata The Banl Kolkata The Banl London The Banl London The Banl Cokyo Wachov	k I Chartered Bank, e cof Nova Scotia, Torr cof Tokyo Mitshubis cof Tokyo Mitshubis c Toykyo Mitshubish a Bank NA Kantonal Bank, Zuric	onto hi, hi,	CAD USD GBP JPY	10,803 6,737 46,769	78.50 116.31 0.65 -	528,857 5,439,534	6, 25,4 8,043,6 12	737 446 500	00.5 77.9 120.9 0.6 77.9 78.7

- Company Act 1991: Nil
- vii) Investments in the Securities of Directors and their related concern : Nil.

Annexure-C1

Related Party Transactions

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. 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. 'Related party disclosures' and as defined in the BRPD circular no 14, Dated 25 June 2003.

1 The significant Related party transactions during the year were as follows:

1.a Non-funded facilities

								Figure	s in Taka
Name of the	Representing	Nature of Interest of the Directors with	Nature of	Sanctioned	Outstanding as at 01-01-	Transa	actions	Outstanding as at	Amount
organisation	Directors	the borrowing firm / individual	Facilities Amount		2015	Debit	Credit	31-12-2015	Overdue
Z. N. Enterprise Ltd. Customer ID- 100397	Md. Showkat Ali Chowdhury Representing Director	MD	LG- Performance Bond-SME	193,100	192,900		-	192,900	
Unique Enterprise Customer ID-	Mohd. Noor Ali Spouse of Director		LG- Performance	787,360	787,360		-	787,360	

Credit card facilities:	Figures in Taka			
Representing Directors	Nature of interest with EBL	Approved limit	Outstanding as at 01-01-2015	
A.M. Shaukat Ali	Director	500,000	15,511	-
Mir Nasir Hossain	Representing Director	500,000	(105)	-
Md. Showkat Ali Chowdhury	Representing Director	250,000	-	-
Mohd. Noor Ali	Spouse of Director	500,000	130,397	279,479

(Page 6 of 7)



2) Transactions relating to procurement of service & rent

Name of the Company/ Related Directors Person of EBL Nature of tr		Nature of transactions	Amount of transaction made in 2015	
Coloasia Ltd.	Mir Nasir Hossain	Monthly recurring charge for EBL Data Center at Jessore	2,201,100	-
BTS Communications (BD) Limited	Mir Nasir Hossain	Monthly internet connectivity bills	3,940,870	-
Unique Hotel & Resorts Ltd.	Salina Ali	Security Deposit against lease rent agreement for ATM booth at The Westin, Gulshan, Dhaka.	-	438,900
Unique Hotel & Resorts Ltd.	ique Hotel & Resorts Ltd. Salina Ali Lease rent 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	-	900,000
Md. Showkat Ali Chowdhury	Md. Showkat Ali Chowdhury	Rental payment for EBL DST Sales office at Dhanmondi, Dhaka	2,580,000	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Advance rent for EBL New Market Branch, Chittagong	-	3,742,200
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL New Market Branch, Chittagong	4,158,000	-
Tashmia Ambarin	Md. Showkat Ali Chowdhury	Rental payment for EBL Godown at New Market Chittagong	554,400	-

Inter company balances between EBL and subsidiaries: 3

Name of Subsidiaries	Nature of Account	Balance as at 31-12-2015
FBL Securities Limited	In Special Notice Deposit (SND) Account	2,708,375
EBL Securities Limited	Advance rent payable to EBL	2,087,400
EBL Investments Limited	In Special Notice Deposit (SND) Account	12,835,864
	In Nostro Account	15,631,582
EBL Finance (HK) Limited	Payable for expense to EBL	4,188,653
	Short term borrowing from OBU, EBL	2,515,934,615
	In Special Notice Deposit (SND) Account	52,961,028
EBL Asset Management Limited	Payable for expense to EBL	350,778

Compensation of key management personnel: Refer to note no. 35

Disclosure regarding outstanding REPO as on 31 December 2015

SI	Counterparty name	Agreement date	Reversal Date	Amount (1st Leg cash consideration)
1	Janata Bank Limited	12/28/2015	1/4/2016	2,516,476,828
2	Agrani Bank Limited	12/28/2015	1/4/2016	760,097,792
3	Janata Bank Limited	12/29/2015	1/4/2016	1,007,047,858
4	Agrani Bank Limited	12/29/2015	1/4/2016	2,005,060,071
5	Agrani Bank Limited	12/30/2015	1/4/2016	1,000,420,158
6	Sonali Bank Limited	12/30/2015	1/3/2016	719,074,650
7	Janata Bank Limited	12/30/2015	1/3/2016	4,861,669,776
				12,869,847,132
sclosu	re regarding outstanding Rever	se REPO as on 31 Decembe	er 2015	1
SI	Counterparty name	Agreement date	Reversal Date	Amount (1st Leg cash consideration)

1	Jamuna Bank Limited	12/31/2015	1/3/2016	110,937,784
				110,937,784
Disclosu	re regarding overall transaction	of REPO and reverse REPO	D	

Particulars	Minimum outstanding during the year	Maximum outstanding during the year	Daily average outstanding during the year
Securities sold under REPO			
With Bangladesh Bank	42,530,000	483,750,000	55,464,589
With other Banks & Financial Institutions	200,204,860	15,078,969,273	1,779,268,48
Securities purchased under Reverese REPC)		
With Bangladesh Bank	90,000,000	9,100,000,000	773,178,082
With other Banks & Financial Institutions	94,865,100	2,752,585,860	42,553,155
ure-E b Taka ed 616 616 583 535 535 104	850 190 626 623 105 134	284 19 4 1 715 715	354 354 567 807 547 283

2,28	(100)	1	50	19	63	121
1,26	'	1	6	10	49	96
3,54	(100)	2	59	29	142	117
1,80	•	•	•	8	11	88
(45)	•	•		8	11	(9)
2,26						64
5,35	(100)	2	59	36	153	04
5,00	•	•	34	16	7 4	83
71	1	•	2	2	23	88
49	-	•	1	1	5	16t
	-	-	1		•	1
		•	•	'	•	4
-		1				19
28	I	•	-	0.4	1	82
13	1	•	4		2	28
10	I	1	•	'	•	40
62	1	•	S	4	6	05
2,62		1	21	10	35	61
10,36	(100)	2	93	53	227	87
19	1	1	43		ε	45
85	I	•	1	'	•	50
2,10			24	9	104	F
3,53	(100)			14	45	9/9
3,68	•	2	26	33	76	45
6'63	(77)	1	52	0.1	165	66
13,61	(77)	2	78	33	241	38
Consolidated	Elimination	EBLAML	EBLFHKL	EBLIL	EBLSL	
		ries	Subsidiaries			
Figures in million T	Fig					
Annexur						

Eastern Bank Limited

Figures in Taka

Figures in Taka

Highlights on the overall Activities / Performance

SI No	Particulars		2015	2014
1	Paid up capital	Taka	6,111,797,850	6,111,797,850
2	Total capital (Tier-1 & Tier-2)	Taka	20,463,336,507	18,120,777,527
3	Surplus/(shortage) capital	Taka	6,092,646,160	4,417,030,801
4	Total assets	Taka	189,563,399,618	172,121,161,111
5	Total deposits	Taka	127,990,033,575	116,791,676,116
6	Total loans and advances	Taka	130,226,324,465	118,291,346,183
7	Total contingent liabilities	Taka	65,472,047,222	61,593,558,925
8	Loans to deposits ratio (total loans/total deposits)	%	101.75	101.28
9	% of classified loans against total loans and advances	%	3.27	4.36
10	Profit after tax and provisions	Taka	2,220,916,202	2,106,511,733
11	Loans classified during the year (Gross)	Taka	2,380,275,747	3,267,098,433
12	Provision held against classified loans	Taka	2,820,642,668	2,409,082,091
13	Surplus of provision	Taka	86,805,909	131,900,000
14	Cost of fund (interest expense/average borrowing and deposits)	%	6.50	6.68
15	Interest bearing assets	Taka	163,992,828,814	146,889,053,938
16	Non-interest bearing assets	Taka	25,570,570,804	25,232,107,173
17	Return on assets (ROA) (PAT/average assets)	%	1.23	1.28
18	Income from investments	Taka	3,576,370,328	3,343,293,787
19	Return on investment or ROI (PAT/average equity, long term borrowings and deposits)	%	2.25	2.54
20	Earnings per share (PAT/weighted average number of shares)	Taka	3.63	3.45
21	Operating profit per share (Net operating profit/ weighted average number of shares)	Taka	8.52	9.45
22	Price earning ratio	Times	7.87	7.89

Eastern Bank Limited Offshore Banking Unit, Bangladesh

Balance Sheet

as at 31 December 2	015				
		201	15	201	4
	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 In Bangladesh Outside Bangladesh	3	55,515,732 32,404,989	4,358,001,617 2,543,801,391	14,983,707 9,657,544	1,167,970,970 752,799,736
Money at call and short notice		87,920,721	6,901,803,008	24,641,251	1,920,770,706
Investment		-	-	-	-
Loans and advances	4				
Loans, cash credits,	4.1	97,333,759	7,640,729,269	81,252,718	6,333,600,585
overdrafts etc. Bills discounted and purchased	4.2	128,848,787	10,114,668,455	66,563,966	5,188,621,190
purchased		226,182,546	17,755,397,724	147,816,683	11,522,221,774
Fixed assets		-	-	-	-
Other assets	5	1,275,887	100,157,513	284,187	22,152,225
Non banking assets		-	-	-	-
Total assets		315,379,155	24,757,358,245	172,742,121	13,465,144,705
LIABILITIES AND CAPITAL Borrowing from other banks, financial institutions and agents Bangladesh Bank	6		-	-	
Other banks and FIs					
Demand Borrowing	6.1	71,300,526	5,597,120,183	93,270,365	7,270,368,977
Term Borrowing	6.2	235,082,295 306,382,821	18,454,030,682 24,051,150,866	73,194,968	5,705,503,803 12,975,872,780
		306,382,821	24,051,150,866	166,465,332	12,975,872,780
Deposits and other accounts	7				
Current deposits and other accounts	7.1	2,074,160	162,822,173	951,223	74,147,276
Term deposits	7.2	-	-	-	-
		2,074,160	162,822,173	951,223	74,147,276
Other Liabilities Total Liabilities	8	3,802,097 312,259,077	298,465,743 24,512,438,781	2,175,908 169,592,463	169,610,723 13,219,630,779
		512/257/077	2 10 12 10 07 01	107/072/100	10/21//000////
Shareholders' equity					
Paid up capital		-	-	-	-
Foreign currency translation difference Surplus in profit and loss account	9 16	- 3,120,078	1,720,332 243,199,132	- 3,149,658	1,062,706 244,451,219
Total shareholders' equity		3,120,078	244,919,464	3,149,658	245,513,925
Total liabilities and shareholders' equity		315,379,155	24,757,358,245	172,742,121	13,465,144,705
OFF BALANCE SHEET ITEMS:					
Contingent liabilities: Acceptance and endorsements		9,013,009	707,523,886	6,727,523	524,406,408
Letter of guarantees		509,500	39,995,903	-	-
Bills for collection		12,170,147	955,360,176	4,316,571	336,474,082
Irrevocable letters of credit		8,602,199	675,275,193	4,818,920	375,631,952
Other commitments		-	-	-	-
Total Off-Balance Sheet item including contingent liabilitie		30,294,854	2,378,155,158	15,863,014	1,236,512,442

Annexure - F Eastern Bank Limited

1

Annexure - G1

Annexure - G2

Offshore Banking Unit

Notes to the Financial Statements

as at and for the year ended 31 December 2015 $% \left({\left({{{\rm{D}}} \right)_{\rm{D}}} \right)_{\rm{D}}} \right)$

Nature of business

Offshore banking Unit ("the Unit") is a separate business unit of Eastern Bank Limited ("the Bank"), governed under the rules and guidelines of Bangladesh Bank. The Bank obtained the Offshore Banking Unit (OBU) permission vide letter no. BRPD(p)744/(89)/2004-303 dated 25 January 2004. The Bank commenced the operation of its Offshore Banking Unit from 19 May 2004 and its office is located at 10, Dilkusha C/A (2nd floor) Dhaka-1000.

2 Basis of preparation and significant accounting policies Basis of preparation

2.1

Statement of compliance The financial statements of the Unit as at and for the year ended 31 December 2015 have been prepared in accordance with Bangladesh Financial Reporting Standards (BFRs), 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 the Bangladesh Bank as prime regulator.

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 Fu Coans and Advances is made on the basis of period end review by the management and of instructions contained in BRPD Circular no 14, dated 23 September 2012, BRPD circular no 19, dated 27 December 2012, BRPD circular no 16, dated 18 November 2014 and BRPD Circular no 8, dated 24 August0 2015. 2.2

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.

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 Accord 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. Home foremicipations (2016) 4:01 Depresent 2016; 4:02 Depresent 2016; 4:02 Depresent 2016; 4:02 Depresent 2016;

		Note	2015		2014	
		Note	USD	BDT	USD	BDT
	Balance with other Banks and Finance	ial Institutions				
	Inside Bangladesh:					
	In interest bearing account with: Term Placement:					
	Eastern Bank Limited		15,515,732	1,217,989,617	14,983,707	1,167,970,970
	Islami Bank Bangladesh Limited		40,000,000	3,140,012,000	-	
	Islami Bank Bangladesh Limited		55,515,732	4,358,001,617	14,983,707	1,167,970,970
	Outside Bangladesh:			.,===,==.,=		
	In interest bearing account with:		22.050.000	2,515,934,615	0 (00 000	748,314,240
	EBL Finance (HK) Limited	-	32,050,000 32,050,000	2,515,934,615	9,600,000	748,314,240
	In-non interest bearing account with:					
	Standard Chartered Bank, New York		315,631	24,777,160	50,075	3,903,300
	Deutsche Bank AG, Frankfurt, Germa	ny	39,358 354,989	3,089,616 27,866,776	7,469 57,544	582,19 4,485,49
			32,404,989	2,543,801,391	9,657,544	752,799,73
		_	87,920,721	6,901,803,008	24,641,251	1,920,770,70
	Loans and advances					
	Loans, cash credits, overdrafts, etc.	4.1	97,333,759	7,640,729,269	81,252,718	6,333,600,58
	Bills discounted and purchased	4.2	128,848,787 226,182,546	10,114,668,455	66,563,966 147,816,683	5,188,621,190
1.1	Loans, Cash Credit, Overdraft etc.	_	220,102,340	17,755,397,724	147,010,005	11,522,221,774
	Inside Bangladesh:					
	Loans Cash Credit		91,202,699	7,159,439,243	77,084,948	6,008,725,432
	Overdraft		6,131,060	481,290,027	4,167,770	324,875,153
			97,333,759	7,640,729,269	81,252,718	6,333,600,58
	Outside Bangladesh:					
	Loans Cash Credit		-		-	
	Overdraft		-		-	
			-		-	(222 (22 50
		_	97,333,759	7,640,729,269	81,252,718	6,333,600,58
.2	Bills Discounted and Purchased Inside Bangladesh:					
	Bills Discounted /Financed		128,848,787	10,114,668,455	66,563,966	5,188,621,190
	LDBP/FDBP		-	<u> </u>		
	Outside Bangladesh:		128,848,787	10,114,668,455	66,563,966	5,188,621,190
	Bills Discounted / Financed		-		-	
	LDBP/FDBP	_	-	<u> </u>	<u> </u>	
			128,848,787	10,114,668,455	66,563,966	5,188,621,190
.a	Classified, unclassified, doubtful and	had loans and i				
.a	Unclassified:	i bau ioans anu a	luvances			
	Standard		226,182,546	17,755,397,724	147,816,683	11,522,221,774
	Special mention account Classified		-		-	
	Sub-standard		-		-	
	Doubtful		-	-	-	
	Bad/loss	_	226,182,546	17,755,397,724	147,816,683	11,522,221,774
	Other Assets Prepayments		674,089	52,916,177	117,500	9,159,064
	Interest Receivable on Term		601,798	47,241,336	166,687	12,993,16
	Placement					
			1,275,887	100,157,513	284,187	22,152,22
	Borrowings from other banks, financ	ial institutions a	nd agents			
	Demand Borrowing	6.1	71,300,526	5,597,120,183	93,270,365	7,270,368,97
	Term Borrowing	6.2	235,082,295 306,382,821	18,454,030,682 24,051,150,866	73,194,968 166,465,332	5,705,503,803 12,975,872,780
			000/002/021		100/100/002	12/7/5/072/70
5.1	Demand Borrowing In non interest bearing					
	account with					
	Standard Chartered Bank, New York		-	-	-	
	In interest bearing account with Eastern Bank Limited (DBU)		71,300,526	5.597.120.183	93,270,365	7,270,368,97
	Eastern bank Einned (DBO)		71,300,526	5,597,120,183	93,270,365	7,270,368,97
.2	Term Borrowing Borrowing inside Bangladesh					
	AB Bank Limited		5,000,000	392,501,500	-	
	Basic Bank Limited Bank Asia Limited		-	785.002.000	10,000,000	779,494,000
	Dank Asia Limited		10,000,000	785,003,000	-	
	Commercial Bank of		5,000,000	392,501,500		
	Ceylon plc		3,000,000	572,501,500		
	Dhaka Bank Limited		20,000,000	1,570,006,000	-	
	Dutch Bangla Bank Limited Prime Bank Limited		- 10,000,000	- 785,003,000	5,000,000	389,747,000
	Habib Bank Limited		800,000	62,800,240	-	
	Investment Promotion &		5,440,045	427,045,165	-	
	Financing Facility (IPFF)		56,240,045	4,414,860,405	15,000,000	1,169,241,000
	Borrowing outside		50,240,045	4,414,000,400	13,000,000	1,109,241,000
	Bangladesh			202 2 12 2 2 2		
	Asian Development Bank Banca Ubae Spa		4,996,698 5,000,000	392,242,308 392,501,500	537,845	41,924,71

48,000,000

3,768,014,400

32,000,000

2,494,380,800

Eastern Bank Limited Offshore Banking Unit, Bangladesh Profit and Loss Account for the year ended 31 December 2015 2015 2014

Eastern Bank Limited and its subsidiaries Business Segmental Profit and Loss Account for the year ended 31 December 2015

Annexure-E1

Eastern Bank Limited and its subsidiaries Business Segmental Balance Sheet as at 31 December 2015

													Dank		
Particulars		Ban	ž		-	-Si	Subsidiaries	ŀ		Consolidated	Particulars	Main Operation	OBU	Elimination	Solo
	Main Operation	OBU	Elimination	Solo	EBL SL	EBLIL	EBLFHKL E	EBLAML Elimination			Interest income	12,602	1,012	(276)	13,338
Acote											Interest expense	9,389	680	(276)	6,793
tis based disationing											Net Interest Income	3,213	332		3,545
Jash in nang (including Dalance with Bangladesh Bank	10,944	'		10,944	0.18	0.01	0.09	'	,	10,945	Investment income	3,576	•		3,576
and its agent Bank)											Fees, commission and brokerage	1,945	26		1,971
Balances with other banks	13.604	6.902	(6.815)	13.691	273	18.3	40	53	(2.600)	11.475	FX Income	851	•		850
and financial institutions							!			-	Other operating income	137	00		145
Money at call and short notice	,	,	,	,		,	,	,	,	,	Total operating in come	9,722	365		10,087
nvestments	23 398		 	93 308	414	0 00	-	 		73 907	Salary and allowances	2,561	1		2,561
	0.000			0.00	F	2				101/01	Rent, taxes, insurance, utilities etc.	605	'		605
oans and advances	112,471	17,755		130,226	1,614	224.3	2,567		(183)	134,449	Legal and professional expenses	104	1		104
ixed assets including land,	5.943	'	'	5.943	00	-	-	'	'	5.953	Postage, stamp, telecommunication etc.	128	•		128
ouilding, furniture and fixtures	2			2	,					00010	Stationery, printing, advertisement, etc.	282	'	'	282
Other assets	5,117	100	(01)	5,207	225	6.2	2		(1,227)	4,212	Managing Director's salary and allowances	19	•		19
loo baakine accete	16.4			16.4						16.4	Directors' fees and expenses	4	1		4
	5			5	+					5	Audit fees	1	-		
otal Assets	171,631	24,757	(6,825)	189,563	2,533	341	2,610	53	(4,010)	191,091	Repairs, maintenance and depreciation	491			491
iabilities											Other operating expenses	642	46		688
Porrowing from other hanks						╞					Total operating expense	4,837	46	•	4,883
inancial institutions and	13,307	24,051	(6,815)	30,543	1,174		2,527		(2,709)	31,535	Profit before provisions	4,886	319		5,204
Deposits and other accounts	127.827	163		127.990					(84)	127.906	Provision for loans. advances & OBS				
Drovincione E othor linkilition	10.246	00C	1017	10.62.4	000	70	00	-		10042	exposures	2,188	76		2,264
	CH-7/01	0/4	(01)	t no foi	3/10	ì	R	-	Ĉ.	1	Other Provisions	(476)			(476)
fotal Liabilities	151,323	24,512	(6,825)	169,010	1,566	27	2,565		(2,842)	170,384	Total Provisions	1,712	76		1,788
fotal Shareholders' Equity	20,251	245		20,496	968	314	45	52	(1,167)	20,707	Profit before tax	3,173	243		3,417
											Tax Provision	1,196	•		1,196
Total Liabilities & Shareholders' Equity	171,631	24,757	(6,825)	189,563	2,533	341	2,610	53	(4,010)	191,091	Profit after tax	1,978	243	•	2,221

		2015		2014	ļ.
	Note	USD	Taka	USD	Taka
iterest income iterest paid on deposits and orrowings	10 11	12,986,913 (8,730,251)	1,012,284,413 (680,492,517)	8,354,065 (5,285,831)	648,375,65 (410,243,916
et interest income ommission, exchange and rokerage	12	4,256,662 325,825	331,791,895 25,396,949	3,068,234 626,687	238,131,74 48,638,39
her operating Income	13	103,502	8,067,588	51,321	3,983,10
tal operating income		429,327 4,685,989	33,464,537 365,256,432	<u> </u>	52,621,49 290,753,23
perating expenses ofit before provision	14	<u>595,021</u> 4,090,968	46,379,778 318,876,654	250,469 3,495,772	19,439,38 271,313,8 4
ss : Provision for unclassified ans and Advances ncluding provision for off	15	970,893	75,677,718	346,114	26,862,63
lance Sheet items) ofit before income tax ss. Provision for income tax		3,120,075	243,198,937	3,149,658	244,451,21
et profit/(loss) after tax lance of profit brought		3,120,075	243,198,937	3,149,658	244,451,2
rward from previous year irplus in profit and loss count carried forward	16	3,120,075	243,198,937	3,149,658	244,451,21
astern Bank Limi Offshore Banking Sash Flow Staten In the year ended 31 [Unit, ient Decemb			2014	Annexure - G3
	Note	USD	Taka	USD	Taka
Cash flow from operating activities					
Interest received Interest paid Commission, exchange		11,892,979 (8,092,595) 325,825	925,886,688 (630,116,611) 25,396,949	8,686,631 (5,042,277) 626,687	674,009,919 (391,191,854) 48,638,393
and brokerage Received from other		103,502	8,067,588	51,321	3,983,104
operating activities Paid for operating expenses		(595,021)	(46,379,778)	(250,469)	(19,439,388)
Operating profit before ch operating assets and liabi (Increase)/decrease in operating assets:		3,634,691	282,854,836	4,071,893	316,000,173
Loan and advances to		(77,271,929)	(6,146,778,226)	(24,288,466)	(1,917,680,125)
Other Assets Increase/(decrease) in operating liabilities:		(991,700)	(78,005,288)	(207,313)	(16,175,254)
Foreign currency translation difference Deposits from Banks				-	-
Customers' deposits		485,280	- 38,298,991	484,428	- 37,738,268
and other accounts Other liabilities		655,296	53,177,302	245,155	19,542,465
		(77,123,053)	(6,133,307,221)	(23,766,196)	(1,876,574,646)
Net cash flow from operating activities		(73,488,362)	(5,850,452,385)	(19,694,303)	(1,560,574,473)
B) Cash flow from investing activities				-	-
C) Cash flow from financing activities					
Borrowing from other ba financial institutions and		139,917,488	11,075,278,085	35,983,016	2,830,872,717
Net profit transferred to main operations	16	(3,149,655)	(244,451,024)	(2,240,360)	(174,969,231)
Net cash from financing activities		136,767,833	10,830,827,062	33,742,656	2,655,903,486
D) Net (decrease) / increase in cash		63,279,470	4,980,374,676	14,048,354	1,095,329,013
rate changes on cash			657,626	-	1,843,920
 Effects of exchange rate changes on cash and cash equivalents F) Opening cash and 		- 24,641,251	657,626 1,920,770,706	- 10,592,897	1,843,920 823,597,773
 Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents 		- 24,641,251 87,920,721		- 10,592,897 24,641,251	
 Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Closing cash and cash equivalent (D+E+F)* *Closing cash and cash equivalents 			1,920,770,706		823,597,773
 Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Closing cash and cash equivalent (D+E+F)* *Closing cash and cash in hand (including foreign currencies) 	sh Bank		1,920,770,706		823,597,773
E) Effects of exchange rate changes on cash and cash equivalents F) Opening cash and cash-equivalents 3) Closing cash and cash equivalent Cash in hand (including foreign currencies) Balances with Banglade and its agent bank (s)	sh Bank	87,920,721	1,920,770,706 6,901,803,008	24,641,251	823,597,773 1,920,770,706 - -
 Effects of exchange rate changes on cash and cash equivalents Opening cash and cash-equivalents Closing cash and cash equivalent Closing cash and cash equivalents Cash in hand (including foreign currencies) Balances with Banglade and its agent bank (s) Balances with other banks and financial institutions 	sh Bank		1,920,770,706		823,597,773
E) Effects of exchange rate changes on cash and cash equivalents F) Opening cash and cash-equivalents G) Closing cash and cash equivalent (O±E+F)* *Closing cash and cash equivalents Cash in hand (including foreign currencies) Balances with Banglade: and its agent bank (s) Balances with other banks and financial	sh Bank	87,920,721	1,920,770,706 6,901,803,008	24,641,251	823,597,773 1,920,770,706 -

	Mbh	40,000,000			
	FMO Netherland	12,000,000	942,003,600	16,000,000	1,247,190,400
	ICICI Bank, Hongkong International Finance	17,886,596 30,000,000	1,404,103,182 2,355,009,000		-
	Corporation PROPARCO	16,000,000	1,256,004,800		
	Standard Chartered Bank,	42,785,256	3,358,655,437	-	-
	Singapore United Bank Limited,	2,173,699	170,636,051		
	New York	2,173,099	170,030,031		
	United Bank Limited, Dubai	178,842,250	14,039,170,278	9,657,122 58,194,968	752,766,891 4,536,262,803
		235,082,295	18,454,030,682	73,194,968	5,705,503,803
61a	Classification based on type of security				
0	Secured	-	-	-	-
	Unsecured	306,382,821 306,382,821	24,051,150,866 24,051,150,866	166,465,332 166,465,332	12,975,872,780 12,975,872,780
7	Deposits and other accounts Current deposits and other 7.1	2.074.160	162,822,173	951,223	74,147,276
	accounts			,	
	Term deposits	2,074,160	162,822,173	951,223	74,147,276
7.1	Current deposits and other				
/.1	accounts				
	Current deposits Other accounts 7.1.a	1,075,945 998,215	84,461,998 78,360,175	96,627 854,596	7,532,011 66,615,265
		2,074,160	162,822,173	951,223	74,147,276
7.1.a	Other Accounts				
	Interest payable on deposit	-	70 3/ 0 175	-	-
	Margin on facility	998,215 998,215	78,360,175 78,360,175	854,596 854,596	66,615,265 66,615,265
3	Other liabilities				
-	Provision for taxation 8.1	-	-	-	-
	Provision for unclassified Loans and advances (Including provision for off Balance	2,564,774	201,335,529	1,593,881	124,242,089
	Sheet items)				
	Interest payable on Borrowing	1,217,934	95,608,156	580,277	45,232,250
	Privileged Creditors Sundry Creditors	19,244 145	1,510,675 11,383	1,644 106	128,122 8,263
	Sulury creators	3,802,097	298,465,743	2,175,908	169,610,723
B.1	Provision for tax of the unit is accounted for in the	he book of Eastern Bank Limited.			
3.a	Maturity grouping of other liabilities				
	Payable on demand	19,244 1,218,079	1,510,675	1,644	128,122
			95,619,539	580,383	45,240,513
	More than one month but less than three months	1,210,079			
	less than three months More than three months but	1,210,079		-	-
	less than three months More than three months but less than one year More than one year but less		-	-	-
	less than three months More than three months but less than one year More than one year but less than five years	-	- - 201335529	- - 1 593 881	- - 124 242 089
9	less than three months More than three months but less than one year More than one year but less than five years More than five years	2.564,774 3,802,097	201,335,529 298,465,743	- - - 2,175,908	- - - - - - - - - - - - - - - - - - -
	less than three months More than three months but less than one year More than one year More than one years Foreign currency translation difference The foreign currency translation difference is a ne currency to presentation currency. Xasets and il of the Bank i.e. USD 1 = BDT 78.5003 (2014: BD	2,564,774 3,802,097 tresult of exchange difference of year en abilities of OBU have been presented in	298,465,743 d standard mid rate and monthly ave to Taka (which is functional currenc	2.175.908 rage of standard mid rate arising fro y of the Bank) using year end stan	169,610,723 om translation of functional dard mid rate of exchange
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