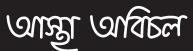
## AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2014**





### INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF BRAC BANK LIMITED

le have audited the accompanying consolidated financial statements of BRAC Bank Limited and its subsidiaries (together referred to as the "Group") as well as the separate financial statements of BRAC Bank Limited (the "Bank") which comprise the consolidated and separate Balance Sheets as at 31 December 2014, onsolidated and separate profit and loss accounts, statements of changes in equity and cash flow statements for the year then ended, and a summary of significant ccounting policies and other explanatory information

### Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these onsolidated financial statements of the Group and also separate financial tatements of the Bank that give a true and fair view in accordance with Bangladesh porting Standards (BFRS) as explained in note 2 and for such internal nanagement determines is necessary to enable the preparation of Financial Reporting Standards (BFRS) 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 Banking Companies Act, 1991 and the local central bank (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 any fraud internal is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

### Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts olidated financial statements of the Group and separate nancial statements of the Bank.

BRAC BANK LIMITED

17,091,323,727

9,531,154,36

25,264,857,467

1,168,164,201

24,225,504,521

3,666,200,901

582,144,574

3,552,406,494

13,857,269,390

209,733,601,225

9,354,167,049

2,387,403,892

3.000.000.000

146,366,349,410

422,434,995

189,122,468,244 171,702,633,403

209,733,601,225 185,579,191,486

26,794,547,893

19,288,575,777

17.331.651.842

43,700,000

37,713,353,830 28,224,588,607

Makisa Assidia Totale

Hoda Vasichowdhunge

Hoda Vasi Chowdhury & Co

Director

13.a

BRAC BANK LIMITED

Total Off-Balance Sheet items including contingent liabilities 23.a 37,713,353,830 28,253,388,607

Auditors' report to the shareholders

Boot/

ated Balance Shee

124,299,994,135

PROPERTY AND ASSETS

(Including foreign currency

Money at call and short notice

Loans and advances

LIABILITIES AND CAPITAL

Borrowings from Central Bank

Deposits and other accounts

Capital and Shareholders' Equity

Total shareholders' equity

Total equity

Contingent Liabilities

Total Contingent Liabilities

hattad

Dhaka, 16 March 2015

Undrawn note issuance and revolving underwriting facilities

Jindrawn formal standby facilities, credit lines and other co

Other liabilities

Balance with Bangladesh Bank and its agent Bank(s)

Fixed assets including premises, furniture and fixtu

2013 Taka

17,162,778,425 8.526.841.262

8,635,937,16

11,485,717,915 9 197 074 221

2,288,643,694

21,483,906,130 19 365 124 617

119,514,547,936

2,118,781,513

830,567,343

2,799,356,898

11,660,591,910

185,579,191,486

1,437,826,249

2,847,513,00

184,284,852

22,638,507,947

13,023,576,964

852,981,119 13,876,558,083

11.572.885.095

143,894,928

126,679,221,82

Contingent Liabilities

Total Contingent Liabilitie

hattat

Dhaka, 16 March 2015

Salaries and allowand

Directors' fees & exper

mpairment of goodwil

Total provision for Tax

Attributable to:

hatted

Earnings Per Share (EPS)

of BRAC Bank Ltd.

Date/

Auditors' report to the shareholders

Chief Executive's salary & fees

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 the separate financial statements of the Bank, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Bank that give a true and fair view in order to design audit reconclures that are appropriate in the circumstances on audit also includes procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and the separate incial statements of the Bank.

We believe that the audit evidence we have obtained is sufficient and appropriate to

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 2014, and of its consolidated and separate financial performance and cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) 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 Banking Companies Act, 1991 and the rules and regulati Bangladesh Bank, we also report that:

- knowledge and belief were necessary for the purpose of our audit and made due verification thereof;
- (ii) to the extent noted during the course of our audit work performed on the basis stated under the Auditor's Responsibility section in forming the above opinion on the consolidated financial statements of the Group and the separate financia statements of the Bank and considering the reports of the management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and eries as stated under the Management's Responsibility for the Finar ements and Internal Control:

BRAC BANK LIMITED

**Balance Sheet** 

Fat

Auditors' report to the shareholders

BRAC BANK LIMITED

Consolidated Profit and Loss Account

Taka

8,682,313,381

2.486.217.457

16,166,315,148

3,477,501,367

251,483,787

13,783,916

2,842,279

4,864,705

30,046,781 1,314,617,113

2,203,346,998

3.13

Director

Hoda Vasichowdhunge

On-shore

16,313,450,494

BRAC BANK LIMITED Profit and Loss Account

For the year ended 31 December 2014

Off-shore

785,062,299

37,713,353,830 28,224,588,607

37,713,353,830 28,224,588,607

Hoda Vasichondhunge

Hoda Vasi Chowdhury & Co Chartered Accountants

2013

Taka

7,336,990,875

2.766.048.421

14,407,028,852

3.375.600.927

87,527,96

12,954,750

3,994,064

3,288,067

30,046,781 1,266,468,354

1,994,013,810

True

- ernal audit, internal control and risk management arrangements of the up and the Bank as disclosed in note 2 to the financial statements
- (b) nothing has come to our attention regarding material instances of forgery of committed by employees of the Bank and its related entities;
- ncial statements of all subsidiaries of the Bank have been audite
- (iv) in our opinion, proper books of account as required by law have been kept by the n our opinion, proper books of account as required by law nave been kept of Group and the Bank so far as it appeared from our examination of those b and proper returns adequate for the purpose of our audit have been receiptions branches not visited by us;
- (v) 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 together with the annexed notes dealt with by the report are agreement with the books of account and returns:

- (vii) the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules regulations and accounting standards as well as related guidance issued by Bangladesh Bank;
- (viii) adequate provisions have been made for advance and other assets which are i our opinion, doubtful of recovery;
- (x) the information and explanations required by us have been received and foun
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and we have spent around 3.750 person hours during the audit; and

Hoda Vasichowdhunge

### Hoda Vasi Chowdhury & Co Chartered Accounta

BRAC BANK LIMITED

### Consolidated Cash Flow Star

For the Year ended 31 December 2014

	Note	2014 Taka	2013 Taka
. Cash flows from operating activities		-	
Interest receipts		19,420,351,790	21,260,173,65
Interest payment		(9,823,848,001)	(11,984,853,51
Dividends receipts		64,704,573	71,728,54
Fees & commissions receipts		3,325,412,156	6,965,683,56
Recoveries on loans previously written off		627,674,270	454,365,12
Cash payments to employees		(3,321,110,135)	(6,742,347,54
Cash payments to suppliers		(6,509,665,427)	(677,097,32
Income tax paid		(1,354,492,187)	(1,754,340,91
Receipts from other operating activities	43.a	6,769,650,666	496,694,78
Payment for other operating activities	44.a	(2,502,893,945)	(2,894,490,88
Operating Cash flow before changes in operating assets an	ıd	,	•
liabilities (i)		6,695,783,759	5,195,515,49
Increase/decrease in operating assets & liabilities			

Net cash (used)/flows from operating activities (i+i
Cash utilised in operating assets & liabilities (ii)
Other liabilities
Deposits from customers
Deposits from other banks/borrowings
Other assets
Loans and advances

### B. Cash flows from investing activities Bangladesh Bank Bills

Encumbured Securities Sale/ (Investment) in shares Investment in Bonds Purchase of intangible assets Disposal of Fixed Assets Net cash used in Investing activitie

Dhaka, 16 March 2015

### C. Cash flows from financing activities Proceeds from issue of ordinary share Proceeds from issue of right shares

Proceeds from issue of preference shares Net cash flows from financing activities

### Net Increase/decrease In cash Cash and cash equivalents at beginning of the year Cash and cash equivalents at end of the

Balance with Bangladesh Bank and its agents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice Prize Bond

A. Cash flows from operating activitie

Receipts from other operating activitie

Increase/decrease in operating assets & liabilities Loans and advances to customers

Payment for other operating activities

B. Cash flows from investing activities

Bangladesh Bank Bills Treasury bonde

Net cash used in investing activitie

C. Net cash flows from financing activities

Net increase/decrease in cash

Money at call and short notice Prize Bond

Cash and cash equivalents at end of the year.
Cash in hand (including foreign currency)
Balance with Bangladesh Bank and its agents bank(s)
(including foreign currency)
Balance with other banks and financial institutions

16,794,142,526

2013 Taka

Total

18,134,401,924

Share Premium

6,695,783,759	5,195,515,499
0,000,100,100	0,200,020,400
(5,243,730,381)	(5,679,405,609)
(107, 173, 089)	1,551,752,179
(3,446,483,856)	1,484,434,225
13,802,614,148	(6,778,445,393)
(2,022,931,550)	(2,655,693,302)
2,982,295,273	(12,077,357,900)
9,678,079,032	(6,881,842,401)
2,716,068,930	(2,417,715,154)
2,059,520,259	4,908,105,325
(4,605,879,414)	(3,698,523,901)
(1,413,994,704)	3,887,179,874
(190.124.877)	1,626,270,981
(1,423,425,605)	2,020,210,002
-	(7,453,748)
(1,301,339,560)	(581,103,789)
18,703,679	
(4,140,471,292)	3,723,630,919
	9,744,900
2,216,522,880	-
4,097,000	
3,063,935,708	919,440,568
(435,247,946)	(214,272)
4,849,307,642	928,971,196
<b>L0,386,915,382</b> 31,972,319,312	(2,229,240,286) 30,879,198,927
12,359,234,694	28,649,958,641
7,560,169,362	8,526,841,263
9,531,154,365	8,635,937,163

### BRAC BANK LIMITED

3,053,500 1,462,300 42,359,234,694 28,649.958.641

r tne ye	year ended 31 December 2014					
Note		2014 Taka		2013 Taka		
	On-shore	Off-shore	Total	Total		
	18,547,128,746 (9,208,838,744) 63,201,789 2,752,676,356	745,949,258 (438,367,777) - 21,031,447	18,988,707,738 (9,342,836,255) 63,201,789 2,773,707,803	20,550,286,228 (11,490,052,872) 70,514,316 2,600,915,515		
	627,674,270 (2,519,569,223) (533,721,593) (1,191,087,716)	(10,542,956) (354,647)	627,674,270 (2,530,112,179) (534,076,240) (1,191,087,716)	454,365,129 (2,732,890,078) (427,325,932) (1,680,639,996)		
43 44	74,562,767 (2,262,244,088)	686,043 (25,053,342)	75,248,810 (2,287,297,430)	254,128,212 (2,705,050,983)		

0,349,762,003	293,346,020	0,043,130,590	4,094,249,039
(2,012,539,712)	2,817,367,639)	(4,829,907,350)	(5,236,002,174)
(47,034,668)	(179,764,096)	(213,476,441)	1,289,094,477
(4,860,962,063)	3,297,293,482	(4,863,229,859)	1,367,587,673
19,903,248,842	628,102,866	20,531,351,708	(6,794,454,412)
(2,368,886,668)	63,653,761	(2,318,555,230)	(1,946,214,421)
10,613,825,732	991,918,374	8,306,182,828	(11,319,988,857)
16,963,608,295	1,285,266,400	14,949,313,417	(6,425,739,318)

2,716,068,930	-	2,716,068,930	(2,417,715,154)
2,059,520,257	-	2,059,520,257	4,908,105,325
(4,605,879,413)	-	(4,605,879,413)	(3,698,523,901)
(1,413,994,704)	-	(1,413,994,704)	3,887,179,874
36,209,656	-	36,209,656	1,580,714,494
(1,442,000,000)	-	(1,442,000,000)	-
(1,015,586,443)	-	(1,015,586,443)	(441,279,366)
18,683,679	-	18,683,679	3,571,331
(3,646,978,038)		(3,646,978,038)	3,822,052,603
2,216,522,880	-	2,216,522,880	-
2,216,522,880	-	2,216,522,880	-
(435,247,946)		(435,247,946)	(214,272)
3,997,797,814	-	3,997,797,814	(214,272) (214,272)
	1,285,266,400		

32,984,704,427	1,948,114,253	26,371,148,490	28,975,049,47
50,299,132,498	3,233,380,653	41,671,281,683	26,371,148,49
7,558,012,102 9,508,694,424	22,459,941	7,558,012,102 9,531,154,365	8,525,477,86 8,635,937,16
33.229.372.472	3.210.920.712	24.579.061.716	9.208.271.16

	-	-	-
1,	3,053,500		3,053,500
26,371,	41,671,281,683	3,233,380,653	99,132,498
-		-	
		e e	

# 119 715,983 ,350,332

### Statement of Changes in Equity For the year ended 31 December 2014

3,281,594,09 744,701,943 11,883,102,572 ance as at 01 January 2014 4,433,045,760 1,406,000,000 (156,546,494 11,726,556,078 4,433,045,760 744,701,94 3,281,594,09 1,861,214,27 djusted opening balance 1,903,039,733 2,216,522,880 2,216,522,8 (51,697,127) 188,756,235 (51,697,127) (443,304,582) (443,904,582) 693,004,816 2,877,644,859 17,766,396,097 744,701,943 2,017,760,772 11,883,102,572

	0 - 1 Month	1-3 Months	3 - 12 Months	1-5 Years	Above 5 Years	Total
\ssets		•				•
Cash in hand and Balance with Bangladesh Bank	7,633,331,828				9,457,991,900	17,091,323,727
Balance with other banks and financial Institutions (Including foreign currencies)	8,337,677,741	14,614,886,083	2,312,293,642			25,264,857,466
Money at call and short notice						
nvestments	3,897,877,724	68,239,970	2,457,775,573	7,316,766,439	10,484,844,815	24,225,504,521
oans and advances	11,687,131,282	18,656,660,165	36,271,624,882	44,991,291,469	12,693,286,336	124,299,994,135
ixed assets including premises, furniture & fixtur	es 17,590,258	23,453,678	286,227,115	812,759,357	2,412,376,086	3,552,406,495
Other assets	697,020,054	1,545,675,950	2,181,604,699	1,095,570,560	8,337,398,127	13,857,269,390
Non - banking assets						
Goodwill					1,442,245,491	1,442,245,491
Total Assets	32,270,628,887	34,908,915,846	43,509,525,911	54,216,387,825	44,828,142,755	209,733,601,225
<u>JABILITIES</u>						
Borrowings from Bangladesh Bank, other banks a	ind 3,756,767,200	485,285,600	6.294.469.141	1.205.049.000		11.741.570.941
inancial institutions and agents	3,750,767,200	465,265,000	0,294,409,141	1,205,049,000		11,741,570,941
Convertible subordinated debts				3,000,000,000		3,000,000,000
Money at call and short notice	1,220,000,000					1,220,000,000
Deposits & other accounts	27,928,415,302	36,036,796,239	28,470,244,407	32,449,754,647	21,481,138,815	146,366,349,410
Minority Interest					1,322,557,204	1,322,557,204
Other Liabilities	2,544,823,180	2,728,015,632	5,347,776,179	8,437,047,845	7,736,885,055	26,794,547,892
Total Liabilities	35,450,005,682	39,250,097,471	40,112,489,727	45,091,851,492	30,540,581,076	190,445,025,450

### BRAC BANK LIMITED (Asset and Liability Maturity Analysis)

(3,179,376,795) (4,341,181,625) 3,397,036,184 9,124,536,333 14,287,561,679 19,288,575,777

Amount in Taka

	0 - 1 Month	1-3 Months	3 - 12 Months	1-5 Years	Above 5 Years	Total
Assets						
Cash in hand and Balance with Bangladesh Bank	7,631,174,567				9,457,991,900	17,089,166,467
Balance with other banks and financial						
Institutions (Including foreign currencies)	8,239,861,717	14,680,000,000	1,659,200,000			24,579,061,716
Money at call and short notice						
Investments	3,897,877,724	68,239,970	2,220,670,147	7,226,962,352	10,484,844,815	23,898,595,008
Loans and advances	11,687,131,282	20,188,462,640	32,380,381,405	44,991,291,469	12,693,286,336	121,940,553,133
Fixed assets including premises, furniture & fixture	es 17,590,258	23,453,678	128,995,226	310,761,227	2,412,376,086	2,893,176,476
Other assets Non - banking assets	718,999,406	1,567,810,617	1,126,679,982	89,104,113	10,689,924,808	14,192,518,925
Total Assets	32,192,634,954	36,527,966,905	37,515,926,760	52,618,119,161	45,738,423,945	204,593,071,725
LIABILITIES						
Borrowings from Bangladesh Bank, other banks,						
financial institutions and agents	3,756,767,200	485,285,600	4,451,752,092	1,168,800,000		9,862,604,892
Convertible subordinated debts				3,000,000,000		3,000,000,000
Money at call and short notice	1,220,000,000					1,220,000,000
Deposits & other accounts	24,596,385,506	34,680,123,361	35,256,701,937	32,449,754,647	21,481,138,815	148,464,104,266
Other Liabilities	2,382,291,596	2,715,028,978	3,123,980,269	8,331,780,569	7,736,885,057	24,289,966,470
Total Liabilities	31,955,444,302	37,880,437,939	42,832,434,298	44,950,335,216	29,218,023,872	186,836,675,628
Amount of net liquidity difference	237,190,652	(1,352,471,034)	(5,316,507,538)	7,667,783,945	16,520,400,073	17,756,396,097

Net result of the Liquidity Statement represents the 'Shareholders' Equity' of the Bank

### **BRAC BANK LIMITED**

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2014

Banking Companies Act, 1991 and incorporated as a public company limited by shares on 20 May, 1999 under the Companies Act, 1994 in Bangladesh. The primary objective of the Bank is to carry on all kinds of banking businesses. The Bank could not start its operations till 3 June, 2001 since the activity of the Bank was suspended by the honourable High Court of Bangladesh. Subsequently, the judgment of the High Court was set aside and dismissed by the Appellate Division of the Supreme Court on 4 June, 2001 and accordingly, the Bank started its operations from 04 July, 2001. At present the Bank has 97 (ninety seven branches, 69 SME service centers, 145 zonal offices and 458 unit offices of SME.

BRAC Bank acquired 51% shares of Equity Partners Limited and Equity Partners Securities Limited on 31 July 2009. Equity Partners Limited was Incorporated in Bangladesh on 19 April 2000 as a private Limited company under the Companies Act 1994 and Equity Partners Securities Limited was Incorporated in Bangladesh on 16 May 2000 as a private Limited company under the Companies Act 1994 Subsequently the management decided to rename Equity Partners Limited as BRAC EPL Investments Limited and Equity Partners Securities Limited as BRAC EPL Stock Brokerage Limited. In the year 2011, the Bank acquired further, 25% shares of EPL Investments Limited & 39% shares of EPL Stock Brokerage Limited. As a result, the Bank's control has increased to 76% of EPL Investment Limited & 90% shares of EPL Stock Brokerage Limited. BRAC Bank acquired 51% shares of BRAC IT Services Limited Limited, a private Limited company by shares under the Companies Act 1994 Incorporated 9 April 2013.

BRAC Bank acquired 51% shares of bKash Limited, a private Limited company by shares under the Companies Act 1994 Incorporated dated 1 March 2010, Money in motion ULC (a company listed in USA) holds 49% shares of bKash Limited. The bank has invested in 25% shares of BRAC Asset Management Company Limited that was incorporated in Bangladesh on 01 April 2010. And also invested in 24% shares of BRAC Impact Ventures Limited that was incorporated on 18th June 2012.

Worldwide Money Transfer Limited" (SWMTL) in the UK. Bangladesh Bank has provided necessary approval of GBP 500,000 to acquire SWMTL and setting up two other new branches in Luton and Bradford, UK. As per the permission of Bangladesh Bank, SWMTL has already been renamed as "BRAC Saajan Exchange Ltd (BSE). BRAC Bank would control and monitor all its operations as a Holding Company.

The registered address of the Bank is situated at 1 Gulshan Avenue, Gulshan-1, Dhaka-1212, Bangladesh.

BRAC Bank Limited is listed with Dhaka Stock Exchange & Chittagong Stock Exchange as a publicly traded company from 28 January 2007 and 24 January 2007 respectivel

A fully operational Commercial Bank, BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprises Business, which hitherto has remained largely untapped within the country Significant percentage of BRAC Banks clients had no prior experience with formal banking. The Bank has 69 SME service centers and 458 regional marketing unit offices offering services in the heart of rural and urban communities and employs about 1,528 business loan officers.

The Bank operates under a "triple bottom line" agenda where profit and social responsibility shake hands as

### 1.1.1 Principal Activities and Nature of operations of BRAC Bank Limited: The principal activities of the Bank are banking and related activities such as accepting deposits, personal banking, trade financing, SME, Retail & Corporate credit, lease financing, project financing, issuing debit &

credit cards, SMS banking, internet banking, phone banking, call center, remittance facilities, dealing in government securities etc. There have been no significant changes in the nature of the principal activities of the Bank during the financial year under review

### 1.1.2 Off Shore Banking Unit:

The Bank obtained the Off-shore Banking Unit permission from Bangladesh Bank in 2010 and commenced operation. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. A separate Financial Statements of Off shore Banking Unit are shown in Annex H. The Principal activities of the Bank are to provide all kinds of commercial banking services to its customers in Bangladesh

### 1.2 The Bank has 5 (Five) Subsidiaries and 2 (Two) Associates details of which are given at note 1.2.1 BRAC EPL Investments Limited:

### BRAC EPL Investments Limited was established to cater to the needs of the fast growing capital markets in

Bangladesh. It works as a merchant bank with a full-fledged merchant banking license from the Bangladesh Securities & Exchange Commission (BSEC). The company's services compine of lead managing initial Public Offerings, Domestic and International Placement, Portfolio Management and Project Development and

### 1.2.2 BRAC EPL Stock Brokerage Limited: BRAC EPL Stock Brokerage Limited was established to cater to the needs of the stock brokerage business in

### Bangladesh. It has corporate membership of Dhaka Stock Exchange and Chittagong Stock Exchange

bKash Limited was established to cater to introduce mobile money transfer service in Bangladesh. The Bank has obtained a licence from Bangladesh Bank for rendering such service.

### 1.2.4 BRAC SAAJAN Exchange Limited: BRAC Saajan exchange Limited was established to carry out remittance and exchange business from UK.

1.2.5 BRAC IT Services Limited: BRAC IT Services Ltd. (biTS) was initially founded as Documenta™ Ltd, a Digital Archiving Firm in 1999. BRAC IT Services Ltd. (biTS) was then formed in April, 2013 through the merger of Documenta™ Ltd and the IT

## Division of BRAC Bank. It is currently performing as an IT Solution and Services company and is a subsidiary jointly owned by BRAC Bank Limited and BRAC.

1.2.6 BRAC Asset Management Company Limited: BRAC Asset Management Company Limited was established to include the business of investment and asset

management, portfolio management, capital market operation, financial intermediary services, management and launching of mutual funds, fund management and sponsorship etc.

### 1.2.7 BRAC Impact Ventures Limited

BRAC Impact Ventures Ltd (the Company) was incorporated in Bangladesh on 18th June 2012 as a private company, limited by shares vide certificate of incorporation no. C-102567/12. The principal activities of the Company for which it was established to serve people who are living in the Base of the Pyramid (commonly known as BoP). BIVL aims to Provide services in Climate Change, Agriculture, Water, Housing, Education, Health, Energy, and Financial Sector by Creating Job, Reducing GHG emission, Bringing energy efficiency, facilitating asset accumulation, and utilizing suppliers living in the Base of he financial pyramid

### 2 Summary of Significant Accounting Policies & basis of preparation of Financial Statements.

2.1 A summary of accounting principle and policies which have been applied consistently (Unless otherwise

### a) Statement of Compliance & basis of preparation The consolidated financial statements of the Bank are made up to 31 December 2014 and are prepared

under the historical cost convention and in accordance with the "First Schedule (sec-38)" of the Banking Companies Act 1991 and amendment in 2007, BRPD Circular # 14 dated 25 June, 2003, other Bangladesh Bank Circulars, International Accounting Standards (IAS) and International Financial Reporting Standards(IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB), Companies Act 1994, the Securities and Exchange Ordinance 1969, the Securities and Exchange Rules 1987 and other prevailing laws and rules applicable in Bangladesh. The consolidated financial statements were authorized for issue by the board of Directors on 16 March 2015.

Page 1 of 6

PROPERTY AND ASSETS   2006,706,526   22,459,941   17,089,166,467   17,161,46   17,061,46			BRAC BAN	IK LIMITED	DII	aka, 16 March 2
PROPERTY AND ASSETS   Cash in land (including foreign currency)   Balance with bangladesh Bank and its agent Bank(s) (including foreign currency)   9,508,694,424   22,459,941   7,089,166,467   17,181,4   7,558,012,102   3,525,4   1,008,166,467   17,181,4   1,008,166,467   17,181,4   1,008,166,467   1,081,406   1,08			Balanc	e Sheet		
PROPERTY AND ASSETS   Cash in hand (including foreign currency)   Salance with Bangladesh Bank and its agent Bank(s) (including foreign currency)   9,508,694,424   22,459,941   7,558,012,102   8,525,4   7,558,012,102   9,508,694,424   22,459,941   9,531,154,365   8,635,9   9,508,694,424   22,459,941   9,531,154,365   8,635,9   9,746,052,814   3,210,920,712   24,579,081,716   9,208,2   1   1   1   1   1   1   1   1   1			As at 31 Dec	cember 2014		
PROPERTY AND ASSETS Cash in hand (Including foreign currency) Balance with bangdadesh Bank and its agent Bank(s) (Including foreign currency) Balance with bangdadesh Bank and its agent Bank(s) (Including foreign currency) Balance with other Banks and Finandal Institutions Inside Bangdadesh On-8hore  7,558,012,102  9,508,694,424  22,459,941  7,558,012,102  9,508,694,424  22,459,941  7,558,012,102  9,531,154,365  8,635,9  10,438,319,659  9,746,052,814  3,210,920,712  24,579,061,716  9,208,2  23,483,319,659  9,746,052,814  3,210,920,712  24,579,061,716  9,208,2  23,483,319,659  10,559,303,620  23,898,595,008  24,296,896,896  29,898,4		Note				2013
PROPERTY AND ASSETS Cash in hand Cash in hand Cash in hand (Including foreign currency)  Balance with bargadesh Bank and its agent Bank(s) (Including foreign currency)  Balance with subgradesh Bank and its agent Bank(s) (Including foreign currency)  Balance with the Banks and Financial Institutions Inside Bangladesh  Outside Bangladesh  Money at call and short notice  Total Player and Assets  10 195,776,167,497  10,989,1456,022  11,7089,186,467  17,181,467  17,558,012,102  1,9,551,105  1,7,199,025,17  1,199,025,17  1,21,940,551  1,21,940,553,13  1,31,104,65  1,21,940,551  1,21,940,551  1,21,940,551  1,21,940,551  1,21,940,551  1,21,940,551  1,21,940,551  1,21,940,553,13  1,31,104  1,1,92,518,925  1,21,940,553  1,21,940,552  1,2				Taka		Taka
Cash in hand (Including foreign currency)   Salance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)   9,508,694,424   22,459,941   7,558,012,102   8,525,4   9,531,154,365   8,635,9   9,508,694,424   22,459,941   9,531,154,365   8,635,9   1,695,742,067   23,483,319,659   9,746,052,814   3,210,920,712   24,579,061,716   9,208,2   23,483,319,659   9,746,052,814   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   23,453,319,659   3,916,8   3,210,920,712   3,453,319,659   3,916,8   3,210,920,712   3,219,86,855,908   23,898,595,008   23,898,595,008   23,898,595,008   23,898,595,008   23,898,595,008   20,898,291,388   3,933,291,388   3,			On-shore	Off-shore	Total	Total
Table   Tabl					•	=
Selance with other Banis and Financial Institutions   Inside Banigladesh   Sank and its agent Banik(s)   9,508,694,424   22,459,941   9,531,154,365   8,635,9		3		22,459,941		17,161,415,027
Selence with Bangladesh Bank and its agent Bank(s) (Including foreign currency)   9,508,694,424   22,459,941   9,531,154,365   8,635,93   8,351,945   23,483,319,659   3,746,052,814   3,210,920,712   24,579,081,716   9,206,2   23,483,319,659   3,746,052,814   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   3,210,920,712   1,095,742,057   291,33   1,000   1,			7,558,012,102	-	7,558,012,102	8,525,477,864
Balance with other Banks and Financial Institutions Inside Bangladesh Outside Banglades		r(e)	9 508 694 424	22 /59 9/1	0.531.157.365	8,635,937,163
Label   Labe		v(3)	3,300,034,424	22,400,041	3,331,134,303	0,033,337,103
Inside Bangladesh Unuside Bangladesh (Money at call and short notice (Money at Call and Short	Balance with other Banks and Financial Institution	ns 4	33.229.372.473	3.210.920.712	24.579.061.716	9,208,271,163
9,746,052,814   3,210,920,712   1,095,742,057   291.3				-		8,916,887,987
Content   Cont				3,210,920,712		291,383,176
Converment	Money at call and short notice	5	-			-
20,559,303,620   20,559,303,620   3,333,291,388   1,333.5	Investments	6	23,898,595,008	-	23,898,595,008	21,298,625,661
10,474,460,561   17,199,092,572   121,940,563,133   117,110,6   117,199,092,572   121,940,563,133   117,110,6   118,192,513,5987   118,192,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000   117,017,000,000,000,000   117,000,000,000   117,017,000,000,000,000   117,017,000,000,000,000   117,017,000,000,000,000,000,000   117,017,000,000,000,000,000,000,000   117,017,000,000,000,000,000,000,000,000,				-		19,365,124,617
104,159,315,987	Others		3,339,291,388	-	3,339,291,388	1,933,501,044
104,159,315,987	Loans and advances	7	104.741.460.561	17.199.092.572	121.940.553.133	117,110,645,783
Provide assets Including premises, furniture and fixtures   8		•				116,280,078,440
Total Property and Assets   10   195,776,167,497   20,893,176,476   2,449,9	Bills purchased & discounted		582,144,574		582,144,574	830,567,343
Total Property and Assets   10   195,776,167,497   20,893,176,476   2,449,9						.,
Other assets         9         13,946,856,453         258,984,795         14,192,518,925         12,483,8           Non-banking assets         10         195,776,167,497         20,691,458,020         204,593,071,725         179,712,7           LIABILITIES AND CAPITAL           Liabilities Bornwings from Other banks, financial institutions & a gents         2         3,254,991,468         16,081,441,000         7,475,201,000         11,701,7           Borrowings from Central Bank         13         2,387,403,892         -         2,387,403,892         1,437,8           Convertible Subordinate Bonds         14         3,000,000,000         -         3,000,000,000         3,000,000,000         3,000,000,000         2,847,5           Current accounts & other accounts         15         1,220,000,000         -         1,220,000,000         2,847,5           Savings deposits         2,5820,159,618         -         2,5250,159,618         2,2520,159,618         2,0832,6           Size of their ilabilities         17         23,919,964,806         383,323,987         24,289,159,618         2,0832,6           Total Liabilities         17         23,919,964,806         383,323,987         24,289,966,469         20,951,0           Total Liabilities         17         23,919,964,806		_	0.000.470.470		0.000.470.470	0.440.050.040
195,776,167,497   20,691,458,020   204,593,071,725   179,712,72   17	rixtures		2,893,176,476		2,893,176,476	2,449,953,340
195,776,167,497   20,691,458,020   204,593,071,725   179,712,7	Other assets	9	13,946,856,453	258,984,795	14,192,518,925	12,483,828,281
Liabilities	Non-banking assets	10	-	-	-	-
Labilities   12   3,254,991,468   16,081,441,000   7,475,201,000   11,701,7	Total Property and Assets		195,776,167,497	20,691,458,020	204,593,071,725	179,712,739,255
Labilities   12   3,254,991,468   16,081,441,000   7,475,201,000   11,701,76   26,000,000,000   14,370,100,000   14,370,000,000   14,370,100	LIABILITIES AND CAPITAL					
1						
Borowings from Central Bank   13   2,387,403,892   - 2,387,403,892   1,437,8	Borrowings from other banks, financial institution	<sup>8</sup> 12	3,254,991,468	16,081,441,000	7,475,201,000	11,701,711,750
Convertible Subordinate Bonds         14         3,000,000,000         -         3,000,000,000         1,229,000,000,000         1,229,000,000         1,229,000,0	•	12	2 207 402 002		2 207 402 902	1,437,826,249
Money at Call and Short notice   15   1,220,000,000   2,847,5	-			-		
Deposits and other accounts   16				-		
Current accounts & other accounts         49,378,335,339         3,123,611,066         52,501,946,405         42,216,4           Bills payable         1,035,003,538         1,035,003,538         1,035,003,538         991,9           Savings deposits         25,820,159,618         - 2,5820,159,618         20,832,6         68,677,976,034         63,666,2         20,832,6           Fixed deposits         429,018,672         429,018,672         429,018,672         429,018,672         429,018,672         429,018,672         24,289,966,469         20,951,0           Other liabilities         17         23,919,904,806         383,323,987         24,289,966,469         20,951,0           Total Liabilities         178,473,169,233         20,238,060,127         186,836,675,628         167,829,6           Capital and Shareholders' Equity         7992,873,210         7,092,873,210         7,092,873,210         3,622,522,880         1,406,0           Sharter premium         18.8         3,622,522,880         3,470,350,332         3,281,55           Statutory reserve         19         3,470,350,332         3,470,350,332         3,470,350,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,550,332         3,743,5	•			0.770.005.440		
Bills payable         1,035,003,538         1,035,003,538         991,9           Savings deposits         25,820,159,618         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612         25,820,819,612 <t< td=""><td></td><td>10</td><td></td><td></td><td></td><td>42,216,497,018</td></t<>		10				42,216,497,018
Savings deposits         25,820,159,618         20,832,6           Fixed deposits         68,028,291,960         649,684,074         68,677,976,034         63,668,2           Other leposits         429,018,672         -         429,018,672         184,2           Other liabilities         17         23,919,984,806         383,323,987         24,289,966,469         20,951,0           Total Liabilities         178,473,189,293         02,238,060,127         186,836,675,628         67,829,6           Capital and Shareholders' Equity         Paid up share capital         18.2         7,092,873,210         -         7,092,873,210         4,433,0           Share premium         18.8         3,622,522,880         -         3,622,522,880         1,406,0           Statutory reserve         19         3,470,350,332         -         3,470,350,332         3,470,350,332         3,470,350,332         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         -         693,004,816         - </td <td></td> <td></td> <td></td> <td>3,123,011,000</td> <td></td> <td>991,931,891</td>				3,123,011,000		991,931,891
Fixed deposits Other deposits         68,028.291,960 (29,018,672)         649,684,074 (429,018,672)         68,677,976,034 (429,018,672)         63,662 (184,22)         63,662 (184,22)         649,684,074 (429,018,672)         68,677,976,034 (429,018,672)         63,662 (184,22)         184,22 (184,22)         184,						20,832,605,144
Other liabilities         17         23,919,964,806         383,323,987         24,289,966,469         20,951,0           Total Liabilities         178,473,169,293         20,238,060,127         186,836,675,628         167,829,6           Capital and Shareholders' Equity         Paid up share capital         18.2         7,092,873,210         0         7,092,873,210         4,433,0           Share premium         18.8         3,622,522,880         0         3,622,522,880         1,406,0           Statutory reserve         19         3,470,350,332         3,470,350,332         3,281,51           Revaluation reserve         20         693,004,816         -         693,004,816         -         693,004,816				649,684,074		63,666,217,405
176,473,169,283   20,238,060,127   186,836,675,628   167,829,65   16	Other deposits		429,018,672	-	429,018,672	184,284,852
Capital and Shareholders' Equity           Paid up share capital         18.2         7,092,873,210         -         7,092,873,210         4,433,0           Share premium         18.8         3,822,522,880         -         3,622,522,880         1,406,0           Statutory reserve         19         3,470,350,332         -         3,470,350,332         3,281,5           Revaluation reserve         20         693,004,816         -         693,004,816         -         693,004,816	Other liabilities	17	23,919,964,806	383,323,987	24,289,966,469	20,951,049,374
Paid up share capital         18.2         7,092,873,210         -         7,092,873,210         4,433,0           Share premium         18.8         3,622,522,880         -         3,622,522,880         1,406,0           Statutory reserve         19         3,470,350,332         -         3,470,350,332         -         3,470,350,332         -         693,004,816         693,004,816         744,7	Total Liabilities		178,473,169,293	20,238,060,127	186,836,675,628	167,829,636,683
Paid up share capital         18.2         7,092,873,210         -         7,092,873,210         4,433,0           Share premium         18.8         3,822,522,880         -         3,622,522,880         1,406,0           Statutory reserve         19         3,470,350,332         -         3,470,350,332         -         3,470,350,332         -         693,004,816         693,004,816         744,7	Capital and Shareholders' Equity					
Share premium         18.8         3.822,522,880         -         3.622,522,880         1.406,0           Statutory reserve         19         3.470,350,332         -         3.470,350,332         3.281,52           Revaluation reserve         20         693,004,816         -         693,004,816         -         693,004,816		18.2	7,092,873,210	-	7,092,873,210	4,433,045,760
Revaluation reserve 20 693,004,816 - 693,004,816 744,7		18.8		-		1,406,000,000
				-	3,470,350,332	3,281,594,097
Surplue in profit and lose account/Patained Faminds 21 2 424 246 066 1 453 307 803 1 2 877 644 850 2 017 7				-		744,701,943
	Surplus in profit and loss account/Retained Earning	s <b>21</b>	2,424,246,966	453,397,893	2,877,644,859	2,017,760,772
Total shareholders' equity <u>17,302,998,204</u> <u>453,397,893</u> <u>17,756,396,097</u> <u>11,883,1</u>	iotai snareholders' equity		17,302,998,204	453,397,893	1/,756,396,097	11,883,102,572
Total Liabilities and Shareholders' Equity 195,776,167,497 20,691,458,020 204,593,071,725 179,712,7	Total I labilities and Shareholders' Equity		195.776.167.497	20.691.458.020	204.593.071.725	179,712,739,255
			200,110,201,401			

2,682,996,970 2,693,539,926 Stationery, printing, advertisement of Chief Executive's salary & fees ectors' fees & expense Depreciation on and repairs to bank's assets 37 1,026,058,113 4,053,810 1,030,111,923 Total operating expenses Profit/(loss) before provisions 6,520,531,228 6,774,454,030 2,097,475,597 2,029,868,973 67.606.624 Current tax expense Total profit/(loss) after taxe 3.19 hatted

Dot/

Dhaka, 16 March 2015

Hoda Vasichowdhunge Hoda Vasi Chowdhury & Co

8,979,615,402 **7,333,835,092** 9,192,151,178 **7,601,991,348** 289,873,746 13,326,425,507 2 809 947 260 1,797,698,269

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## AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2014**



लाश्चा लागुहल

i) Investment in shares and securities
BAS/BFRS: As per requirements of BAS 39 investments in shares and securities generally fall
either under "at fair value through Profit or Loss Account" or under "available for sale" where any
change in fair value at the year end is taken to Profit or Loss Account or Revaluation Reserve

shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision should be made for any loss arising from diminution in value of investments (portfolio basis); otherwise investments are recognised

ii) Revaluation gain/loss on Government securities BAS/BFRS: As per requirement of BAS 39, T-bilis and T-bonds fall under the category of "held for trading (HTP)" and "held to maturity (HTM)" where any change in the fair value of held for trading is recognised in Profit or loss Account and amortised cost method is applicable for held

clarification in DOS Circular 05 dated 28 January 2009, loss on revaluation of Government securities (T-bills/corded under RT-bonds) which are categorised as held for trading should be charged through profit or loss account, but any gain on such revaluation should be recorded under Revaluation Reserve Account. However, at the revaluation loss for that particular held for trading T-bills/T-bonds. T-bills designated as held to maturity are measured at amortised cost method but interest income/gain should be recognised through reserve.

iii) Provision on loans and advances
BAS/BFRS: As per BAS 39 an entity should start the impairment assesment by considering wheather objective evidence of impairment exist for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis.

Bangladesh Bank: As per BRPD Circular no. 14 dated 23 September 2012, BRPD Circular no. 19 dated 27 December 2012, BRPD Circular no. 05 dated 29 May 2013 and BRPD Circular no. 16 dated 18 November 2014 a general provision at 0.25%-5% under different categories of unclassified (standard/SMA loans) should be maintained regardless of objective evidence of impairment. And, specific provision for sub-standard loan, doubtful loans and losses should be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Also a general provision at 1% should be provided for all off balance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

"Bangladesh Bank: Bangladesh Bank has issued financial templates for the financial statements which would be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in Single Comprehensive Income Statements. As such the company does not prepare the other comprehensive income statements of changles in equity. ents of changes in equity.

v) Financial Instruments – presentations and disclosure In several cases Bangladesh bank guidelines categories, recognize, measure and present financial instruments differently from those prescribed in BAS 39.As such some disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the accounts.

to repurchase the asset (or similar assets) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for a deposit, and the underlying asset continues to be recognized in the entity's financial statements. This transaction will be treated as loan and the difference between selling price and repurchase price will be treated as interest expense.

Bangladesh Bank: As per circulars/guidelines, when a bank sells a financial asset simultaneously enters in to an agreement to repurchase the asset (or similar assets) at a fixed price on a future date (REPO or stock lending), the arrangement is accounted for as a normal sale transactions, and the fin

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

viii) Cash & Cash equivalents
"BAS/BFRS: Cash & cash equivalents items should be reported as cash item as per BAS 7.
Bangladesh Bank: Some highly liquid assets such as money at call and short notice, T-bills, 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.

named non banking assets.

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

Bangladesh Bank: As per BRPD 14 dated 25 june 2003, cash flow should be a mixture of direct

xi) BAS/BFRS: Balance with Bangladesh Bank should be treated as cash and cash equivalents

nce Sheet items

No requirement of disclosure for off balance sheet items in any BFRS; hence there

in is no requirement of disclosure of off balance sheet ite

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, an appropriation of profit ald be disclosed on the face of profit and Loss Account

ANY LOBINS and Advances Net of Provision
BAS/BFRS: Loans and advances should be presented net of provision.
Bangladesh Bank: As per BRPD Circular No.14 dated 25 June 2003, an appropriation of profit should be presented separately as liability and cannot be netted off against loans and

Note 2A(II) Compliance of Bangladesh Accounting Standards (BASs) and

to doing concern.

The accompanying financial statements have been prepared on a going concern basis, which contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

c) Functional and presentation currency
These financial statements are presented in Taka, which is the Bank's functional currency.
Except as indicated, figures have been rounded off to the nearest Taka.

d) Use of estimates and judgments
The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

nd underlying assumptions are reviewed on an ongoing basis. Rev

accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected. The key item which involve these judgments, estimates and

Impairment losses on loans and advances
In addition to the provision made for loans and advances based on the guideline of Bangladesh
Bank, the bank reviews its loans and advances portfolio on a monthly basis to assess whether
a further allowance for impairment should be provided in the income statement. The judgments
by the management is required in the estimation of these amounts and such estimations are
based on assumptions about a number of factors though actual results may differ, resulting in
future changes to the provisions

e) Materiality and aggregation

e) materiality and aggregation
Each material item considered by management as significant has been displayed separately in the financial statements. No amounts has been set off unless the Bank has a legal right to set off the amounts and intends to settle on net basis. Income and expenses are presented on a net basis only when permitted by the relevant accounting standards.

those used in the previous year. Comparative information is rearranged wherever necessary to conform with the current presentation.

2.2 Basis or Consolutation
The consolidated financial statements include the financial statements of BRAC Bank Limited and its subsidiaries BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, bKash Limited, BRAC Saajan Exchange Limited and BRAC IT Services Limited made up to the end of the consolidation.

The consolidated financial statements have been prepared in accordance with Bangladesh Accounting Standard 27: Consolidated financial statements and accounting for investments in subsidiaries. The consolidated financial statements are prepared to a common reporting year ending 31 December 2014.

Subsidiaries
Subsidiaries are all entities over which the bank has the power to govern the financial and operating policies generally accompanying a shareholding of more than one half of the voting rights. A parent of a subsidiary should present consolidated financial statements according to BAS-27: "Consolidated financial statements and accounting for investments in subsidiaries".

The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively

Intra-company transactions, balances and intra-group gains on transaction between group

Associates
An associate is an enterprise in which the investor has significant influence and which is neither a subsidiary nor a joint venture of the investor (BAS-28: Accounting for Investments in Associates"). Significant influence is the power to participate in the financial and operating policy decisions of the investee but is not control over those policies. Investment in associate is accounted for in consolidated financial statements under the "equity method". Under the equity method, the investment is initially recorded at cost and the carrying amount is increased or decreased to recognise the investor's share of the profits or losses of the investee after the date of acquisition. Distributions received from an investee reduce the carrying amount of the investment.

(a) Foreign currency transaction are translated into equivalents Taka (Functional currency) currency at spot exchange rate at the date of transaction.

(b) Assets and liabilities in foreign currencies are translated into Taka at mid rates prevailing on the balance sheet date, except bills for collection, stock of travellers cheque and import bills for which the buying rates are used on the date of transactions.

(c) Gains or losses arising (on monetary items) from fluctuation of exchange rates are

2.4 Accounting for Provisions, Contingent Liabilities and Contingent Assets:
The Bank recognizes provisions only when it has a present obligation as a result of a past event and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and when a reliable estimate of the amount of the obligation can be made.

a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Bank; or

b) Any present obligation that arises from past events but is not recognized because

 $^{\star}$  lt is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or

\* A reliable estimate of the amount of obligation cannot be made.

only that part of the obligation for which an outflow of resources embodying economic benefits is probable, is provided for except in the extremely rare circumstances where no reliable estimate can be made.

Contingent Assets are not recognized in the financial statement since this may result in the

Income tax on profit for the year comprises current and deferred tax and is based on the applicable tax law in Bangladesh. It is recognised in the income statement as tax expense.

2.5.1 Current tax is the expected tax payable on taxable income for the year, based on tax rates (and tax laws) which are enacted at the reporting date, including any adjustment for tax payable in previous periods. Current tax for current and prior periods is recognised as a liability (or asset) to the extent that it is unpaid (or refundable).

2.5.2 befored tax:

The Bank accounted for deferred tax as per BAS - 12 "Income Taxes". Deferred tax is accounted for using the comprehensive tax balance sheet method. It is generated by temporary differences between the carrying amounts of assets and liabilities for financial reporting

Deferred tax assets, including those related to the tax effects of income tax losses and credits available to be carried forward, are recognised only to the extent that it is probable that future taxable profits will be available against which the deductible temporary differences or unused tax losses and credits can be utilised.

Deterior day liabilities are recognised in a liability eliminary interiores. They are also recognised for taxable temporary differences arising on investments and it is probable that temporary differences will not reverse in the foreseeable future. Deferred tax assets associated with these interests are recognised only to the extent that it is probable that the temporary difference will reverse in the foreseeable future and there will be sufficient taxable profits against which to utilise the benefits of the temporary difference.

the period(s) when the asset and liability giving rise to them are realised or settled, based on tax rates (and tax laws) that have been enacted or substantively enacted by the reporting date. The measurement reflects the tax consequences that would follow from the manner in which the bank, at the reporting date, recovers or settles the carrying amount of its assets and

2.6 Reporting period
These financial statements cover one calendar year from 01 January to 31 December 2014.

2.7 Assets and the basis of their valuati

2.7.1 Cash and cash equivalents
For the purpose of presentation in the Cash flow statements, cash and cash equivalents includes Cash in Hand and Cash at Bank , highly liquid interest bearing investment/Securities with original maturities of less than three month.

2.1.2 investments securities are initially recognized at cost, including acquisition charges associated with the investment. Premiums are amortized and discount accredited, using the effective yield method and are taken to discount income. The valuation method of Marking to Market for investments used are:

Held to Maturity
Investments which have "fixed or determinable payments' and fixed maturity that the group has
the positive intent and ability to held to maturity, other than those that meet the definition of
'Held at amortized cost others' are classified as held to maturity. These investment are
subsequently measured at amortized cost, less any provision for impairment in value.
Amortized cost is calculated by taking into account any discount or premium in acquisition. Any
gain or loss on such investments is recognized in the statement of income when the
investment is derecognized or impaired as per IAS -39 "Financial Instruments: Recognition and
Measurement"

**Held for Trading**Investment classified in this category are acquired principally for the purpose of selling or repurchasing -in short trading or if designated as such by the management. After initial recognition , investment are measured at present value and any change in the fair value is recognized in the statement of income for the period in which it arrises. Transaction costs, if any, are not added to the value of investments at initial recognition.

each week using Marking to Market concept and the HTM securities are amortized once a year according to Bangladesh Bank guildelines. The HTM securities are also revaluated if they are reclassified to HFT category with the Board's approval.

Investment Class	Initial Recognition	Measurement after Recognition	Recording of changes
Government Treasury Bills (HFT)	Cost	Marking to Market/	Loss to profit and loss a/c, gain to revaluation reserve
		fair value	
Government Treasury Bills (HTM)	Cost	Amortized cost	Increased or decreased in value to equity.
Government Treasury Bonds (HFT)	Cost	Marking to Market/	Loss to profit and loss a/c, gain to revaluation reserve
		fair value	
Government Treasury Bonds (HTM)	Cost	Amortized cost	Amortized Gain/ Loss to Revaluation reserve
Zero Coupon Bond		None	None
Prize Bond & Other Bond	Cost	None	None
Debentures	Cost	At Cost Price	None
Un quoted Shares (ordinary)	Cost	Cost	
Quoted shares (ordinary)	Cost	Lower of cost or	Loss to profit and loss A/c.
		market price at	

Available for sales investments are non-derivative investments that are designated as available for sale or are not classified as another category of financial assets. Unquoted securities whos fair value cannot reliably be measured are carried at cost. All other available for sale investments are carried at fair value.

2.7.3 Loans and Advances
a) Interest on loans and advances is calculated daily on product basis but charged and accounted monthly and quarterly on accrual basis

arrears by following Bangladesh Bank BRPD Circulars No. 16 of 6 December 1998, 09 of 14 May 2001, 09 and 10 of 20 August 2005, 05 of 5 June 2006, 8 of August 07, 2007, 10 of 18 September 2007, 05 of 29th April 2008, 32 of 27 October 2010, 14 of 23 September 2012, 15 of 23 September 2012, 19 of 27 December 2012 and 05 of 29 May 2013 respectively. This

c) Interest on classified loans and advances is calculated as per BRPD circular No. 16 of 1998, 09 of 2001 and 10 of 2005 and recognized as income on realization.

		Rates of Provision				
nmer	Business Unit	Un-classified (UC)		Classified		
		Standard	Special Mention Account (SMA)	Substandard (SS)	Doubtful (DF)	Bad Ioan (BL)
Consu	House building & loans for professionals	2%	2%	20%	50%	100%
-	Other than house building & professionals	5%	5%	20%	50%	100%
Loa	ans to BHs/ MBs against	2%	2%	20%	50%	100%
Small and medium enterprise		0.25%	0.25%	20%	50%	100%
Short term Agri/Micro credit		2.5%	2.5%	5%	5%	100%
All	others	1%	1%	20%	50%	100%

recovery, (ii) and against which legal cases are filed and classified as bad loss as per BRPD Circular 02 dated January 13, 2002 and 13 dated November 07, 2013. These write off however, will not undermine/affect the claim amount against the borrower. Detailed memorandum records for all such write off accounts are meticulously maintained and followed up.

Lease of assets where the group has substantially all the risks and rewards of ownership are classified as finance leases. Leases in which a significant portion of the risk and rewards of ownership are retained by another party, the lessor are classified as operation lease. Amount due from lessees under finance lease are recorded as receivables at the amount of the Bank's net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the Bank's net investment

In compliance with the Bangladesh Accounting Standards (BAS) - 17 "Lease", cost of assets acquired under finance lease along with obligation there against have been accounted for as assets & liabilities respectively of the company, and the interest elements has been charged as

value at the date of commencement of the lease or lower at the present value of minimum lease payments. The corresponding liabilities to the lessor is included in the Balance Sheet as finance lease obligation. Lease payments are apportioned between finance charges and reduction of lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged directly against income.

a) Recognition
The cost of an item of property, plant and equipments (Fixed assets) shall be recognized as an

asset if, and only if it is probable that future economic benefits associated with the item will flow to the entity and the cost of the item can be measured reliably.

Property, plant and equipments have been accounted for at cost less accumulated depreciation. Cost includes expenditure that is directly attributable to the acquisition of the

Subsequent costs of enhancement of existing assets are recognised as a separate asset, only when it is probable that future economic benefits associated with the item will flow to the bank and the cost of the item can be measured reliably. All other repairs and maintenance are charged to the Profit & Loss account during the financial period in which they are incurred.

fixed assets, Depreciation has been charged from the following month of acquisition, whereas no depreciation on assets disposed off has been charged from the month of disposal. Asset category wise depreciation rates are as follows:

Cetegory of essets:	BRAC Bank Limited	BRAC EPL Investments Limited	BRAC EPL Stock Brokerage Limited	B-Kash Limited	BRAC IT Services Limited	BRAC Seajan Exchange Limited
Furniture & fixture	10%	10% -20%	12.5%	10%	10%	10%
Leasehold Building	2.5%	-	-	-	-	-
Office equipments	20%	10% -20%	20%	20%	10%	-
IT equipments - Hardware	20%	25%	25%	20%	33%	10%
IT equipments - Software	33%	33%	33%	20%	-	-
Motor vehicles	20%	20%	20%	20%	20%	-
Office Decoration	-	15%	15%	-	-	-
Air Cooler & Ceiling Fan	-	20%	20%	-	20%	-
Building & other construction	-	5%	2%	-	-	
Generator & Multimedia	-	-	-	-	20%	-
Server	-	-		-	20%	-

c) Gain or Loss on disposal of Fixed Assets:
Sale price of fixed assets are determined on the basis of fair value of the assets. Gain or loss on sale of assets are recognized in profit & loss account as per provision of

The fair value of land & building is usually its market value. This value is determined by

The fair value of items of plant & equipment is usually their market value, determined by The frequency of revaluation depends upon the movements in the fair value of the items of property, plant & equipment being revalued.

Increases in the carrying amount as a result of revaluation is credited to shareholders equity under the heading of revaluation surplus. Decreases in the carrying amount as a result of revaluation is recognised as an expense. However, a revaluation decrease is charged directly against any related revaluation surplus to the extent that the decrease does not exceed the amount held in the revaluation surplus in respect of that same assets.

the recoverable amount of an asset is less than its carrying amount, the carrying amount of the asset should be reduced to its recoverable amount. That reduction is an impairment loss. An impairment loss is recognised as an expenses in the income statement.

Useful life and method of depreciation of property plant & equipment are review

As useful lives of assets do not differ significantly from that previously estimated, Bank Management does not consider to revalue its assets by the meantime. As per Bangladesh Accounting Standards (BAS) - 17 "Lease", all fixed assets taken on lease has been accounted for as finance lease whereas those were being recognized as operating lease in the earlier years.

a) Goodwill
Goodwill that arises upon the acquisition of subsidiaries is included in intangible assets. Acquisitions of Minority interest (Non-controlling interests) are accounted for as transactions with equity holders in their capicity as equity holders and therefore no goodwill is recognised as a result of such transactions. Subsequently Goodwill is measured at cost less accumulated

Software acquired by the Bank is stated at cost less accumulated amortisation and accumulated impairment losses. Subsequent expenditure on software assets is capitalised only when it increases future economic benefits embodied in specific asset to which it relates. All expenditure is expensed as incurred. Amortisation is recognised in profit or loss on a straight-line basis over the estimated useful life of the software, from the date that it is available for use since this most closely reflects the expected pattern of consumption of the future economic benefits embodied in the asset. The estimated useful life of software is three to five years. Amortisation methods, useful lives and residual values are reviewed at each financial year-end and adjusted if appropiate.

2.7.6 Other assets
Other assets include all other financial assets and include interest, fees and other unrealised income receivable, Prepaid interest expenses on Interest First Fixed Deposits, advance for operating and capital expenditure, security deposits and stocks of stationery & stamps etc.

2.8 Liabilities & provisions

Stocks are valued at lower of cost or net realizable value. Cost is determined by using weighted average method

2.8.1 Borrowings from other banks, financial institutions & agents Borrowings from other banks, financial institutions and agents include interest-bearing borrowings redeemable at call, on-demand and short-term deposits lodged for periods of less than 6 months. These items are brought to account at the gross value of the outstanding

on-demand and short-term deposits, savings deposit and term deposit lodged for periods from 3 months to 12 years. These items are brought to account at the gross value of the outstanding Other liabilities comprise items such as provision for loans and advances, provision for taxes Orner labilities comprise items such as provision for loans and advances, provision for taxes, interest payable, interest suspense, accrued expenses. Other liability is recognised in the balance sheet according to the guideline of Bangladesh bank, BAS & BFRS, Income Tax Ordinance-1984 and internal policies of the bank. Provisions and accrued expenses are recognized in the financial statement 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.

Deposits include non interest-bearing current deposit redeemable at call, interest bearing

2.9 Capital and Shareholders' Equity

The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process aims to achieve four major objectives: exceed regulatory thresholds and meet longer-term internal capital

targets, maintain strong credit ratings, manage capital levels commensurate with the risk profile of the Bank and provide the Bank's shareholders with acceptable returns.

time to time. Senior management develop the capital strategy and oversee the capital management planning of the Bank. The Bank's Finance, Treasury and Risk Management department are key in implementing the Bank's capital strategy and managing capital. Capital is managed using both regulatory capital measures and internal matrix.

by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Company, ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residual proceeds of liquidation.

Preference Shares are those share which give their holders an entitlement to a fixed dividend but which do not usually carry voting rights.

2.9.3 share remium

Share premium is the capital that the bank raises upon issuing shares that is in excess of the nominal value of the shares. The Share Premium shall be utilized in accordance with provisions of section 57 of the Companies Act, 1994 and as directed by the Securities and Exchange

2.9.4 Statutory reserve Transfer to the Statutory reserve has been maintained @ 20% of Profit Before Tax in accordance with provisions of section 24 of the Banking Companies Act, 1991. This is mandatory until such reserve is equal to the paid up capital together with amount in the share

Revaluation reserve represents revaluation on Treasury bond (HFT and HTM) in accordance with the DOS Circular no.-05, dated 26th May 2008.

Provident Fund (Defined Contribution Plan)
A "Defined Contribution Plan" is a post employement benefit plan under which an entity pays fixed contribution into a seperate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefits are given to the staff of the bank in accordance with the registered Provident fund rules. The commissioner of Income Tax, Large Tax Payers Unit, Dhaka has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of part - B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 1st January 2003. The fund is operated by a Board of Trustess consisting of 09 (nine) members of the bank. All confirmed employees of the bank are contributing 10% of their basic salary as subscription of the fund. The bank also contributes equal amount of the employees' contribution to the fund. Interest earned from the investments is credited to the members' account on half yearly basis. Members are eligible to get both the contributions after 05 (five) years of continuous service from the date of their membership.

Gratuity Fund (Defined Benefit Plan)
Gratuity fund benefits are given to the staff of the bank in accordance with the approved Gratuity fund rules. National Board of Revenue has approved the Gratuity fund as a recognized Gratuity fund on 6th March 2006. The fund is operated by a Board of Trustees consisting of 8 (eight) members of the bank. Employees are entitled to Gratuity benefit after completion of minimum 05 (five) years of service in the Company. The Gratuity is calculated on the basis of last basic pay and is payable at the rate of one month's basic pay for every completed year of service. Gratuity fund is a "Defined Benefit Plan" and contribution to Gratuity Fund is measured through the result of acturial valuation of the fund. "BRAC Bank Employee Gratuity Fund" is a funded Gratuity Fund.

Worker's Profit Participation Fund (WPPF)
Consistent with the industry practice and in accordance with the Banking Companies Act, 1991, no provision has been made for WPPF.

Security Fund
The objective of the fund to provide death or permanent disability benefits to its confirmed
employees and on their families with a sum equal to 36 times of the last drawn basic salary to
the nominee. The Bank contributes to this fund at a predetermined rate which equals to Tk.5
for each Taka one thousand of last basic salary per staff per year. There shall be at least 7
(seven) members of Management Committee to manage the fund. The Managing Director &
CEO of the Bank will be the chairperson of this committee and other 6 (six) members are
nominated from the regular category staff. Welfare Fund
The objective of the Employees' Welfare Fund is to provide regular category employees from Junior Officer to Senior Principal Officer of the BRAC Bank incurring severe accidents during official job, extended illness (not less than 3 months), Education for Children; Marriage of Children which costs would not be affordable by the employee and which are not covered by any other means. All regular confirmed employees of the bank shall contribute monthly to the Fund according to the designation. The sum subscribed monthly from salaries of employees shall be credited separately in an "Employee Welfare Fund" as a liability of the Bank. There shall be at least 7 (seven) members Management Committee to manage the fund. The Managing Director & CEO of the Bank will be the chairperson of this committee and other 6 (six) members are nominated from the regular category staff.

Incentive bonus
BRAC bank started a incentive bonus scheme for its employees. 4% of net profit before tax is
given to the employees in every year as incentive bonus. This bonus amount is being distributed
among the employees based on their performance. The bonus amount is paid annually,
normally by the 1st quarter of the every following year and the costs are accounted for in the

Annual leave
The provision for leave fare represents the current outstanding liability to employees at the Balance Sheet date. Leave Fare Assistance is a non-recurring benefit for all permanent employees of the Bank who are entitled to annual leave. According to Bangladesh Bank policy all permanent employees have to avail 15 consecutive days of mandatory leave and LFA will be given in this leave period.

Subsidized Scheme - Staff Loan
Personal, House building and car loan is provided to the permanent staff at a subsidized rate.
Criteria and details of types wise staff loan is given below:

Personal Loan: A permanent staff completing 1 year of service can avail personal loan taking approval from department head and head of HR.

Car Loan: All staff at job grade from PO can avail staff car loan taking approval from department

Interes frome
In terms of provision of Bangladesh Accounting Standard (BAS-18) on revenue and disclosures
in the financial statements of the Bank, the interest receivable is recognized on an accruals
basis. Interest on loans and advances ceases to be taken into income when such advances are
classified, kept in interest suspense account. Interest on classified advances is accounted for

Income on investments is recognized on an accruals basis. Investment income includes interest on Treasury bills, treasury bonds, zero coupon, shares, debentures and fixed deposit Income on Bills purchased & Discounted Income on Bills purchased & Discounted is recognised upon realisation since there is no uncertainty as to its realization and accrued on a monthly basis.

Interest & fees receivable on credit cards
Interest & fees receivable on credit cards are recognized on an accruals basis. Interest and fees
cease to be taken into income when the recovery of interest & fees is in arrear for over three
months. Thereafter, interest & fees are accounted for on realisation basis.

Fees & Commission Income
The Bank earn fees & commission from a diverse range of services provided to its customers.
This include fees & commission income arising on financial and other services provided by the bank including trade finance, credit cards, debit cards, passport endorsement, visa processing, student service, loan processing loss nyndication, locker facilities and SMS banking etc. Fees & commission income arises on services rendered by the Bank are recognized on a realization

**Dividend income on Shares**Dividend income from shares is recognized when our right to receive the dividend is

Gain or loss on sale of property, plant and equipment The gain or loss on the disposal of premises and equipment is determined as the difference between the carrying amount of the assets at the time of disposal and the proceeds of disposal, and is recognized as an item of other income in the year in which the significant risks and rewards of ownership are transferred to the buyer.

Interest Paid and other expenses In terms of provision of the Bangladesh Accounting Standard (BAS) -1 "Presentation of Financial Statements", interest paid and other expenses are recognized on an accruals basis.

Earning per Share (EPS) has been computed by dividing the basic earning by the average number of Ordinary Shares outstanding as on 31st December, 2014 as per Bangladesh Accounting Standard (BAS) - 33 "Earning Per Share".

Basic earnings
This represents earnings for the year attributable to ordinary shareholders. Net profit after tax less preference dividend has been considered as fully attributable to the ordinary shareholders Weighted average number of ordinary shares outstanding during the year

This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the year multiplied by a time weighted factor. The time weighting factor is the number of days the specific shares are outstanding as a proportion of the total number of days in the year. per share. The logic behind this basis is, that the bonus shares are issued to the existing shareholders without any consideration, and therefore, the number of shares outstanding is increased without an increase in resources generating new earnings. In contrast, other shares were issued against consideration in cash or in kind, and accordingly there is an increase in recourses generating new earnings. Therefore, the total number of shares issued in 2014 has been multiplied by a time weighting factor which is the number of days the specific shares were outstanding as a proportion of total number of days in the period.

**Diluted earnings per share**No diluted earning per share is required to be calculated for the year as there was no scope for dilution during the year under review.

The liquidity statement of assets and liabilities as on the reporting date has been prepared on residual maturity term as per the following basis:

a) Balances with other bank & financial institutions, money at call & short notice etc. are on the basis of their maturity term.

b) Investments are on the basis of their residual maturity term. c) Loans & advances are on the basis of their repayment/ maturity schedule. d) Fixed assets are on the basis of their useful life.

e) Other assets are on the basis of their adjustment. f) Borrowing from other banks, financial institutions and agents as per their maturity/

repayment term g) Deposits & other accounts are on the basis of their maturity term and behavioral past trend h) Other long term liability on the basis of their maturity term

when they are approved by the shareholders in the annual general meeting

I) Provisions & other liabilities are on the basis of their settlement.

Reporting Standard (BFRS)

2.13 Statement of Liquidity

Dividend on ordinary shares for the year that are recommended by the directors after the disclosed in note- 45.5 (a) to the Financial statements

Dividend on ordinary shares are recognised as a liability and deducted from retained earnings

Books of accounts with regard to interbank (in Bangladesh and outside Bangladesh) are econciled on a monthly basis and there are no material differences which may affect the financial statements significantly.

Un-reconciled entries in case of inter-branch transactions as on the reporting date are not 2.16 Compliance of Bangladesh Accounting standard (BAS) and Bangladesh Financia

Bangladesh Accounting Standard (BAS) and Bangladesh Financial Reporting Standard (BFRS) Ref. unting for Government Grants and Disclosure of Government Assistance Effect of Changes in Foreign Exchanges Rate. owing Cost

Reason for departure of BAS / BFRS: The central Bank of Bangladesh ("Bangladesh Bank") as regulator to the Banking Industry has issued a number of circulars/directives which are not consistent with the requirements specified in the BAS/BFRS as referred above.IN such cases the bank has followed the regulatory requirements specified by the Bangladesh Bank

New and amended standards and interpretations not yet adapted by the group and the

A number of new standards amendments to standards and interpretation are effective for annual periods beginning from 1 January 2015 or later, and have not been applied in preparing these consolidated financial statements. None of these is expected to have a significant effect on the consolidated financial statements of the Group and the Bank. Although Internationa Accounting Standards Board (IASB) has issued a new standard (IFRS 9) along with related amendments to existing standards (IAS/BAS 32,39) but none of these has been adopted and/or endorsed locally as BAS/BFRS and such any possible impact could not be deter-

2.17 Regulatory & Legal Compliance

The Bank complied with the requirements of following regulatory & legal authorites: a) The Banking Companies Act, 1991 b) The Companies Act, 1994

c) Rules & Regulations Issued by Bangladesh Bank. d) Banglades Securities and Exchange Rules 1987, Banglades Securities & Exchange Ordinance 1969, Bangladesh Securities & Exchange Act 1993, Bangladesh Securities and

e) The Income Tax Ordinance, 1984 f) The Value Added Tax Act, 1991

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## AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2014**



लामी लायुह्य

The possibility of losses, financial or otherwise is defined as risk. The assets and liabilities of BRAC Bank Limited is managed so as to minimize, to the degree prudently possible, the Bank's exposure to risk, while at the same time attempting to provide a stable and steadily increasing flow of net interest income, an attractive rate of return on an appropriate level of capital and a level of liquidity adequate to respond to the needs of depositors and borrowers and earnings

These objectives are accomplished by setting in place a planning, control and reporting process, the key objective of which is the coordinated management of the Bank's assets and ent banking laws and regulations, as well as prudent and generally acceptable

The risk management of the bank covers 5 (five) Core risk areas of banking i.e. a. Credit Risk Management, b. Foreign Exchange Risk Management, c. Asset liability Management, and d. Prevention of Money Laundering and e. Internal Control & Compliance as per BRPD circular No.

Credit risk is most simply defined as the potential that a bank borrower or counterparty will fail to meet its obligations in accordance with agreed terms and conditions. The goal of credit risk nent is to maximize a bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable parameters.

Considering the key elements of Credit Risk the bank has segregated duties of the officers/ considering the key elements or death thank the balin has segregated utilities of the others, executives involved in credit related activities. Separate division for Corporate, SME, Retail and Credit Cards have been formed which are entrusted with the duties of maintaining effective relationship with the customers, marketing of credit products, exploring new business opportunities etc. For transparency in the operations during the entire credit year i. Credit Approval Team, ii. Asset Operations Department, iii. Recovery Unit, and iv. Impaired Asset Management have been set up.

In credit management process, Sales Teams of the above-mentioned business units book the customers; the Credit Division does thorough assessment before approving the credit facility; the risk assessment included borrower risk analysis, financial analysis, industry analysis, and historical performance of the customer. Asset Operations Department ensures compliance of all legal formalities, completion of all documentation, security of the proposed credit facility and finally disburses the amount. The Sales Team reports to the Managing Director & CEO through their line; the Credit Division reports to the Managing Director & CEO, while the Asset Operations Department reports to the Deputy Managing Director. The above arrangement has not only ensured segregation of duties an

### 2.18.2 Foreign Exchange Risk Management

prices. Today's financial institutions engage in activities starting from imports, exports and remittances involving basic foreign exchange and money market to complex structured products. Within the Bank, the Treasury department is vested with the responsibility to measure and minimize the risk associated with bank's assets and liabilities.

front office is involved only in dealing activities and the back office is responsible for all related support and monitoring functions. Treasury front and back office personnel are guided as per BB core risk management and their job description. They are barred from performing each other's job. As mentioned in the previous section, 'Treasury Front Office' and 'Treasury Back Office' has separate and independent reporting lines to ensure segregation of duties and accountability but also helps minimize the risk of compromise.

deals taking place over the telephone. Counter party limit is set by the Credit Committee and monitored by Head of treasury. Trigger levels are set for the dealers, Chief Dealer and head of Treasury. Any increase to trigger limit of the head of Treasury requires approval from the MANCOM. Dealing room is equipped with Reuter's information, a voice screens recorder for recording

Before entering into any deal with a counter party, a dealer ensures they have knowledge about the counter party's dealing style, product mix and assess whether the customer is dealing in an

Changes in market liquidity and or interest rate exposes Bank's business to the risk of loss, which may, in extreme cases, threaten the survival of the institution. Thus it is essential that the level of balance sheet risks are effectively managed, appropriate policies and procedures are established to control and limit these risks and proper resources are available for evaluating and controlling these risks. The Asset Liability Committee (ALCO) of the bank monitors Balance

Asset liability Committee (ALCO) reviews the country's overall economic position, Bank's Liquidity position, ALM Ratios, Interest Rate Risk, Capital Adequacy, Deposit Advanced Growth, Cost of Deposit & yield on Advance, F.E. Gap, Market Interest Rate, Loan loss provision adequacy and deposit and lending pricing strategy.

### 2.18.4 Prevention of Money Laundering

In recognition of the fact that financial institutions are particularly vulnerable to be used by money launderers. BRAC Bank has established a Anti Money Laundering Policy. The purpose of the Anti Money Laundering Policy is to provide a guideline within which to comply with the laws and regulations regarding money laundering both at country and international levels and thereby to safeguard the bank from potential compliance, financial and reputational risks. KYC procedures have been set up with address verification. As apart of monitoring account transaction-the estimated transaction profile and high value transactions are being reviewed electronically. Training has been taken as a continuous process for creating/developing awareness among the officers.

### 2.18.5 Internal Control & Compliance

Internal Control is the mechanism to ensure smooth operations of the Bank on an ongoing basis based on compliance with applicable rules and regulations. The primary objective of Internal Control & Compliance is to help the Bank perform better and add value through use of its resources. Through Internal Control system, Bank identifies its weaknesses associated with the process and adopts appropriate measures to overcome that. It objectively examines:

- Efficiency and effectiveness of activities (performance objective) completeness and timelines of financial and management information
- Compliance with applicable laws and regulations (compliance objectives).

Internal audit team undertakes periodical comprehensive, special, spot and surprise audit & ction on branches, SME unit offices and departments at Head Office, Monitoring 8 Compliance team ensures monitoring, compliance of internal and statutory requirement as well as conducts investigation. Internal Control & Compliance also reviews financial, operational activities of the bank to ensure the correctness of the financial information maintained in

The Board Audit Committee reviews the Audit, Inspection, Investigation and compliance &

BRAC Bank follows the guideline stated in BRPD Circular No. 14 dated 23 October 2005

IT operation management covers the dynamics of technology operation management including change management, asset management, operating environment procedures management. e is to achieve the highest levels of technology service quality by mini

Physical security involves providing environmental safeguards as well as controlling physical access to equipment and data.

b) User ID maintenance c) Input control

The Business Continuity Plan (BCP) is formulated to cover operational risks and taking into account the potential for wide area disasters, data center disasters and the recovery plan. The BCP takes into account the backup and recovery process. Keeping this into consideration this

Internal audit function plays a crucial role in ongoing assessment and maintenance of internal control, risk management and governance in banks. BRAC Bank has a strong Internal Audit team comprised of four units to carry out audit activities, namely - Head Office Audit, Retail Audit, SME Audit and Technology Audit. Internal Audit team conducts comprehensive, spot, surprise audits in various Branches, SME Service Centres, SME Krishi Branches, SME Unit Offices, Departments, Divisions of Head Office and subsidiaries of BRAC Bank Limited. Into auditors use standard approach to determine their respective work plans and actions. Various issues, observations, lapses are identified and shared with the respective stakeholders on regular basis. Board Audit Committee periodically reviews the audit reports. Audit team also monitors the audit observations and ensures recommendations are implemented against monitors the audit observations and ensures recommendations are imponential agreed time line. Internal Audit works with the process team to update the processes and helps to prevent fraud and operational losses. Internal Audit works closely with regulators and

Now a day's fraud and forgery appears in diverse form. To prevent fraud & forgery, BRAC Bank Limited established a department namely "Investigation, Monitoring & Compliance" to deal with such kind of incidences. This wing exclusively deals with all kinds of fraud and forgery and act independently as the first contact pointy information unit where internal & external fraud & forgery incidences are investigated and reviewed. To protect the bank and its stakeholder's interest, "Investigation, Monitoring & Compliance" Unit performs thorough investigation to identify the perpetrator & the root cause of the reported incident. As a counteractive course of to take necessary action relating to process improvement, recovery of misappropriated amount, adjustment of the operational loss and to take appropriate action against the perpetrator. The investigation reports are also place to the Board Audit Committee for their direction and guidance. This wing also makes sure of the implementation of the recommenda forgery which were identified in 2014 are also duly reported to the Central Bank on a quarterly basis. tions as made in the investigation report by performing follow up audit quarterly. All fraud &

BRAC Bank Limited, the fastest growing bank in Bangladesh, is concerned regarding risky areas, which are being identified by the Risk Management department.

The Management under the guidance of the Board of Directors has developed an Enterprise Risk Management Policy for submission of a formal report to the Board Audit Committee on

Maximize earnings and return on capital within acceptable and controllable levels of the key

Manage and maintain a policy and procedures that are consistent with the short and long term strategic goals of the Board of Directors.

The MANCOM approved the ERM policy, which contains the guidelines for reporting to the Risk Management Committee. The ERMC has twelve members. Head of Risk Management, the Managing Director, Head of Retail, Head of SME, Head of Credit, Head of Treasury, Head of Managing Director, head of HR, Head of Corporate Banking, Head of SRS, Head of External Affaires and Head of Impaired Assets Management. Head of Risk Management chairs

The policy provides guidelines & templates to the respective departments and units for producing the information on risky and vulnerable areas for the organization. ERMC scrutinize and analyze the information and parameterize it according to the sensitivity and vulnerability.

The ERMC meet on 15th of every month. The committee discuss the various issues raised relating to the previous month and updates the same provided by units reported to Risk Management department in the prescribed formats by 7th of the current month. The units qualify the specific risk according to the matrix provided by Bangladesh Bank. The meeting is minuted, which is reviewed by the Board Audit Committee on quarterly basis

Vulnerable areas of the Bank are being identified

Appropriate plan and initiatives are taken to mitigate and minimize the risk. Follow up and monitoring are being done on the overall position of the bank regarding mitigation and minimization of risky areas.

Upgrading the "Leading Key Risk Indicator" and DCFCLs are developing gradually through inclusion and exclusion item.

### 2.19 Implementation of BASEL-II & III

To cope up with the international best practices and to make the bank's capital shock absorbent Guidelines on Risk Based Capital Adequacy (RBCA) for banks' (Revised regulatory capital framework in line with Basel II) was introduced from January 01, 2009 as a parallel run with BRPD Circular No. 10, dated November 25, 2002 (Basel I). At the end of parallel run, Basel If regime started from January 01, 2010 and the guidelines on RBCA came fully into force with its subsequent supplements/revisions. Instructions regarding Minimum Capital Requirement (MCR), Adequate Capital and Disclosure requirement as stated in the guidelines had to be followed by all scheduled banks for the purpose of statutory compliance. According to the BRPD circular no-09 dated 31st December 2008 and subsequent updates on BRPD circular no-10, 12, 24, 35 dated 10th March 2010, 29th March 2010, 3rd August 2010, 29th December 2010 and BRPD circular letter no-08, dated July 23, 2012 Basel-II framework has

ii. Pillar II elaborates the process for assessing the overall capital adequacy aligned with risk

profile of a bank as well as capital growth plan.

iii. Finally, Pillar III gives a Framework of public disclosure on the position of a bank's risk profiles, capital adequacy, and risk management system.

Basel - II is to be calculated both on separate financial statements (SOLO) basis and Consolidated basis and both are submitted to Bangladesh Bank accordingly.

We have fully complied to all the directives provided by the Central bank from time to time, starting from Pillar I, II and III reporting requirements to periodic Stress Testing activity etc. Formation of Basel Steering Committee chaired by the Deputy Managing Director of the bank

help us to ensure supreme governance and strict regimentation at execution level. Nonetheless, in December 2014 Bangladesh Bank issued "Revised Regulatory Capital Framework for banks in line with Basel III\*. Here the reforms are the response of Basel Committee on Banking Supervision (BCBS) to improve the banking sector's ability to absorb shocks arising from financial and economic stress, whatever the source, thus reducing the risk of spillover from the financial sector to the real economy. To ensure smooth transition to Basel III, appropriate transitional arrangements have been provided for meeting the minimum Basel III capital ratios, full regulatory adjustments to the components of capital etc. Consequently,

### Basel III capital regulations would be fully implemented as on January 1, 2019.

Under general banking transactions, liabilities against acceptance, endorsements, and other obligations and bills against which acceptance has been given and claims exists there against, ve been shown as Off Balance Sheet items. Provision for off balance sheet items is made as per BRPD circular No. 8 of 7th August 2007 and 10 of September 18, 2007

### 2.21 Accounting for Changes in Accounting Estimates

BAS - 8 states that the effect of a change in an accounting estimate is to be applied prospectively by inclusion in the current accounting preiod and, if relevant, in future accounting period. The carrying amount of assets, liabilities, or equity may be changed following a change in accounting estimates in the period of the change.

As per BAS - 16 "Property plant & equipment" (para 61) any changes in the depreication method shall be accounted for as a changes in an accounting estimate in accordance with BAS - 8.

During the year, BRAC Bank Limited changed its depreciation method for depreciating Property, plant & equipment (Annex - D). Management takes the view that this policy provides reliable and more relevant information because it deals more accurately with the components of Property, plant and equipment and is based on up-to-date values.

a) Figures appearing in the financial statements have been rounded off to the nearest Taka

b) Figures of previous year have been rearranged wherever considered necessary to conform to the current year's presentation

c) The expenses, irrespective of capital or revenue nature, accrued / due but not paid have

### SECTION -TWO: NOTES TO THE BALANCE SHEET

3			Taka	Taka
Cash	On-Shore	Off-shore	Total	
A. Cash In hand:				
Local currency	7,430,892,480	-	7,430,892,480	8,472,453,170
Foreign currency	127,119,622	-	127,119,622	53,024,694
	7,558,012,102	- '	7,558,012,102	8,525,477,864
B. Balance with Bangladesh Bank and its agent Bank(s):				
Local currency	8,673,326,399	-	8,673,326,399	7,427,040,066
Foreign currency	50,702,525	22,459,941	73,162,466	297,412,664
	8,724,028,924	22,459,941	8,746,488,865	7,724,452,730
Sonali Bank as agent of				
Bangladesh Bank (local curre	ncy) 784,665,500	-	784,665,500	911,484,433
	9,508,694,424	22,459,941	9,531,154,365	8,635,937,163
	17,066,706,526	22,459,941	17,089,166,467	17,161,415,027
equired reserve			8,539,816,532	7,658,090,904
ctual reserve maintained (as pe	er Bangladesh Bank	statement)	8,751,332,167	7,649,494,483
urplus/ (deficit)			211,515,635	(8,596,421)

and maintained in accordance with section 33 of The Banking Companies Act, 1991 and BRPD circular no. 11 and 12, dated August 25, 2005, MPD circular no. 1 and 2, dated May 4, 2010, MPD circular no. 4 and 5, dated December 1, 2010 and MPD circular no. 1, dated June 23,

The statutory Cash Reserve Requirement on the Bank's time and demand liabilities at the rate 6.5% has been calculated and maintained with Bangladesh Bank in current account and 19.5% Statutory Liquidity Ratio, including CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves are maintained by the Bank, as shown below:

### 3.1.1 Cash Reserve Requirement (CRR) : Required reserve (Including CRR) Actual reserve maintained (Including CRR) (Note: 3.1.3)

3.1.2 Statutory Liquidity Ratio (SLR):					
Cash in hand	(Note: 3)	7,558,012,102	8,525,477,864		
Balance with Bangladesh Bank as per statement		8,751,332,167	7,649,494,483		
Balance with Sonali Bank as per statement		754,775,000	881,504,316		
Government securities		18,663,007,836	18,882,823,537		

10,107,677,513 11,688,679,003

35,727,127,105 35,939,300,200

2,354,991,468 1,929,234,422 **24,579,061,716 9,208,271,163** 

J.a Consolidated Cash		
A. Cash in hand:		
BRAC Bank Limited	7,558,012,102	8,525,477,86
BRAC EPL Investments Ltd.	60,580	43,96
BRAC EPL Stock Brokerage Ltd.	948,703	161,99
bkash Limited	1,019,801	1,069,53
BRAC Saajan Exchange Ltd.	103,923	84,15
BRAC IT Services Limited	24,253	3,75
	7,560,169,362	8,526,841,26

DIG	AC Bank Limited			9,531,154,365	8,635,937,163
BRA	AC EPL Investments Ltd.			-	-
BRA	AC EPL Stock Brokerage Ltd.				
bka	sh Limited				
BRA	AC Saajan Exchange Ltd.				
BR/	AC IT Services Limited				
				9,531,154,365	8,635,937,163
				17,091,323,727	17,162,778,425
Bal	ance with Other Banks and Fir	ancial institutions			
		On-Shore	Off-shore	Total	
Α	. Inside Bangladesh	On-Shore	Off-shore	Total	
Α	. Inside Bangladesh (Note: 4.1)	On-Shore 23,483,319,659	Off-shore .	<b>Total</b> 23,483,319,659	8,916,887,987
					8,916,887,987
	(Note: 4.1)				8,916,887,987 8,853,053,366
	(Note: 4.1)  Outside Bangladesh	23,483,319,659	3,210,920,712	23,483,319,659	
	(Note: 4.1)  Outside Bangladesh	23,483,319,659 9,746,052,814 33,229,372,473	3,210,920,712	23,483,319,659 12,956,973,526	8,853,053,366

Southeast Bank Ltd- Current Account	-	-
	26,078,087	41,574,039
On Short Term Deposit (STD) Accounts		
Southeast Bank Limited	75,264	2,973,370
Al-Arafa Bank Limited	(10,895,412)	-
Jamuna Bank Limited	2,280,138	2,217,601
Prime Bank Limited	22,286,195	-
Mutual Trust Limited	3,284,019	-
Pubali Bank Limited	154,318,511	167,489,822
Janata Bank Limited	272,030,132	269,486,124
Bangladesh Krishi Bank Limited	154,162,883	161,659,289
The City Bank Limited	4,147,190	8,874,122
Agrani Bank Limited	149,982,568	316,118,629
Islami Bank Bangladesh Limited	74,891,392	114,109,524
United Commercial Bank Limited	4,128,516	18,843,733
National Bank Limited	21,421,007	34,432,214
Sonali Bank Limited	17,371,285	69,188,923
ICB Islamic Bank Limited	24,600	24,522
AB Bank Limited	86,341,564	-
Rupali Bank Limited	118,800,568	124,490,615
Social Islami Bank Limited	(8,589,946)	2,161,286
First Security Islami Bank Limited	6,612,716	5,924,945
EXIM Bank Limited	11,528,413	9,724,857
BASIC Bank Limited	1,270,325	1.205.723
Bank Asia Limited	5,764,552	
Standard Bank Limited	1,634,435	
Meghna Bank Limited	1,870,657	
Mercantile Bank Limited	2,500,000	-
	1.097.241.572	1,308,925,298
On Flord Denselb with Denley		, ,

Local currency:		
AB Bank Limited	1,000,000,000	-
Dhaka Bank Limited	500,000,000	150,000,000
IFIC Bank Limited	1,000,000,000	-
Jamuna Bank Limited	2,500,000,000	-
Midland Bank Limited	200,000,000	-
Modhumoti Bank Limited	1,000,000,000	-
National Bank of Pakistan Limited	100,000,000	-
ONE Bank Limited	2,500,000,000	-
Standard Bank Limited	1,500,000,000	-
The City Bank Limited	1,000,000,000	-
Southeast Bank Limited	800,000,000	-
	12,100,000,000	150,000,000
Foreign currency:		
The City Bank Limited	-	816,388,650
		816,388,650
	12,100,000,000	966,388,650
On Fixed Deposit with Financial Institutions		
Industrial & Infrastructure Development Finance Co. Ltd.	350,000,000	200,000,000
International Leasing & Financial Services Limited	500,000,000	400,000,000
Uttara Finance & Investment Limited	550,000,000	500,000,000
Far East Finance & Investment Limited	100,000,000	350,000,000
First Lease Finance and Investment Limited	100,000,000	-
GSP Finance Company (Bangladesh) Limited	250,000,000	-
IDLC Finance Limited	1,700,000,000	500,000,000
Union Capital Limited	200,000,000	300,000,000
National Housing Finance Company Limited	160,000,000	200,000,000
Prime Finance & Investment Co. Limited	600,000,000	-
Premier Leasing & Financial Services Limited	250,000,000	300,000,000
Phoenix Finance & Investments Limited	400,000,000	400,000,000
Bangladesh Finance & Investment Co. Ltd.	150,000,000	200,000,000
Bangladesh Industrial Finance Company Limited	100,000,000	250,000,000
United Leasing Company Ltd.	500,000,000	-
Investment Corporation Of Bangladesh (ICB)	3,000,000,000	2,500,000,000
Delta Brac Housing Finance Corporation Ltd.	400,000,000	-
Reliance Finance Limited	200,000,000	200,000,000

### 23,483,319,658 4.2 Balance with other banks and financial institutions ( Outside Bangladesh)

On Demand Deposit Accounts ( Non Interest bearing) with:

Peoples Leasing Company Ltd. Lanka Bangla Finance Co. Limited

Details are shown in Annex-B	239,812,814	289,607,488
	-	-
AB Bank Mumbai (ACU Dollar)		-
CITI Bank NA (USD)	-	-
On Demand Deposit Accounts (Interest bearing) with:		
-	239,812,814	289,607,488
Mashreq Bank -New York	3,576,031	11,862,265
Unicredit Bank AG (Hypoveriensbank), Germany	850,006	449,214
AB Bank Mumbai, India (ACU)	346,588	161,948
Bank of America N.A New York	-	1,167,617
Commerz Bank - Frakfut (GBP)	-	11,222
Deutsche Bank Trust Company	10,894,134	16,397,476
HDFC Bank Limited	25,702,039	3,857,705
Sonali Bank Limited (UK)	3,443,160	1,797,686
JP Morgan Chase Bank (USD)	134,244,385	103,627,061
Westpack Banking Corporation, (AUD)	4,586,251	5,024,809
United Bank of India, Calcutta (ACU)	5,581,660	36,904,835
Union DE Banques Arabes ET Françaises (JPY)	-	4,605,406
Standard Chartered Bank - Frakfut (EURO)	388,010	43,338
Commerz Bank AG Germany (EURO)	5,409,074	22,448,485
Commerz Bank AG Germany (USD)	2,828,304	166,927
Unicredito Italiano SPA (EURO)	1,563,728	1,499,597
ING Belgium NV/SA (EURO)	2,062,288	2,975,651
Zuercher Kantonal Bank, Zurich (CHF)	5,657,736	492,171
U.B.A.F , Japan	2,544,840	
Habib Bank Pakistan	6,000,685	-
HSBC Pakistan (ACU Dollar)		938,459
HSBC - Australia (AUD)	65,190	703,232
HSBC - United Kindom (GBP)	-	2,914,966
HSBC - NewYork (USD)	-	60,955,279
Standard Chartered Bank-UK (GBP)	5,020,701	4,073,792
ICICI Mumbai (ACU Dollar)	5,765,373	223,018
The Bank of Nova Scotia- Canada (CAD)	475,895	2,703,228
Mashreq Bank PSCNY (USD)	-	795,382
Standard Chartered Bank-NY (USD)	12,806,736	2,806,721

### 4.3 Maturity grouping of balance with other banks and financial institutions

Off Shore Banking Unit

Commerz Bank

	More than 3 months but not more than 1 fear	1,659,200,000	2,030,000,000
	More than 1 year but not more than 5 years		-
	More than 5 years	-	-
		24,579,061,716	9,208,271,163
.a	Consolidated Balance with Other Banks and Financial Instit	utions	
	A. In Bangladesh		
	BRAC Bank Limited	23,483,319,659	8,916,887,987
	BRAC EPL Investments Ltd.	19,470,807	30,400,824
	BRAC EPL Stock Brokerage Ltd.	682,239,712	492,513,333
	bkash Limited	8,724,785,056	4,908,333,304
	BRAC Saajan Exchange Ltd.	99,391,748	82,954,063
	BRAC IT Services Limited	7,848,618	17,002,120
		33,017,055,600	14,448,091,631
	Less: Intra-company transaction:		
	BRAC EPL Investments Ltd.	3,039,957	4,639,519
	BRAC EPL Stock Brokerage Ltd.	118,302,685	262,878,123
	bkash Limited	8,724,713,545	4,908,333,304
	BRAC Saajan Exchange Ltd.	66,457,529	75,166,464
	BRAC IT Services Limited	7,848,618	
		24,096,693,266	9,197,074,221
	B. Outside Bangladesh		
	BRAC Bank Limited	1 095 7/2 057	2 220 617 508

BRAC Saajan Exchange Ltd.	72,422,144	68,026,0
BRAC IT Services Limited		
	1,168,164,201	2,288,643,6
Less: Intra-company transaction:		
BRAC EPL Investments Ltd.	-	
BRAC EPL Stock Brokerage Ltd.	-	
bkash Limited	-	
BRAC Saajan Exchange Ltd.	-	
BRAC IT Services Limited		

(Note: 6.1.1)

Government Securities

Treasury Bills

Other investments	(NOTE: 0.2
Investment in securities are classified as	follows:
Held for trading (Treasury Bill, Bond	& BB-Bill)
Held to maturity (Treasury Bond)	
Other Investments	
0	

desh Bank Bills	(Note: 6.1.)
ry Bonds	(Note: 6.1.)
bered Securities	
ond	
	ry Bonds bered Securities

	364 Days Treasury Bills
6.1.2	Bangladesh Bank Bills 30 Days Bangladesh Bank Bills

6.1.3 Treasury Bonds
Treasury Bonds (2 years BGTB)
Treasury Bonds (5 years BGTB)
Treasury Bonds (10 years BGTB)
Treasury Bonds (15 years BGTB)
Treasury Bonds (20 years BGTB)
Reverse REPO
6 months Reverse REPO

6.2	Other Investments		
	Ordinary shares ( Unquoted):		
	Industrial and Infrastructure Development Finance Co. Ltd.	9,338,120	9,338,120
	Bangladesh Rating Agency of Bangladesh Limited	12,497,600	12,497,600
	Central Depository Bangladesh Ltd.	26,623,470	26,623,470
		48,459,190	48,459,190
	Investment in Secondary market	1,319,880,898	1,311,926,654
		1,319,880,898	1,311,926,654
	Preference Shares		
	Summit Uttaranchal Power Co Ltd	35,486,300	56,777,800
	Summit Purbanchal Power Co Ltd	53,961,000	86,337,400
		89,447,300	143,115,200
	(Details are shown in Annex - C)		
	Bonds		
	First Security Islami Bank Limited Mudaraba Subordinated Bond	100,000,000	200,000,000
	Trust Bank unsecured , Non Convertible ,Subordinated Bond	24,000,000	30,000,000
	UCBL Variable rate Subordinated Bond	100,000,000	100,000,000
	MBL Variable rate Subordinated Bond	1,000,000,000	-
	AB Bank Flaoting Rate Subordinated Bond	100,000,000	-
	City Bank Flaoting Rate Subordinated Bond	548,000,000	100,000,000
		1,872,000,000	430,000,000
	Private Placement & Pre IPO		
	*United Power Generation & Distribution Co. Ltd.	9,504,000	-
		9,504,000	- '
		3,339,291,388	1,933,501,044

\*BBL applied for private placement of UPGD for BDT 31,999,824 by paying advance of BDT 9,504,000. However BBL awarded for share of full amount and deposited the remaining amount subsequently.

### 6.3 Maturity Wise Grouping of Investment

BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.

Gross loans and advances

8,916,887,987

450,000,000 -**10,260,000,000 6,600,000,000** 

9,746,052,814 6,922,043,256

1,168,164,201 2,288,643,694

20,559,303,620 19,365,124,617

23,898,595,008 21,298,625,661

977,394,052 3,693,462,982 17,682,560,284 13,128,377,998

20,559,303,620 19,365,124,617

17,682,560,284 13,128,377,998

2,059,520,257

14.243.052

8,239,861,716

	Up to 1 months	3,897,877,724	4,224,694,328
	Not more than 3 months	68,239,970	1,163,587,594
	More than 3 months but not more than 1 Year	2,220,670,147	3,138,850,542
	More than 1 year but not more than 5 years	7,226,962,352	5,952,584,660
	More than 5 years	10,484,844,815	6,818,908,537
		23,898,595,008	21,298,625,661
.a	Consolidated investments		
	BRAC Bank Limited:		
	Government Securities	20,559,303,620	19,365,124,617
	Other Investments	3,339,291,388	1,933,501,044
		23,898,595,008	21,298,625,661

51,556,876 122,434,140

121,940,553,133 117,110,645,783

7.744.487

### BRAC Saajan Exchange Ltd. 11,289,453 24,225,504,521 21,483,906,130 Total 5,998,787,685 5,277,229,326 9,658,230,884 19,980,869,130 40,549,231,657 34,564,192,744

		104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
tills purchased & discounted	(Note - 7.17)	582,144,574		582,144,574	830,567,343
		104,159,315,987	17,199,092,572	121,358,408,559	116,280,078,440
staff loans	(Note - 7.7)	543,974,633		543,974,633	613,281,824
Credit Cards		2,690,916,088		2,690,916,088	2,791,257,311

Interest suspense	766,084,298	662,483,05
Provision for loans & advances	7,181,745,173	7,132,258,15
	7,947,829,471	7,794,741,20
	113,992,723,662	109,315,904,57
7.2 Maturity Wise Grouping of Loans and Advances		
Repayable on demand	11,687,131,282	11,043,913,24
Not more than 3 months	20,188,462,640	18,397,967,50
More than 3 months but not more than 1 Year	32,380,381,405	34,191,073,03
More than 1 year but not more than 5 years	44,991,291,469	36,988,911,87
More than 5 years	12,693,286,337	16,488,780,12
	121,940,553,133	117,110,645,78

### Not more than 3 months More than 3 months but not more than 1 Year More than 1 year but not more than 5 years More than 5 years 48,921,532 122,756,179 187,782,346 208,864,579

	On-Shore	Off-shore	Total	
Inside Bangladesh:				-
Loans	98,825,075,128	17,116,690,321	115,941,765,449	111,833,416,456
Cash Credits				
Overdrafts	5,916,385,433	82,402,251	5,998,787,684	5,277,229,32
	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
Outside Bangladesh:				
Loans				
Cash credits				
Overdrafts				
	-	-	-	
	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783

7.5 Geographical Location Wise	Portfolio Grouping			
	On-Shore	Off-shore	Total	
Inside Bangladesh:			_	-
Dhaka Division	73,545,577,056	17,199,092,572	90,744,669,628	84,436,610,188
Chittagong Division	18,379,553,058		18,379,553,058	18,274,580,039
Khulna Division	3,511,258,628		3,511,258,628	3,863,863,927
Sylhet Division	1,627,176,741		1,627,176,741	1,801,844,967
Barisal Division	1,678,368,825		1,678,368,825	1,966,408,083
Rajshahi Division	4,343,213,015		4,343,213,015	5,035,687,584
Rangpur Division	1,656,313,238		1,656,313,238	1,731,650,995
	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
Outside Bangladesh:				
_	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783

_	Directors & others	80,794	-	80,794	-
-	Staff:				
	Managing Director & CEO	4,753,857		4,753,857	5,599,905
	Senior Executives	430,680,661		430,680,661	488,169,405
	Others	108,540,116		108,540,116	119,512,514
		543,974,634		543,974,634	613,281,824
	Industries:				
	Agricultural	2,296,012,532		2,296,012,532	897,288,489
	Large & Medium	16,932,867,373	10,033,803,766	26,966,671,139	18,676,242,784
	Small & Cottage	4,143,764,103	172,633,022	4,316,397,125	1,945,362,215
•		23,372,644,008	10,206,436,788	33,579,080,796	21,518,893,488
	Consumers	26,395,074,281		26,395,074,281	23,188,130,436
	Trade & Commercial	54,429,686,844	6,992,655,784	61,422,342,628	71,790,340,035
		104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
	7.7 Staff Loan				
	Personal Loan			77,725,887	98,354,194

## onsolidated basis and Taka 19,718.50 million on Solo basis as at 31 December 2014 (Taka 14,845.9 iillion and 14,324.76 million as at 31 December 2013 respectively). (**Details are shown in Annex - E)**

Special Mention Account (SMA)	1,918,949,870		1,918,949,870	3,107,777,016
	97,761,075,691	17,199,092,572	114,960,168,263	109,509,947,206
Classified				
Sub standard	1,429,490,706		1,429,490,706	1,982,449,704
Doubtful	1,000,810,614		1,000,810,614	1,455,651,823
Bad / Loss	4,550,083,550		4,550,083,550	4,162,597,050
	6,980,384,870		6,980,384,870	7,600,698,577
	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
7.10 Loan type wise classified loan				
	On-Shore	Off-shore	Total	
Overdraft	394,632,303	-	394,632,303	153,493,744
Demand Loan	624,492,703		624,492,703	412,580,182
Term Loan	5,662,981,573		5,662,981,573	6,634,202,961
1 C	457.745.000		4E7.74E.000	457 700 000

95,842,125,821 17,199,092,572 113,041,218,393 106,402,170,190

	On-Shore	Off-shore	Total	
Overdraft	394,632,303	-	394,632,303	153,493,744
Demand Loan	624,492,703		624,492,703	412,580,182
Term Loan	5,662,981,573		5,662,981,573	6,634,202,961
Lease Finance	157,745,980		157,745,980	157,762,830
Credit Cards	140,532,311		140,532,311	242,658,860
	6,980,384,870		6,980,384,870	7,600,698,577
7.11. Sector-wise Allocation of Lo	ens and Advances			
	On-Shore	Off-shore	Total	
Government*				

<ol> <li>Sector-wise Allocation of Loans an</li> </ol>	d Advances			
	On-Shore	Off-shore	Total	
Government:		-	-	-
Private:				
Agriculture, fishing, forestry and dairy firm	2,296,012,532	-	2,296,012,532	897,288,489
Industry (jute, textile, garments, chemicals, cements etc.)	8,433,868,983	10,033,803,766	18,467,672,749	18,676,242,784
Working capital financing	15,192,062,574		15,192,062,574	20,042,115,572
Export credit	591,538,890	-	591,538,890	29,956,033
Commercial credit	51,280,213,612	1,137,165,943	52,417,379,555	48,373,809,259
Small and cottage industries	1,772,936,668	172,633,022	1,945,569,690	1,945,362,215
Miscellaneous	25,174,827,302	5,855,489,841	31,030,317,143	27,145,871,431
·	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
	104,741,460,561	17,199,092,572	121,940,553,133	117,110,645,783
2 Securities against loans/advance	es including bills nurch	esed and discounted		

	On-Shore	Off-shore	Total	
Collateral of moveable/immoveable asset	ts 20,389,561,577	-	20,389,561,577	38,042,513,053
ocal banks & financial institutions gua	arantee -			
Government guarantee				
oreign banks guarantee				
xport documents				
ixed deposit receipts (FDR)	4,209,493,339		4,209,493,339	5,649,820,46
DR of other banks				
Government bonds				
Personal guarantee & other securities	80,142,405,645	17,199,092,572	97,341,498,217	73,418,312,268
Other securities				
_	104,741,460,561	17.199.092.572	121,940,553,133	117.110.645.783

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## **BRAC BANK**

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## AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2014

						9.2.2 Deferred Tax asset/ (Liability)
Unclassified All unclassified loans (Other than Small &	d duvalicos 2014	provision	provision 20	214	quired provision 2013	Balance as at 31 December 2013 Deferred Tax Asset Deferred Tax Liability
Medium enterprise Financing, Consumer Financing, BHs/MBs/SDs, Housing & loans for professional)  Small & Medium enterprise financing	53,627,861,273 43,474,863,102	53,627,861,273 43,474,863,102	1% 536,27 0.25% 108,68		493,859,717	Net Deferred Tax Asset 2013 Balance as at 31 December 2014 Loan loss provision (Note - 9.2.3) Provision against Capital market
Loans to BHs/MBs/SDs against share etc Housing & loan for professional	1,909,900,054 7,881,274,365	1,909,900,054 7,881,274,365	2% 38,19 2% 157,62	98,001	33,957,485 144,790,066	Provision against off balance sheet items <b>Deferred tax asset (a)</b> Interest receivable from treasury bills & bon
Loans for professionals to Set up business (LP)	175,773,136	175,773,136		15,463	-	Fixed assets excluding Vehicle (Annex-D)  Deferred Tax Liability (b)  Net Deferred Tax Asset 31 December 2014
Consumer finance Short Term Agricultural & Micro Credit	7,133,939,597 212,582,103	7,133,939,597 212,582,103	5% 356,69 2.50% 5,33	96,980 14,552	437,669,408 12,612,010	Increase of deferred tax asset recognized int Increase of deferred tax liability recognized in Total Deferred tax Income recognized into
Classified - Specific provision Sub-standard (Short Term Agricultural Credit)	783,470	783,470	1,206,31	<b>6,254</b> 1	1,226,807,905	9.2.3 A deferred tax asset shall be recognised for
Sub-standard Doubtful Bad/Loss	1,428,707,237 1,000,810,613 4,550,083,550	937,301,051 733,856,398 3,744,584,813	20% 187,46 50% 366,92	0,210 28,199	343,893,649 625,752,869 3,675,985,192	profit will be available against which the deduct loss provision is recognized to the extent it is pr be utilized. According to the requirement of Ban
Required provision for loans and advances Total provision maintained (Note 17.1)			4,299,01 5,505,32 7,181,74	2,395 4 8,649 5 5,173 7	4,645,631,710 5,872,439,615 7,132,258,152	can be created against "Loan Loss Provision" ac should be excluded from Regulatory Capital (i.e write off is 5 years.
Excess/(Short) provision at 31 December 20  * BHs = Brokerage Houses, MBs = Merch		k Dealers Against S	<b>1,676,41</b> shares	6,524	1,259,818,537	9.2.4 Interbranch Account
7.14 Particulars of required provisions for off						Inter Branch Account - BDT Inter Branch Account - FCY Cost Center Account
Name of Exposure	Outstanding	Percentage ( required prov	vision provision 2	014 pr	Required rovision 2013	Spot Exchange - BDT Spot Exchange - FCY Forward Exchange - BDT
Acceptances and endorsements Letter of guarantees Irrevocable letter of credits	7,433,193,26 4,250,216,84 17,331,651,84	17 1% 12 1%	42,5 173,3		65,666,952 63,832,227 115,728,851	Asset for Distribution Liability for Distribution Merchant POS Settlement Account
Bills for collection Total required provision Total provision maintained (note 17.2)	343,486,6	34 1%	293,58 357,6	34,867 35,486 73,833	5,136,096 250,364,126 254,941,567	Welchant Fos Settlement Account
Excess/(Short) provision at 31 December 20	114		64,00	38,347	4,577,441	9.a Consolidated Other Assets
7.15 Particulars of Loans and Advances  i) Debts considered good in respect of which	On-S	ihore Off	f-shore Total	<u> </u>		BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.
secured  ii) Debts considered good for which Bank ho than the debtor's personal security	49,1 lds no other security	47,130,143 95,264,637	,	7,130,143 5,264,637	43,692,333,515 2.889.611.505	bkash Limited BRAC IT Services Limited
Debts considered goods secured by the pe     of one or more parties in addition to the p     the debtors.	rsonal undertakings ersonal guarantee of	99,065,781 17,19		3,158,353	70,528,700,763	BRAC Saajan Exchange Ltd.  Less:
iv) Debts considered doubtful or bad, not pro	vided for	99,065,781 17,19 11,460,561 17,19			17,110,645,783	Investment in subsidiaries BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd
<ul> <li>Debts due by directors or officers of the bany of these either separately or jointly with</li> </ul>	ith any other persons;	543,974,634	- 54	3,974,634	613,281,824	bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited
<li>vi) Debts due by companies or firms in which officers of the bank are interested as dire managing agents or in case of private cor</li>	ctors, partners or	_			80,794	Investment in associate
vii) Maximum total amount of advances, inclu advances made at any time during the yes						BRAC Asset Management Com BRAC Impact Ventures Limited Less: Intra-company transaction:
managers or officers of the banking comp either separately or jointly with any other	panies or any of them	543,974,634	- 54	3,974,634	613,281,824	BRAC Bank Ltd. BRAC EPL Investments Ltd.
<ul> <li>viii) Maximum total amount of advances, inclu- advances granted during the year to the c which the directors of the banking compa</li> </ul>	companies or firms in	_			80,794	BRAC EPL Stock Brokerage Ltd bkash Limited BRAC Saajan Exchange Ltd.
directors, partners or managing agents or companies, as members; ix) Due from banking companies						BRAC IT Services Limited
<ul> <li>Amount of Classified loans on which inter charged should be mentioned as follows:</li> </ul>	rest has not been	-				Add: Carrying amount of Investment in as
<ul> <li>a) Increase/decrease of provision (specific) amount of debts written off amount realized against loan previously w</li> </ul>	ritten off.	87,668,573 16,476,048 327,674,270	- 2,61	7,668,573 6,476,048 7,674,270	369,165,929 2,695,588,743 454,365,129	BRAC Asset Management Com BRAC Impact Ventures Limited
<ul> <li>b) Amount of provision kept against loan clar on the date of preparing the balance shee</li> <li>c) Interest creditable to the Interest Suspen</li> </ul>	et 5,2	47,767,069 766,084,298		7,767,069 6,084,298	4,162,597,050 662,483,056	
xi) Cumulative amount of the written off loan written off during the current year should The amount of written off loan for which la	be shown separately.					9.a.1 Carrying amount of Investment in a  BRAC Asset Management Company
should also be mentioned Current year - Cumulative to date	2,6	10,282,169 91,922,157		0,282,169	2,695,588,743 7,381,639,988	Opening balance Investment made during the y Add: Share of post acquisition
The amount of written off loans for which		91,922,157		1,922,157	7,381,639,988	Less: Dividend receivable Total carrying amount of investment
7.16 Bill Purchased & Discounted un	der the following t	road categorie	s			9.a.2 Carrying amount of investment in a
Inside Bangladesh Outside Bangladesh			582,144,5		330,567,343	BRAC Impact Ventures Limited  Opening balance
7.17 Maturity Wise Grouping of Bill P	urchased & Disco	unted	582,144,5		30,567,343	Investment made during the ye Add: Share of post acquisition Less: Dividend receivable
Payable within 1 month Over 1 month but less than 3 mo Over 3 month but less than 6 mo			265,903,8 171,079,4 57,610,9	175 3	252,269,193 313,928,996 171,149,452	Total carrying amount of investment
6 months or more			87,550,3 <b>582,144,</b> 5		93,219,702 <b>30,567,343</b>	No non-banking assets is under the
7.18 Write off of Loans & advances  Balance at the beginning of the y  Add: Write off during the year	year		6,194,549,7 2,616,476,0		953,326,089 695,588,743	did not acquire any such assets as o  11 Consolidated Goodwill
Less: Recovery of Write off loans Balance at the end of the year			8,811,025,7 627,674,2 8,183,351,4	<b>'51 6,6</b>	48,914,832 454,365,129 .94,549,703	BRAC Bank Limited BRAC EPL Investments Ltd.
						BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.
7.a Consolidated Loans & Advances BRAC Bank Limited BRAC EPL Investments Ltd.	3		121,940,553,1 3,772,066,7		110,645,783 669,777,230	BRAC IT Services Limited Less: Impairment of Goodwill
BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.			119,176,7		88,626,587 - -	12 Borrowing from other Banks, Financk
BRAC IT Services Limited Less: Intra-company transaction: Borrowing from BRAC Banl		estments I td	1,531,802,4	175 13	- 354,501,664	Inside Bangladesh: On-Sh
			124,299,994,1			Rupali Bank Ltd The Hong Kong &
8 Fixed assets including premises Cost Property plant and equipments:		ures				Shanghai Banking Corporation Ltd  Bangladesh Krishi Bank Limited  IFIC Bank Limited 90
Land Leasehold Building Furniture & fixture			1,043,298,9 4,034,3 1,511,066,1	34	604,314,000 4,034,334 271,106,995	The Premier Bank Ltd ICB Islamic Bank Ltd.
Office equipments IT Hardwares			1,115,077,0 1,622,069,1	)98 1,0 125 1,4	054,544,705 147,211,155	Uttara Bank Limited IDCOL Asian Development Bank
Motor vehicles  Intangible Assets:			95,775,7		97,278,957 478,490,146	Dutch-Bangla Bank Limited
License (Indefinte useful live)			5,391,321,3			The Premier Bank Ltd Off Shore to On Shore 2.35
IT Softwares (Finite useful live)			5,391,321,3 50,0 933,057,7	39 8	50,000 376,861,753	Off Shore to On Shore 2,35 On Shore to Off Shore 3,254
IT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation			5,391,321,3 50,0 933,057,7 933,107,7 <b>6,324,429,0</b> 3,431,252,6	739 8 739 8 <b>889 5,3</b> 613 2,9	50,000 376,861,753 376,911,753 <b>355,401,899</b> 905,448,559	Off Shore to On Shore On Shore to Off Shore  3,25  Outside Bangladesh: Sonali Bank UK Ltd
IT Softwares (Finite useful live)  Total Cost			5,391,321,3 50,0 933,057,7 933,107,7 <b>6,324,429,0</b>	739 8 739 8 <b>889 5,3</b> 613 2,9	50,000 376,861,753 376,911,753 <b>355,401,899</b>	Off Shore to On Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IPC
IT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of the	) *	miture & Fb:tur	5,391,321,3 50,0 933,057,7 933,107,7 <b>6,324,429,0</b> 3,431,252,6 <b>2,893,176,4</b>	739 8 739 8 <b>889 5,3</b> 613 2,9	50,000 376,861,753 376,911,753 <b>355,401,899</b> 905,448,559	Off Shore to On Shore On Shore to Off Shore  3,25  Outside Bangladesh: Sonali Bank Utk Izd United Bank Ltd. Dubai United Bank Ltd. Bahrain
TT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd.	) *	miture & Fixtur	5,391,321,3 50,0 933,057,7 6,322,429,0 3,431,252,6 2,893,176,4	739 8 739 8 889 5,3 613 2,9 776 2,4	50,000 376,861,753 376,911,753 <b>155,401,899</b> 905,448,559 <b>149,953,340</b> 149,953,340 37,283,242	Off Shore to On Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.	) *	miture & Fbdur	5,391,321,3 933,057,7 933,107,7 6,324,429,0 3,431,252,6 2,893,176,4 21,284, 55,203,2 360,267,5 15,433,8	139   8   8   8   8   9   5,3   8   8   9   5,3   3   2,5   76   2,4   4   4   5   1   1   1   1   1   1   1   1   1	50,000 376,861,753 376,911,753 376,911,753 305,448,559 49,953,340 49,953,340 37,283,242 74,788,596 12,797,973	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO  3,25  Less: Off-shore to On-shore placement
IT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu  BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited	) *	miture & Fbdur	5,391,321,3 50,0 93,057,7 93,107,7 6,324,429,0 3,431,252,6 2,893,176,4 21,284,2 55,203,3 350,267,8	139   8   8   8   8   8   8   9   8   8	50,000 376,861,753 376,911,753 155,401,899 105,448,559 49,953,340 49,953,340 37,283,242 74,788,596 193,035,628	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.	ding Premises, Fu		5,391,321,3 50,0 93,057,7 933,107,7 6,324,429,6 3,431,252,6 2,893,176,4 21,284,2 55,203,3 50,267,7 15,433,2 217,041,1 3,552,406,4	139   8   8   8   8   9   7   1   1   1   1   1   1   1   1   1	50,000 376,861,753 376,911,753 185,401,899 105,448,559 149,953,340 149,953,340 149,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO  3,25  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured
Tr Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bksah Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets 1.1 Income Generating Other Assets Interest receivables	ding Premises, Fu	<b>in-Shore Q</b>	5,391,321,3  93,057,7  933,057,7  933,057,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  55,203,3  50,267,8  15,433,8  217,041,1  3,552,406,4	Section	50,000 376,861,753 376,911,753 55,401,899 905,48,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,1498,119 99,356,898	Off Shore to On Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dabhai United Bank Ltd. Bahrain Borrowing from IPC Borrowing from FMO  3,25  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Secured (Treasury bills)
TT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu  BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Sasjan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets	dling Premises, Fu	in-Shore D	5,391,321,3  5,301,321,3  933,077,933,107,7  6,324,429,6  3,431,252,6  2,893,176,4  21,284,2  55,203,3  50,267,9  15,433,2  217,041,1  3,552,406,4  141,319,844  143,19,844  141,319,844	39 8 8 89 53 6 89 53 6 8 89 53 6 8 89 53 6 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	50,000 376,861,753 376,911,753 55, <b>401,899</b> 905,448,559 <b>46,953,340</b> 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 <b>99,356,898</b>	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more th More than 1 year but not more th More than 1 year but not more th
IT Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu  BRAC Bank Limited BRAC BPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saigan Exchange Ltd. BRAC IT Services Limited  9 Other Assets 1.1 Income Generating Other Assets Interest receivables Prepaid Interest Expenses on IFFD Receivables against sanchayapatra Receivables from Orinibus	ding Premises, Full (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)	1,295,531,439 117,281,991 160,892,425 38,334,200	5,391,321,3 5,00,7 933,017,7 9,324,429,7 3,3431,252,6 2,893,176,4 21,284,2 55,203,350,267,5 15,433,8 217,041,1 3,552,406,4 141,319,844 143,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 145,319,319,319,319,319,319,319,319,319,319	839   839	50,000 376,861,753 376,911,753 55,401,899 905,48,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 993,356,898	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from FMO  3,25 Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more th More than 1 year but not more than More than 1 year but not more than More than 5 years
Tr Softwares (Finite useful live)  Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu  BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets Interest receivables Interest receivables Prepaid interest Expenses on IFFD Receivables against sanchaypaptra Receivables from Omnibus Investment in associate	ding Premises, Full (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)	M-Shore 0 1.295.531.439 117.281.991 160.892.425 38.334.200 2.356.397.625 17.300.000 53.806.202	5,391,321,3 5,00,7 933,017,7 9,324,429,7 3,3431,252,6 2,893,176,4 21,284,2 55,203,350,267,5 15,433,8 217,041,1 3,552,406,4 141,319,844 143,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 144,319,844 145,319,319,319,319,319,319,319,319,319,319	839   889   53,339   889   53,339   53,000   53,000   53,000   53,000   54,000   5	75,000 76,861,753 76,911,753 155,401,899 105,445,559 149,953,340 149,953,340 149,953,340 37,283,242 74,788,596 12,797,973 31,498,119 11,158,200,806 228,079,973 83,549,035 2,256,376,625 17,300,000	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dabai United Bank Ltd. Bahrain Borrowing from FRO  Borrowing from FRO  3.25  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Unsecured  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more th More than 1 year but not more than More than 1 year but not more than More than 5 years
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BRAL Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Investments Ltd. BRAC Investment Ltd. BRAC Investment Ltd. BRAC Investment Ltd.  9 Other Assets Interest receivables Investment in subsidiary Investment in subsidi	ding Premises, Full  (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,391,321,3  933,057,7  933,107,7  6,324,429,6  2,893,176,4  2,893,176,4  2,893,176,4  15,203,350,267,8  15,433,8  217,7041,1  3,552,406,4  141,319,844  141,319,844  1,89  141,319,844  1,89  1,19	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,917,917 376,917,917 371,983,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1,158,200,806 228,079,973 83,549,035 2,356,397,625 1,793,793 3,845,321,017	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IPC Borrowing from IPC Borrowing from FMO  3,25.  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more th More than 1 years More than 5 years
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prapaid Interest Expenses on IFFD Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in subsidi	ding Premises, Ful  (Note - 9.1.1)  (Note - 9.1.3)   interest receivable ies ies other bank	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,007,933,107,7  933,107,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  55,203,350,267,2  15,433,8  217,041,1  3,552,406,4  11  13  141,319,844  1,18  1,19  1,41  1,19  1,41  1,19  1,41  1,19  1,41  1,19  1,41  1,	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 55,401,899 305,448,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1158,200,806 220,079,973 83,549,035 2255,337,625 17,300,000 17,33,579 3,846,321,017	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25 Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Unsecured (Treasury bills) Unsecured  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding f Si Ocunter party name I IFIC Bank Limited II Sonali Bank Limited
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prepaid Interest Epigenses on IFFD Receivables against sanchayapatra Receivables from Ornimbus Investment in associate Balance with EPDL  9.1.1 Interest Receivables Interest Receivables consists of Receivable against Govt. securit Receivable against Govt. securit Receivable against Govt. securit	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  -  interest receivable ies ies other bank vances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,007,933,107,7  933,107,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  55,203,2  350,267,2  15,433,8  217,041,1  3,552,406,4  141,319,844  4,181  tments etc.  485,260,600  42,208,439  225,221,121  563,392,675  120,768,448	338   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 55,401,899 905,485,559 49,953,340 37,283,242 74,786,596 193,035,628 1,158,200,806 228,079,973 83,549,035 2,356,397,625 17,300,000 1,793,79 3,846,521,017 47,690,483 68,863,413 126,189,578	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding If Si. Counter party name  i IFIC Bank Limited ii Sonali Bank Limited  12.3.1 Disclosure regarding outstanding If Si. Counter party name
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Interest Receivables against sanchayapatra Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables Interest Receivables consists of Receivable against over securit Receivable against tother securit Receivable against allowers Receivable against large and are deposit 9.1.2 Investment in subsidiarles BRAC EPL Investments Ltd.	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  -  interest receivable ies ies other bank vances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,301,321,3  933,107,7  933,107,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  55,203,350,267,5  15,433,3  217,041,1  3,552,406,4  141,319,844  1,4319,844  1,4319,844  1,446,851,283  752,715,794	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 55,401,899 305,448,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1,158,200,806 228,079,973 83,549,035 2,356,397,625 17,300,000 1,783,579 3,845,321,017	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25*  Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: Off-shore to Off-shore placement Less: On-shore to Off-shore placement Less: Off-shore to Of
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Inputed the Control of the Assets Inputed the Control of the Assets Inputed the Control of the Assets Interest Receivables against sanchayapatra Receivables against sanchayapatra Receivable against offer securit Receivable against Johns control of Receivable against Johns consultance Brace Br	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  -  interest receivable ies ies other bank vances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,301,321,3  933,017,7  933,107,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,5  5,203,3  350,267,7  15,438,8  217,041,3  3,552,406,4  141,319,844  1,43  4,184  4,184  4,184  4,184  4,184  4,184  4,184  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,436,851,283  1,59,218,500  168,921,800	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 375,401,899 905,445,559 49,953,340 149,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1,158,200,806 1,738,79 3,845,321,017 47,690,483 68,863,413 126,189,578 158,200,806 158,200,806 168,201,806 168,201,806 168,201,806 168,201,806 168,201,806 168,201,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800 168,921,800	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonail Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IPC Borrowing f
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets 9.1 Income Generating Other Assets Interest receivables Prapaid Interest Expenses on IFFD Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in subsidiary Investment in sasciate Balance with EPSL  9.1.1 Interest Receivables Interest Receivable against dalance with Receivable against storther securit Receivable against contained Receivable against contained Receivable against contained Receivable against storther securit Receivable against learn deposit BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd.	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  -  interest receivable ies ies other bank vances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3  5,301,321,3  933,077,  933,107,7  933,107,7  6,324,429,5  3,431,252,6  2,893,176,4  21,284,2  55,203,350,267,7  15,433,3  217,041,1  3,552,406,4  141,319,844  1,41,319,844  1,436,851,283  752,715,794  1,344,147,500  168,921,800  168,921,800  168,921,800  168,921,800	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 55,401,899 305,448,559 49,953,340 37,283,242 74,788,596 193,035,628 1,158,200,806 220,079,973 82,549,035 2,356,397,625 1,730,079 3,846,321,007 47,690,483 68,863,413 126,189,578 555,910,517 47,690,483 68,863,413 126,189,578 555,946,815 568,200,806 152,715,794 144,147,500 168,921,800	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25 Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Unsecured  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months but not more than More than 1 year but not more
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC BRAC BRAC BRAC BRAC BRAC BRAC BRAC	ding Premises, Fui  (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)  - interest receivable ies ies other bank wances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3 5,00,7 933,017,7 9,324,429,7 9,33,107,7 9,324,429,7 2,893,176,4 21,284,2 55,203,350,267,5 15,433,8 217,041,1 3,562,406,4 141,319,844 1,43 1,11 1,11 1,11 1,11 1,11 1,11 1,	39   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 55,401,899 905,448,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1.158,200,806 228,079,973 33,4498,119 33,4498,119 33,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,035 1,793,79 38,459,006 1,793,79	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months More than 1 year but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding if Si. Counter party name i IFIC Bank Limited ii Sonali Bank Limited  12.3.1 Disclosure regarding outstanding if Si. Counter party name NIL  12.3.2 Disclosure regarding overall transe Particulars  Securities sold under repo: i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC BRAC Brokerage Ltd. BRAC TS ervices Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Propaid interest Expenses on FFD Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables Interest Receivable against Gort. securit Receivable against Optor. Assets Interest Receivables Interest Receivables Interest Receivables Interest Receivables Interest Receivable against contains and and Receivable against tother securit Receivable against tother securit Receivable against term deposit  9.1.2 Investment in subsidiaries BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC IT Services Limited	ding Premises, Fui  (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)  - interest receivable ies ies other bank wances	n-Shore 0 1,295,531,439 160,892,425 38,334,200 2,356,397,625 17,300,000 53,806,202 4,039,543,882 3	5,391,321,3 5,301,321,3 933,107,7 933,107,7 933,107,7 933,107,7 6,324,429,6 3,431,252,6 2,893,176,4 21,284,2 5,203,350,267,5 15,433,3 217,041,1 3,552,406,4 141,319,844 1,41,1 161 161 161 161 17 161 161 161 161 161	39   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 375,401,899 305,445,559 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898 1,158,200,806 228,079,973 83,549,035 2,356,397,625 1,793,079 3,846,321,017 47,690,483 68,863,413 255,180,778 255,180,778 255,200,806 179,307 179,000 179,307 179,000 179,307 179,000 179,307 179,000 179,307 179,000 17	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3.25. Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore placement Less: On-shore placement Less: Off-shore placement Less: Off-shore placement Less: Off-shore placement Less: On-shore placement Less: On-shore placement Less: Off-shore placement Less: Off-shore placement Less: Off-shore placement Less: On-shore placement Less: On-shore placement Less: On-shore placement Less: Off-shore placement Less: On-shore placement Less: O
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prepaid interest Eppenses on IFFD Receivables against Sanchapyaptra Receivables from Ormatius Investment in subsidiary Investment in subsidiary Investment in subsidiary Investment in subsidiary Investment contained Balance with EPoL  9.1.1 Interest Receivables Interest Receivable against stonas and ad Receivable against stonas and ad Receivable against Ionas and ad Receivable against Lonas and ad Receivable against	ding Premises, Ful  (Note - 9.1.1) (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances  any Ltd.  On-Shore	n-Shore 0: 1.295.51.439 11.17.281.91 11.7.	5,391,321,3 5,00,7 933,07,7 9,324,429,7 9,33,107,7 9,324,429,7 3,3431,252,6 2,893,176,4 21,284,2 55,203,350,267,5 15,433,8 217,041,1 3,552,406,4 141,319,844 1,43 1,11 1,11 1,11 1,11 1,11 1,11 1,	398   8   338   398   339   8   339   8   339   8   339   8   339   8   339   8   339   33	50,000 376,861,753 376,911,753 55,401,899 905,446,559 49,953,340 49,953,340 49,953,340 49,953,340 49,953,340 41,953,340 4	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3.25 Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: Off-shore pla
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Test Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC PRAC Saajan Exchange Ltd. BRAC PRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Chapact Ventures Limited  9.1.3 Investment in associate BRAC Assett Management Compp. BRAC Impact Ventures Limited  9.2 Non Income Generating Other Assets Stock of stamps Other receivables (Note - 9.2 Stock of scurily stationers)	ding Premises, Full  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)	n-Shore 0 1.295,531,439 117,281,991 160,892,425 38,334,200 53,806,202 24,306,302 53,806,202 40,039,543,882 51 on loans, inves	5,391,321,3  5,391,321,3  933,107,7  933,107,7  933,107,7  933,107,7  6,324,429,5  2,893,176,4  21,284,2  55,203,350,267,5  15,433,2  217,041,1  3,552,406,4  141,319,844  1,41,319,844  1,41,319,844  1,41,319,844  1,41,47,500  1,20,715,794  1,344,147,500  1,343,92,1800  1,343,92,1800  1,343,92,1800  2,356,397,625  12,500,000  4,800,000  17,300,000  Total  482,244  1,444,47,500  1,344,147,500  1,345,263,363,363,363,363,363,363,363,363,363	39   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,913,753 376,913,753 37,283,242 74,788,596 39,303,628 12,797,973 31,498,119 99,356,898  1,158,200,806 228,079,973 33,498,119 2,356,397,625 37,300,000 1,730,0000 1,730,0000 1,7300,000	Off Shore to On Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Repayable on demand Not more than 3 months More than 1 year but not more than More than 2 year but not more than More than 3 year but not more than More than 3 year but not more than More than 4 year but not more than More than 5 years  12.3 Disclosure regarding outstanding for the place than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding for the place than 1 year but not more than More than 5 years  12.4 Counter party name Nill  12.3 Disclosure regarding outstanding for the place than 1 years Nill  12.4 Disclosure regarding outstanding for the place than 1 years Nill Nill Nill Nill Nill Nill Nill Nil
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets inclu BRAC Bank Limited BRAC BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Sasjan Exchange Ltd. BRAC IT Services Limited  9 Other Assets 9.1 income Generating Other Assets interest receivables Prepaid interest Epenses on IFFD Receivables against sanchiyaptura Receivables from Orninbus Investment in subsidiary Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against clans and ad Receivable against their securit Receivable against clans and ad Receivable against their securit Receivable against clans and ad Receivable against their securit Receivable against clans and ad Receivable against clans	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)	n-Shore 0. 1.295,514.39 11(7,281,91) 11(7,28	5,391,321,3  5,301,321,3  933,07,7  933,107,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  2,893,176,4  21,284,2  350,267,7  15,433,8  217,041,1  3,552,406,4  141,319,844  4,184	39   E   39   39   39   39   39   39   3	50,000 376,861,753 376,911,753 55,401,899 49,953,340 49,953,340 49,953,340 49,953,340 49,953,340 4149,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1.158,200,806 228,079,973 33,4498,119 33,4498,119 55,540,815 55,200,806 48,901,807 55,715,794 44,147,500 48,921,800 59,385,531,31 31,224,000 48,900,000 17,300,000 48,900,000 17,300,000 26,897,625	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IPC Borrowing from FMO  3,25.  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding If Si. Counter party name  i IFIC Bank Limited ii Sonali Bank Limited.  12.3.1 Disclosure regarding outstanding If Si. Counter party name i IFIC Bank Limited ii Sonali Bank Limited.  12.3.2 Disclosure regarding overall transe  Particulars  Securities sold under repo: i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii) with other banks & Fis
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. Drash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Interest Receivables or Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables Interest Receivable against govt. securit Receivable against govt. securit Receivable against other securit Receivable against tother securit Receivable against painst painst belance with Receivable against govt. securit Receivable against cores and an Receivable against painst belance with Receivable against govt. securit Receivable against painst painst Receivable against painst painst Receivable against Receivable Receivable against Receivable Receivable against Receivable	(Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  (Note - 9.1.3)  interest receivable less less other bank vances   On-Shore 447,11  812.455,51  19.34,66  17.582,54  7.21.867  7.21.867  7.21.867  7.21.867  7.21.867  7.21.867	n-Shore 0 1.295.51.491 110.892.425 38.334.200 53.806.202 4.039.543.882 3 on loans, inves	5,391,321,3  5,301,321,3  5,50,0 933,517,7 933,107,7 933,107,7 933,107,7 6,324,429,6 2,893,176,4 21,284,2 5,203,3 50,267,7 15,433,2 217,041,1 3,552,406,4  141,319,844 1,41,319,844 1,41,41,500 1,41,41,41,41,41,41,41,41,41,41,41,41,41	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,911,753 376,911,753 376,911,753 376,913,749 37,283,242 37,788,596 39,356,288 41,587,397 41,498,119 41,498,119 41,498,193 41,498,119 41,498,193 41,498,119 41,498,193 41,498,119 41,498,193 41,498,119 41,498,193 41,498,	Off Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than Mor
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets 9.1 Income Generating Other Assets Interest receivables Prepaid interest Expenses on IFFD Receivables against sanchiyaptara Receivables from Ornativa Investment in subsidiary Investment in subsidiary Investment in subsidiary Investment assets Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against cloans and ad Receivable against Loans and ad Receivable against Cloans and ad Receivable	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances   On-Shore  447,11  5124,52,13  4279,7  27,078,14  4279,7  27,078,14  4370,089,91,2  1,312,6  1,312,6  1,312,6	n-Shore 0. 1.295.51.493 117.281.991 117.28	5,391,321,3  5,301,321,3  933,07,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  21,284,2  55,203,3  350,267,7  15,433,3  217,041,1  3,552,406,4  141,319,844  4,184  141,319,844  4,184  141,319,844  4,184  141,319,844  4,184  141,319,844  4,184  141,319,844  4,184  141,319,844  4,184  141,319,844  1,346,851,283  752,715,794  1,344,147,500  1,348,000  1,349,000  1,340,000  1,340,000  1,340,000  1,340,000  1,340,000  1,341,17,56  1,341,17,500  1,341,17,5	398   E   S   S   S   S   S   S   S   S   S	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,911,753 376,911,753 377,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1.158,200,806 228,079,973 33,445,821,017 47,690,483 68,863,413 226,6189,578 55,546,815 55,200,806 68,921,800,509 68,921,800 59,388,581 31,224,000 68,921,800 59,388,581 31,224,000 68,921,800 59,388,581 31,224,000 68,921,800 59,388,581 31,224,000 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,921,800 68,931,800 68,	Off Shore to On Shore On Shore to Off Shore Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months More than 1 year but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding if Si. Counter party name i IFIC Bank Limited ii Sonali Bank Limited  12.3.1 Disclosure regarding oversall transe Particulars  Securities sold under repo: i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse ii) with other banks & Fis Securities purchased under reverse iii) with other banks & Fis Securities purchased under reverse iii) with other banks & Fis Securities sold under repo: iii)
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Sail Services Limited  9 Other Assets  9.1 Income Generating Other Assets interest receivables Interest receivables Interest Receivables against sanchayapatra Receivables against sanchayapatra Receivables against sonchayapatra Receivables against sonchayapatra Receivables against sonchayapatra Receivable against govt. securit Receivable against govt. securit Receivable against cons and an Receivable against tother securit Receivable against sons and an Receivable against poins and Receivable against poins Receivable against poins Receivable against govt as Receivable against govt a	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances  any Ltd.  On-Shore	n-Shore	5,391,321,3  5,301,321,3  5,50,0  933,017,7  933,107,7  933,107,7  6,324,429,6  2,893,176,4  21,284,2  5,5203,3  350,267,5  15,433,3  217,041,1  3,552,406,4  141,319,844  1,41,1  164  31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  - 164  - 31  -	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,961,753 376,911,753 376,911,753 376,911,753 376,911,753 37,283,242 47,788,596 39,356,288 41,597,973 31,498,119 99,356,898 41,587,397,625 42,597,973 33,448,119 41,497,507 47,690,483 48,863,413 48,618,683,413 48,618,683,413 48,618,68,683,413 48,683,683,683,683,683,683,683,683,683,68	Off Shore to On Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More t
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exchange Ltd. bleash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Interest receivables Prepaid Interest Expenses on IFFD Receivables against sanchayapatra Receivables from Omnibus Investment in associate Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against other securit Receivable against storer securit Receivable against storer deposit  9.1.2 Investment in subsidiaries BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compr BRAC Impact Ventures Limited  9.1.3 Investment in associate BRAC Inspact Ventures Limited  9.1.4 Investment in associate BRAC Inspact Ventures Limited  9.1.5 Investment in associate BRAC Inspact Ventures Limited  9.1.6 Impact Ventures Limited  9.1.7 Investment in associate BRAC Inspact Ventures Limited  9.1.8 Investment in associate BRAC Inspact Ventures Limited  9.1.9 Investment in Compr BRAC Inspact Ventures Limited  9.1.1 Investment in associate BRAC Inspact Ventures Limited  9.1.2 Von Income Generating Other Assets Stock of stamps Other receivables (Note - 9.2 Stock of security stationery Stock of Uniture Advance against fifter erent Advance ag	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable lies lies other bank vances  any Ltd.  On-Shore 47.1.1  81.2.455.5 19.3496.1 17.582.5 4.279.7 27.079.8i 7.21.869.3 4.279.7 27.079.8i 1.2.16.869.1 1.3.12.6i 38.2.279.653.189.2 16.2.689.1 16.3.699.1 10.3.3	n-Shore	5,391,321,3  5,301,321,3  933,077,  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  2,128,4  2,55,203,3  350,267,7  15,433,3  217,041,1  3,552,406,4  11  11  16  16  17  18  18  19  19  11  11  16  18  18  18  19  19  19  19  19  19  19	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 357,911,753 355,401,899 49,953,340 49,953,340 49,953,340 49,953,340 4149,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1.158,200,806 228,079,973 33,4498,119 33,549,035 2,356,397,625 17,300,000 1,793,579 3,845,821,017 47,690,483 68,863,413 262,689,578 55,540,815 55,200,806 68,921,800 59,385,531 31,224,000 48,900,000 17,300,000 26,887,33 636,718,143 14,587,439 18,201,202 25,680,526 2,486,578 25,680,526 2,486,578 3,581,143 14,587,439 18,201,202 12,500,000 4,800,000 17,300,000 26,887,433 18,201,202 26,880,526 2,486,534 3,581,137 3,006,502,243 2,370,000 1,117,407,249 1,312,690 78,536,633 678,230,02 1,312,690 78,536,633 678,230,02 1,312,690 78,536,633	Off Shore to On Shore On Shore to Off Shore Sonali Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25.  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 3 months More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding if Si. Counter party name i
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exchange Ltd. bleash Limited BRAC Saigne Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Interest receivables Prepaid interest Expenses on IFFD Receivables against sanchayapatra Receivables from Omnibus Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against other securit Receivable against stanchayapatra Receivable against stanchayapatra Receivable against stanchayaber Receivable against stanchayaber Receivable against stanchayaber Receivable against term deposit  9.1.2 Investment in subsidiaries BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerag	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable lies lies other bank vances  any Ltd.  On-Shore  447,1,1  812,455,5  13,39,9  4279,7  27,078,8  72,186,9  4370,0  22) 1,089,916,38,22 16,269,916,38,29 16,269,916,33,91	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,391,321,3  933,077,  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  2,893,176,4  2,1284,2  55,203,3  350,267,7  15,433,3  217,041,1  3,552,406,4  11  11  16  13  3,552,406,4  11  11  16  16  17  16  17  16  17  17	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,911,753 376,911,753 37,283,242 474,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1,158,200,806 228,079,973 33,448,119 43,498,119 38,45321,017 38,563,337 38,45,321,017 38,563,337 38,45,321,017 38,579 38	Off Shore to On Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IPC Borrowing from IPC Borrowing from FMO  3.25.  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months but not more than More than 1 year but not more than More than 3 months but not more than More than 3 months but not more than More than 3 months More than 3 months More than 3 months More than 3 months More than 4 more than More than 5 years  12.3 Disclosure regarding outstanding f  St.  Counter party name  I J. J. Disclosure regarding outstanding f  St.  Counter party name  NIL  12.3.1 Disclosure regarding outstanding f  NIL  12.3.2 Disclosure regarding outstanding f  NIL  12.3.3 Disclosure regarding outstanding f  St.  Counter party name  NIL  12.3.4 Disclosure regarding outstanding f  NIL  12.3.5 Disclosure regarding outstanding f  NIL  12.4 Consolidated Borrowing f  NIL  12.5 Disclosure regarding outstanding f  NIL
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exchange Ltd. bleash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prepaid Interest Expenses on IFFD Receivables against sanchayapatra Receivables from Omnibus Investment in associate Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against Govt. securit Receivable against storer securit Receivable against storer securit Receivable against storer deposit  9.1.2 Investment in subsidiaries BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.4 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.5 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.6 Impact Ventures Limited  9.1.7 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.8 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.8 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.8 Investment in associate BRAC Asset Maniagement Compp BRAC Impact Ventures Limited  9.1.9 Investment in Advance against Investment Inves	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable less less other bank vances  any Ltd.  On-Shore  447,11  512,15  512,15  513,249,61  17,582,5  17,210,798,991,2  13,12,61  35,297,9  4,370,0  13,12,61  13,12,61  35,297,9  10,33,39,9	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,391,321,3  933,077,  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  2,893,176,4  2,1284,2  55,203,3  350,267,7  15,433,3  217,041,1  3,552,406,4  11  11  16  13  3,552,406,4  11  11  16  16  17  16  17  16  17  17	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 376,911,753 375,401,899 303,448,559 449,953,340 37,283,242 74,788,598 37,283,242 74,788,598 37,283,242 37,383,628 12,797,973 31,498,119 99,356,898  1,158,200,806 228,079,973 83,549,035 2,356,337,625 3346,321,017 345,521,017 345	Off Shore to On Shore On Shore to Off Shore  Ja25  Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubal United Bank Ltd. Bahrain Borrowing from IFC Borrowing from IFC Borrowing from FMO  3,25- Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Repayable on demand Not more than 3 months but not more than More than 1 year but not more than More than 1 year but not more than More than 1 Shore Interest Int
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. DRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Included Brack Staging to the Assets Interest receivables of Receivables against sort security Receivables against sort security Receivables against sort security Receivable against other security Receivable against Gort, security Receivable against Gort, security Receivable against Gort, security Receivable against Gort, security Receivable against cort security Receivable against cort security Receivable against gort, security Receivable against gort, security Receivable against gort, security Receivable against gort, security Receivable against post cort security Receivable against post post of Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Impact Ventures Limited  9.1.3 Investment in associate BRAC Asset Management Comple BRAC Impact Ventures Limited  4.2 Non Income Generating Other Assets Stock of scurity stationery Stock of printing stationery Stock of furniture Advance to safet Advance against fifted assets Advance against fort assets Advance against	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable less less other bank vances  any Ltd.  On-Shore  447,11  512,15  512,15  513,249,61  17,582,5  17,210,798,991,2  13,12,61  35,297,9  4,370,0  13,12,61  13,12,61  35,297,9  10,33,39,9	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,391,321,3  933,077,  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  2,893,176,4  2,1284,2  55,203,3  350,267,7  15,433,3  217,041,1  3,552,406,4  11  11  16  13  3,552,406,4  11  11  16  16  17  16  17  16  17  17	398   899   5,3   39   899   5,3   39   899   5,3   39   899   5,3   39   899   5,3   39   899   5,3   39   899	50,000 376,861,753 376,911,753 376,911,753 375,911,753 376,913,753 37,283,242 474,788,556 37,283,242 474,788,562 12,797,973 31,498,119 99,356,898  1,158,200,806 228,079,973 83,549,035 2,386,331 3,498,119 2,386,331 3,498,119 3,386,331 3,498,119 5,386,331 3,386,386,331 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386,386,386 3,386 3,	Orf Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding if Si. Counter party name i iFic Bank Limited ii Sonali Bank Limited Is Sonali Bank Limited Value Sonali Bank United  12.3.1 Disclosure regarding overali transe Particulars  Securities sold under repo: i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank ii) with other banks & Fis Securities purchased under reverse ii) with Bangladesh Bank iii (Intro-Curtical Bank Banglad
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prepaid interest Expenses on FFD Receivables against sanchayapatra Receivables from Omnibus Investment in associate Balance with EPSL  9.1.1 Interest Receivables Interest Receivables consists of Receivable against Gort. securit Receivable against Gort. securit Receivable against claims and an Receivable against claims and Receivable against claims and an Receivable against claims and Receivable against claims Defered to security stationery Stock of stamps Other receivables Other receivables Other receivables Other receivables Other receivables Advance to supplier Defered revenue expenditure Advance to supplier Defered assets Advance against films assets Advance against office rent Advance to SME unit offices Advance against from ones tax Advance against from one tax Advance against from ones t	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable less less other bank vances  any Ltd.  On-Shore  447,11  512,15  512,15  513,249,61  17,582,5  17,210,798,991,2  13,12,61  35,297,9  4,370,0  13,12,61  13,12,61  35,297,9  10,33,39,9	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,391,321,3  5,50,0 933,017,7 933,107,7 933,107,7 933,107,7 933,107,7 6,324,429,6 3,431,252,6 2,893,176,4 21,284,2 55,203,350,267,5 15,433,2 217,041,1 3,552,406,4 141,319,844 1,4319,844	39   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,961,753 376,961,753 376,911,753 375,910,753 376,913,753 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1,158,200,806 228,079,973 33,448,119 33,448,319 38,458,321,017 38,599 38,458,321,017 38,599 38,458,321,017 38,599 38,458,321,017 38,599 38,458,321,017 38,599 3	Orf Shore to On Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from IPC Borrowing from IPC Borrowing from FMO  3.25.  Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding f I IFIC Bank Limited II ISOnell Bank Limited III Sonell Bank Imited III Sonell Bank Refinance III Sonell Bank Refinance III Bangladesh Bank Refinance III Maturity Wise Grouping of Borrowing Repayable on demand Not more than 3 months but not more than 5 your than 5 years  13.8 Consolidated Borrowings from Central III BRAC EPIL Investments Ltd. III Descourted Bank Imited III III III III III III III III III II
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blassh Limited BRAC Sagian Exchange Ltd. BRAC IT Services Limited  9. Other Assets  9. Income Generating Other Assets Interest receivables of Receivables against suncharyaptara Receivables from Omnibus Receivables against Gort securit Receivable against Johns and Areceivable against Johns and Receivable Johns and Receivable against Johns and Receivable against Johns and Receivable Johns and Receivable against Johns and Receivable Johns and Receivable Against Standard Brack Company and Receivable Against Standard Brack Company and Receivable Against Standard Brack Company and Against Johns and Receivable Brack Asset Management Company Brack of furniture Against Deferred revenue sepondrure Johns and Johns an	C (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances  any Ltd.  On-Shore 447,1,1  512,455,5; 13,349,6; 17,582,5; 21,089,991,2,2,1 23,327,6; 33,393,9 4,279,7,7 21,089,991,2,2,1 3,393,9 4,279,7,7 21,089,991,2,1 3,393,9 4,279,7,7 21,089,991,2,1 3,393,9 4,279,7,7 21,089,991,2,1 3,393,9 4,279,7,7 21,089,991,2,1 3,394,895,856,45	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,391,321,3  933,077,  9,324,429,7  9,33,107,7  9,324,429,7  2,893,176,4  21,284,2  55,203,3  50,267,5  15,433,8  217,041,1  3,552,406,4  41,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  4,18  141,319,844  1,436,851,283  1,	398   899   5,39   899   5,39   899   5,39   899   5,39   899   5,39   899   5,39   899   6,39   899   6,39   899   6,39   899   6,39   899   6,39   8,39   6,39   8,39   6,39   8,39   6,39	50,000 376,861,753 376,911,753 376,911,753 375,401,899 395,446,559 49,953,340 49,953,340 49,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,898  1158,200,806 17,303,700 17,300,000 26,8921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,200,806 18,921,895 18,201,806 18,20	Orf Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding f Si. In Counter party name In IFIC Bank Limited Is Sonali Bank Limited Is Sonali Bank Limited Is Sonali Bank United.  12.3.1 Disclosure regarding overali transe Particulars  Securities sold under repo: I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with other banks & Fis Securities purchased under reve
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC BPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. DRASH Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Inclusion of Receivables against sunchurpaptra Receivables from Omnibus Investment in subsidiary Investment in associate Balance with EPSL  9.1.1 Interest Receivables Interest Receivable against Govt. securit Receivable against Govt. securit Receivable against tones and an Receivable against Sort. Securit Receivable against Epst. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  9.1.3 Investment in subsidiaries BRAC EPL Stock Brokerage Ltd. BRAC BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Management Comp BRAC Impact Ventures Limited  9.1.4 Investment in associate BRAC Saajan Exchange Ltd. BRAC Impact Ventures Limited  9.2.4 Non Income Generating Other Assets Stock of stamps Other receivables Other receivables Stock of stamps Other receivables Other receivables Advance against Office rent Advance security deposet Advance against Office rent Advance security felopest Advance to SME unit offices Advance against Office rent Advance security deposet Advance against Office rent Advance	C(Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable less less other bank vances  any Ltd.  Conshere  447,1 812,455,5 19,349,6 17,582,1 13,349,6 17,582,1 13,12,6 13,22,1 13,12,6 13,22,1 13,12,6 13,22,1 13,12,6 13,22,1 13,14,1 12,17 13,14,1 12,17 13,14,1 14,1	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3 5,00,933,07,7 9,33,107,7 9,324,429,7 9,33,107,7 9,33,107,7 6,324,429,7 2,893,176,4 21,284,2 55,203,350,267,5 15,433,8 217,041,1 3,552,406,4 41,319,844 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44 4,18 41,19,44	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 376,911,753 375,401,899 393,449,953,340 449,953,340 449,953,340 37,283,242 74,788,596 193,035,628 12,797,973 31,498,119 99,356,899  1,158,200,806 17,300,000 17,300,000 26,892,189,758 45,815,868,863,413 26,189,758 45,814,147,500 468,921,800 568,921,800 568,921,800 568,921,800 568,921,800 689,921,800	Orf Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FRO Borrowing from FRO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement Repayable on demand Not more than 3 months More than 3 months More than 1 year but not more than NIIL  12.3.1 Disclosure regarding outstanding f Si. In Counter party name NIIL  12.3.2 Disclosure regarding outstanding f Si. In Counter party name NIIL  12.3.3 Disclosure regarding overall transe  Particulars  Securities sold under repo: i) with Bangladesh Bank ii) with outer banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with outer banks & Fis Securities purchased under reverse i) with Bangladesh Bank ii) with outer banks & Fis Securities Sold under reverse i) with Bangladesh Bank ii) with outer banks & Fis Securities Durchased under reverse ii) with Bangladesh Bank BRAC EPI. Investments Ltd. BRAC EPI. Stock Brokerage Ltd. BRAC BRAC EPI. Live but not more than 5 years  13.a Consolidated Borrowings from Central BRAC EPI. Live but not more than 5 years  13.b Consolidated Borrowings from Central BRAC EPI. Live but not more than 5 years  13.a Consolidated Borrowings from Central BRAC EPI. Live but not more than 5 years  13.a Consolidated Borrowings from Central BRAC EPI. Live but not
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9 Other Assets  9.1 Income Generating Other Assets Interest receivables Prepaid interest Expenses on IFFD Receivables against sarchivappatra Receivables from Omnibus Investment in associate Balance with EPSL  9.1.1 Interest Receivables consists of Receivable against storer security Receivable against storer security Receivable against tomer deposit Receivable against tomer deposit BRAC BRAC EPL Stock Brokerage Ltd. BRAC BRAC Saajan Exchange Ltd. BRAC BRAC Saajan Exchange Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compright Receivable against store deposit Stock of stamps Other receivables Control of Sacratic Stock Brokerage Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Maniagement Compright Receivable against Store Stock Brokerage Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Impact Ventures Limited  9.1.4 On Income Generating Other Assets Stock of stamps Other receivables Generating Other Assets Stock of stamps Other receivables Remittance in transit Receivable against Control Advance payment of income tax Advance against fined assets Advance against fined assets Advance against fined assets Advance against Index asset Advance against Index ass	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances  any Ltd.   On-Shore  447,1  812.45,2  13.49,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 19.33,39,9 19.	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3  5,301,321,3  933,07,7  933,107,7  933,107,7  933,107,7  933,107,7  933,107,7  933,176,4  2,893,176,4  21,284,2  55,203,3  350,267,5  15,433,8  217,041,1  3,552,406,4  11  13  141,319,844  1,43  141,319,844  1,43  141,319,844  1,43  15,200,000  42,208,439  225,221,121  563,392,675  120,768,448  1,436,851,283  752,715,794  1,344,147,500  1,388,531  752,715,794  1,344,147,500  1,388,531  1,395,1800  1,390,000  1,300	398   8   8   8   8   8   8   8   8   8	50,000 376,861,753 376,911,753 376,911,753 376,911,753 376,913,753 376,913,753 37,283,242 47,788,526 37,283,242 47,788,526 37,283,242 37,488,199 39,356,888  1,158,200,806 228,079,973 83,549,035 2,387,625 17,300,000 1,733,579 3,845,321,017 385,546,331 326,189,578 55,546,331 326,189,578 55,546,331 326,189,578 55,546,331 326,189,578 55,546,331 312,24,000 53,388,531 31,224,000 56,387,625 12,500,000 48,000,000 48,000,000 41,000,00	Orf Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25* Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement 12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding f Si. In Counter party name In IFIC Bank Limited Is Sonali Bank Limited Is Sonali Bank Limited Is Sonali Bank United.  12.3.1 Disclosure regarding overali transe Particulars  Securities sold under repo: I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank II) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III) with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse I) with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with Bangladesh Bank III with other banks & Fis Securities purchased under reverse III with other banks & Fis Securities purchased under reve
Total Cost Less: Accumulated depreciation Net Book value at the end of th (Details are shown in Annex - D)  8.a Consolidated Fixed Assets Inclu BRAC Bank Limited BRAC Bel. Investments Ltd. BRAC EPL Stock Brokerage Ltd. Nasah Limited BRAC Sasjan Exchange Ltd. BRAC IT Services Limited  9. Other Assets  9.1 Income Generating Other Assets Interest receivables Interest Receivables against surchangable tron Receivable against Govt. securit Receivable against Govt. securit Receivable against stother securit Receivable against stother securit Receivable against stother securit Receivable against tother securit Receivable against stother securit Receivable against Sort. securit Receivable against Sort. securit Receivable against Sort. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  9.1.3 Investment in associate BRAC Asset Management Comp BRAC Impact Ventures Limited  9.1.3 Investment in associate BRAC Asset Management Comp BRAC Impact Ventures Limited  Advance to saff Advance to saff Advance to supplier Deferred revenue expenditure Advance saginst Office rent Advance saginst Office rent Advance against Office r	ding Premises, Fui  (Note - 9.1.1)  (Note - 9.1.2) (Note - 9.1.3)  interest receivable ies ies other bank vances  any Ltd.   On-Shore  447,1  812.45,2  13.49,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 17.582,5 19.349,6 19.33,39,9 19.	m-Shore 0 1.295,531,439 117,281,931 160,892,425 38,334,200 53,805,202 2,356,397,625 17,300,000 53,806,202 001 53,806,202 001 6	5,391,321,3 5,00,933,037,7 6,324,429,7 9,33,107,7 6,324,429,7 6,324,429,7 6,324,429,7 6,324,429,7 6,324,429,7 6,324,429,7 6,324,429,7 6,2893,176,4 21,284,2 55,203,3 35,267,5 15,433,8 217,041,1 3,552,406,4 141,319,844 141,319,324 151,31,224,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 17,300,000 181,31,31,31,31,31,31,31,31,31,31,31,31,31	398   8   9   13   13   13   13   13   13   13	50,000 376,861,753 376,801,753 376,801,753 376,801,753 376,901,753 376,901,753 37,283,242 74,788,596 99,356,898  1,158,200,806 228,079,973 33,498,119 99,356,898  1,158,200,806 1,733,79 3,845,321,017  355,910,517 47,690,483 48,68,663,413 226,189,578 48,68,68,413 24,690,375 45,681,585 45,680,686 46,861,585 46,861,585 46,861,585 46,861,585 47,900,000 47,300,000  17,300,000  17,300,000	Orf Shore to On Shore On Shore to Off Shore On Shore to Off Shore On Shore to Off Shore Outside Bangladesh: Sonali Bank UK Ltd United Bank Ltd. Dubai United Bank Ltd. Dubai United Bank Ltd. Bahrain Borrowing from FMO  3,25: Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement  12.1 Security against borrowings from ot Secured (Treasury bills) Unsecured  12.2 Maturity Wise Grouping of Borrowin Repayable on demand Not more than 3 months More than 1 year but not more than More than 1 year but not more than More than 1 year but not more than More than 5 years  12.3 Disclosure regarding outstanding f Si. Counter party name  1 IFIC Bank Limited  II IFIC Bank Limited II Sonali Bank Limited II Sonali Bank Limited  Particulars  Particulars  Securities sold under repo:  1) with Bangladesh Bank Ii) with other banks & Fis Securities purchased under reverse  1) with Bangladesh Bank Ii) with other banks & Fis Securities purchased under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities purchased under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under repo:  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under repo:  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securities Sold under reverse  1) with Bangladesh Bank III) with other banks & Fis Securi

Provision against Capital market 3: Provision against off balance sheet items  Deferred tax asset (a)  Interest receivable from treasury bills & bonds 44	expense the year 2014 tible temporary transport of the year 2014 tible temporary transport of the year 2014 tible temporary transport of the year 2014 the y	difference and exiting the state of the stat	ss to the extent that issed. Temporary diffiable in foresable full false ful	394 32,603,539  1089,991,214 (500) [206,235,755] 198 [93,036,434 (89,678,238) (27,416,035) 52,892,044 25,476,009  tis probable that taxable erence arising from loan control of the contro
Ret Deferred Tax Asset 2013 Balance as at 31 December 2014 Lean loss provision (Note - 9.2.3) 7.15 Provision against Capital market 3. Provision against Capital market 3. Provision against of balance sheet items Deferred tax Asset (s) 4. Fixed assets excluding Vehicle (Annex-D) 2.88 Deferred Tax Labelity (b) Net Deferred Tax Labelity (c) Net Deferred Tax Labelity	26,035,394 28,260,600 80,864,833 20,600 80,864,833 21 20,600 21 21 22 23 24 25 25 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	difference and exiting the state of the stat	326,035 37,031  485,260 21,902	987,887,884 999 1.057,387,675 334 3.2603,539 1.089,991,214 1.080,991,214 1.080,991,214 1.080,273,21) 983,063,839 (27,416,039) 1.080,273,21) 1.080,273,21) 1.080,273,21 1.080,273,21 1.23,785 1.23,785 1.23,785 1.23,785 1.24,83,828,281 1.29,930,21,31 1.21,267,275 1.23,785 1.24,83,828,281 1.24,84,447,500 1.29,930,327 1.24,784,742 1.4,044,651,571 752,715,794 1.344,147,500 1.29,930,327 1.24,784,742 1.4,044,651,571 1.755,264 1.793,579 1.754,444,740 1.7555,264 1.793,579 1.754,444,740 1.341,770
Provision against Capital market Provision against of balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds Afread assets excluding Wehler (Annex 2) 2.81 Deferred Tax Lability (b) Increase of deferred tax asset recognized into P&L as in Increase of deferred tax asset recognized into P&L as in Increase of deferred tax asset recognized into P&L as in Increase of deferred tax increase of the deferred tax i	26,035,394 28,260,600 80,864,833 20,600 80,864,833 21 20,600 21 21 22 23 24 25 25 26 26 27 27 27 27 27 27 27 27 27 27 27 27 27	difference and exiting the state of the stat	326,035 37,031  485,260 21,902	394 32,603,539  1089,991,214 (500) [206,235,755] 198 [93,036,434 (89,678,238) (27,416,035) 52,892,044 25,476,009  tis probable that taxable erence arising from loan control of the contro
Interest receivable from treasury bills & bonds 24 Fored assets equiding Weinlic (Annex D) 2.4 Deferred Tax Lability (b) Net Deferred Tax Asset 31 December 2014 (e+b) Increase of deferred tax asset recognized into P&L as in Increase of deferred tax lability recognized into P&L as in Total Deferred tax asset shall be recognized into P&L as in Total Deferred tax asset shall be recognized into P&L as in Total Deferred tax asset shall be recognized into P&L as in Total Deferred tax asset shall be recognized into P&L as in the asset of the extent it is probable that or utilized. According to the requirement of Bengaldesh Bin an be created against *Loan Loss Provision* according to the hould be excluded from Regulatory Capital (i.e. Ter - 1 Cavite off is 5 years.  2.4 Interbranch Account - BDT Inter Branch Account - FCY Cost Center Account Spot Exchange - BDT Asset for Distribution Liability for Distribution Liability for Distribution Merchant POS Settlement Account  3.a. Consolidated Other Assets  BRAC Bank Limited BRAC BRAC Bank Limited BRAC Sagian Exchange Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  Investment in associate BRAC Asset Management Company Ltd. BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  Investment in associate BRAC Asset Management Company Ltd. BRAC Impact Ventures Limited  BRAC Sagian Exchange Ltd. BRAC Sagian Exchange Ltd. BRAC Impact Ventures Limited  BRAC Sagian Exchange Ltd. BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC BRAC IT Services Limited  BRAC Interpolation Interpolation Interpolation Interpolation Interpolation Interpolation Interpolation Interpolation Interpol	80,864,833 : come expense the year 2014 tible temporary any difference character travable profit with RBRPD Circula requirement application. Expected to the company of the temporary and the company of the temporary of the tempo	difference and exiting the state of the stat	st to the extent that i lised. Temporary difficulties the above los that difficulties the above los t	(20,623,752) (30,630) (30,630) (30,630) (30,632,732) (30,632,732) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,632,741) (30,646,741)
Deferred Tax Lability (D)  Net Deferred Tax Asset 31 December 2014 (a+b)  Increase of deferred tax asset recognized into P&Ls as inclinates of deferred tax lability recognized into P&Ls as inclinates of deferred tax lability recognized into P&Ls as inclinates of the deferred tax lability recognized into P&Ls as inclinates of the deferred tax asset shall be recognized into P&Ls as frotal Deferred tax income recognized into P&Ls as frotal Deferred tax income recognized to the extent it is probable that outlied. According to the requirement of Bangaldesh Ban an be created against 1-ban Loss Provision' according to thould be excluded from Regulatory Capital (i.e. Ter - 1 Cavite off is 5 years.  2.4 Interbranch Account - BDT Inter Branch Account - FCY Cost Center Account Spot Exchange - BDT Asset for Distribution Liability for Distribution Liability for Distribution Merchant PCS Settlement Account  3.a. Consolidated Other Assets  BRAC Bank Limited BRAC BL Investments Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC EPL Investments Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC EPL Investments Ltd.  BRAC EPL Stock Brokerage Ltd.  blash Limited BRAC Saajan Exchange Ltd.  BRAC IT Services Limited  Investment in associate  BRAC Saajan Exchange Ltd.  BRAC IT Services Limited  BRAC Saajan Exchange Ltd.  BRAC IT Services Limited  BRAC IT Services Limited  Investment made during the year Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of Investment in associate  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Ventures Limited  BRAC Impact Saaps Saassets as on 31 Decer Investment made during the year Add: Share of post acquisition profit Less: Dividend r	the year 2014 tible temporary or any difference of taxable profit is to RRPD Circular and the requirement of the profit is to the profit in th	difference and exiting the state of the stat	ss to the extent that i lised. Temporary diffilable in foresable function of the composition of the composit	123,785  12,483,828,281 123,785  123,785  123,785  123,785  123,785  123,785  123,785  123,785  124,83,828,281 693,902,519 251,696,942 355,235,760 129,803,277 124,784,742 14,044,651,571  752,715,794 1,344,147,500 163,932,151 175,2715,794 1,344,147,500 163,932,151 175,2715,794 1,344,147,500 163,932,1800 175,932,1800
Increase of deferred tax ilability recognized into P&L during it  12.23. A deferred tax asset shall be recognised for all deduction will be available against which the deductible tempon coss provision is recognized to the extent it is probable that builtied. According to the requirement of Bangaldesh Bana he created against 10an Loss Provision' according to thioudid be excluded from Regulatory Capital (i.e. Tier - 1 Cavited off is 5 years.  2.4 Interbranch Account - BDT Inter Branch Account - BDT Spot Exchange - BDT Spot Exchange - BDT Spot Exchange - BDT Spot Exchange - BDT Asset for Distribution Liability for Distribution Liability for Distribution Merchant POS Settlement Account  2.6. Consolidated Other Assets  BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. biasa Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. biasa Limited BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Investments Ltd. BRAC EPL Investment in associate BRAC Saajan Exchange Ltd. BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. biash Limited BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. biash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited  2.8.1. Carrying amount of Investment in associate BRAC Asset Management Company Ltd. BRAC IT Services Limited  3.8.2.1 Carrying amount of Investment in associate BRAC Impact Ventures Limited  3.8.3.2 Carrying amount of Investment in associate Investment made during the year Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of investment in associate Investment made during the year Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of investm	expense the year 2014 tible temporary transport of the year 2014 tible temporary transport of the year 2014 tible temporary transport of the year 2014 temporar	1. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ised. Temporary difficults in the control of the co	\$2,892,048  25,476,009  25,476,009  11,2483,828,281  123,785  123,785  123,785  123,785  123,785  123,785  124,83,828,281  125,785  124,83,828,281  125,185  126,930,251  127,947,42  14,044,651,571  752,715,794  1,344,147,500  168,921,200  169,930,251  175,794  1,344,147,500  168,921,200  169,930,251  175,2715,794  1,344,147,500  168,921,200  1,090,414  7,555,246  1,793,579  17,544,040  27,983,279  14,341,770  3,279,471  11,660,591,910  13,718,063  623,707  14,341,770  3,279,471  14,341,770  4,266,844  (987,373)  3,279,471
vorit will be available against which the deductible tempors provision is recognized to the extent it is probable that be utilized. According to the requirement of Bangaidesh Ban an be craeted against 1 and 1.6s Provision's according to the requirement of Bangaidesh Ban and be craeted against 1 and 1.6s Provision's according to the reduction of the oth provision's according to the provision's	te  te  te  te  to  the  the  the  the	1. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ised. Temporary difficults in the control of the co	123,785  123,785  123,785  123,785  123,785  123,785  12483,822,881  12,483,822,881  12,483,822,881  12,483,822,881  12,483,822,881  12,483,822,881  12,483,822,881  12,483,822,881  12,583,785  12,785,794  12,184,147,500  12,803,327  124,784,742  14,044,651,571  12,580,000  1,090,414  7,555,246  27,983,279  14,341,770  14,341,770  14,341,770  14,341,770  14,341,770  14,341,770  14,341,770  14,266,844  1,1860,591,910  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  13,718,063  14,341,770
sos provision is recognized to the extent it is probable that evilized. According to the requirement of Bangaldesh Ban an be created against "Loan Loss Provision" according to thould be excluded from Regulatory Capital (i.e. Tier - 1 Cavite off is 5 years.  2.4 Interbranch Account - BDT   Inter Branch Account - BDT   Inter Branch Account - BDT   Inter Branch Account - FCY   Cost Center Account - Spot Exchange - BDT   Spot Exchange - Ltd.   BRAC EPL Investments Ltd.   BRAC EPL Investments Ltd.   BRAC EPL Investments Ltd.   BRAC EPL Investments Ltd.   BRAC EPL Investment   BRAC Spot Exchange - Ltd.   BRAC EPL Investment Ltd.   BRAC EPL Stock Brokerage Ltd.   biash Limited   BRAC Saajan Exchange Ltd.   BRAC IT Services Limited   BRAC Inpact Ventures Limited   Spot acquisition profit   Less: Dividend receivable   Total carrying amount of investment in associate   BRAC Inpact Ventures Limited   Opening balance   Investment made during the year   Add: Share of post acquisition profit   Less: Dividend receivable   Total carrying amount of investment in associate   Share   Spot acquisition profit   Less: Dividen	taxable profit with RRPD Circular Na RRPD Circular he requirement approached to the requirement of the specific of the specifi	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	ilable in foresable fusted 12 December 2 but such amount ( adjust the above loa	123,785  123,785  123,785  123,785  123,785  123,785  123,785  124,83,828,281  12,483,828,281  129,302,519  121,646,781  123,785  123,785  123,785  124,84,147,500  128,803,327  124,784,742  14,044,651,571  752,715,794  1,344,147,500  168,921,280  1,393,851  13,122,000  2,356,397,625  12,500,000  4,800,000  1,090,414  7,555,246  1,793,579  17,544,040  27,983,279  14,341,770  3,279,471  11,660,591,910  13,718,063  623,707  14,341,770  4,266,844  (987,373)  3,279,471
### off is 5 years  2.4 Interbranch Account  Inter Branch Account - BDT Inter Branch Account - FCY Cost Center Account Spot Exchange - BDT Spot Exchange - BDT Spot Exchange - BDT Asset for Distribution Liability for Distribution Liability for Distribution Merchant POS Settlement Account  2.2 Consolidated Other Assets  BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC IT Services Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Ltd. blash Limited BRAC IT Services Limited BRAC IT Services Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blash Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Ltd. blash Limited BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Investment in associate BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited  Add: Carrying amount of Investment in associate BRAC Asset Management Company Ltd. BRAC IT Services Limited  Add: Carrying amount of Investment in associate BRAC Saajan Exchange Ltd. BRAC Impact Ventures Limited  Dening balance Investment made during the year Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of investment in associate BRAC Sank Limited BRAC Brokerage Ltd. BRAC Brac Impact Ventures Limited  Dening balance Investment made during the year Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of investment in associate BRAC Brac EPL Investments Ltd. BRAC Brac EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EP	(Note - 9.a.1. (Note - 9.a.2. tte	1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	4,192,518,925 952,030,029 9595,388,855 467,898,548 158,688,789 542,20,248 164,20,745,394 752,715,794 1,344,147,500 168,921,800 193,961,103 2,040,932 2,804,595 2,700,000 4,800,000 193,961,103 2,040,932 2,804,595 2,700,000 4,800,930 14,341,770 538,173 14,879,943 1,833,870 14,341,770 538,173 14,879,943 1,833,870 14,341,770 14,879,943 1,833,870 14,341,770 14,879,943 1,833,870	123,785  123,785  123,785  123,785  124,843,828,281 699,302,519 251,696,942 1355,235,760 129,803,327 124,784,741 13,414,7500 16,991,321 12,500,000 4,800,000  1,090,414 7,555,246 1,793,579 17,544,040 27,983,279 14,341,770 3,279,471  11,660,591,910  13,718,063 623,707  14,341,770 4,266,844 (987,373) 3,279,471  14,341,770 4,266,844 (987,373) 3,279,471
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did not acquire any such assets as on 31 Decer  11 Consolidated Goodwill  BRAC Bank Limited BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC IT Services Limited Less: Impairment of Goodwill  12 Borrowing from other Banks, Financial Institutio Inside Bangladesh: State Bank of India Rupali Bank Ltd The Hong Kong & Shanghai Banking Corporation Ltd Bangladesh Krishi Bank Limited IFIC Bank Limited The Premier Bank Ltd Cle Islamic Bank Ltd Uttara Bank Limited IUTUR IUT	ons and Agent		246,289,821 1,126,273,572 73,393,751 54,905,518 1,476,391 (60,093,562	246,289,821 2 1,126,273,572 3,393,751 54,905,518 1,476,391 2) (30,046,781)
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BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Impairment of Goodwill  12 Borrowing from other Banks, Financial Institutio Inside Bangladesh:  State Bank of India Rupali Bank Ltd The Hong Kong & Shanghal Banking Corporation Ltd Bangladesh Krishi Bank Limited IFIC Bank Limited The Premier Bank Ltd Uttara Bank Limited - Uttara Bank Limited - Uttara Bank Limited		- - s:	1,126,273,572 73,393,751 54,905,518 1,476,391 (60,093,562	2 1,126,273,572 73,393,751 54,905,518 1,476,391 (30,046,781)
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Inside Bangladesh:  State Bank of India Rupali Bank Ltd The Hong Kong & Shanghai Banking Corporation Ltd Bangladesh Krishi Bank Limited IFIC Bank Limited IFIC Bank Limited ICE Islamic Bank Ltd Uttara Bank Limited ICOL ICOL ICOL ICOL ICOL ICOL ICOL ICOL		:s:	1,442,245,491	1,472,292,272
Inside Bangladesh:  State Bank of India Rupali Bank Ltd The Hong Kong & Shanghai Banking Corporation Ltd Bangladesh Krishi Bank Limited IFIC Bank Limited IFIC Bank Limited ICE Islamic Bank Ltd Uttara Bank Limited ICOL ICOL ICOL ICOL ICOL ICOL ICOL ICOL		ð.		
Rupail Bank Ltd		<u> </u>	Total	
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The Premier Bank Ltd ICB Islamic Bank Ltd Uttara Bank Limited IDCOL -	)	:	900,000,00	
IDCOL -		:		400,000,000 550,000,000 450,000,000
Dutch-Bangla Bank Limited -	109,08 481,93		109,088,00 481,935,20	- 00
The Premier Bank Ltd Off Shore to On Shore On Shore to Off Shore	9,506,24	-	2,354,991,46 9,506,240,00	388,756,500 68 1,929,234,422
3,254,991,468 Outside Bangladesh:	10,097,26	3,200	13,352,254,66	15,277,939,690
Sonali Bank UK Ltd - United Bank Ltd. Dubai - United Bank Ltd. Bahrain -	849,24 849,32	- 28,000	849,249,80 - 849,328,00	388,756,500 00 -
Borrowing from IFC Borrowing from FMO	3,116,80 1,168,80 <b>5,984,17</b>	7,800	3,116,800,00 1,168,800,00 <b>5,984,177,8</b> 0	3,110,052,000 4,985,442,250
3,254,991,468 Less: Off-shore to On-shore placement Less: On-shore to Off-shore placement	16,081,44	<u> 1,000</u>	19,336,432,46 9,506,240,00 2,354,991,46	00 6,632,435,768 8 1,929,234,422
2.1 Security against borrowings from other banks,	, financial inet	titutione	7,475,201,00	
Secured (Treasury bills) Unsecured		110	7,475,201,000	11,701,711,751
2.2 Maturity Wise Grouping of Borrowing from Oth	ner Bank & Fir	- nancial Ir	7,475,201,000	
Repayable on demand Not more than 3 months			2,113,292,200 485,285,600 3,707,823,200	320,364,251
More than 3 months but not more than 1 Year More than 1 year but not more than 5 years More than 5 years		_	1,168,800,000	1,166,269,500
1.2.3 Disclosure regarding outstanding Repo as on	1 31 Decembe	= or 2014 ·	7,475,201,000	11,701,711,751
SI. no Counter party name	Agreement Da		Reversal Date	Amount (1st leg cash consideration)
	12/30/2014 12/30/2014		1/1/2015 1/1/2015	485,444,673 1,960,434,382 <b>2,445,879,055</b>
2.3.1 Disclosure regarding outstanding Reverse Re Si. Counter party name	epo as on 31 l			Amount (1st leg cash
no NIL  2.3.2 Disclosure regarding overall transaction of Re	N/A		N/A	consideration) NIL 2014 :
Particulars Particulars	Minimun	n	Maximum outstanding	Daily average outstanding
Securities sold under repo: i) with Bangladesh Bank				
<ul><li>ii) with other banks &amp; Fis</li><li>Securities purchased under reverse repo:</li><li>i) with Bangladesh Bank</li></ul>	172,973 190,000	,800 3	3,549,543,167 3,648,280,224	550,638,444 82,972,652
ii) with other banks & FIs	1,500,000	,000	500,000,000	18,219,178
12.a Consolidated Borrowing from other Banks, F BRAC Bank Limited BRAC EPL Investments Ltd.	rciai instit	uuns a	7,475,201,000 3,374,519,52	
BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.			:	:
BRAC IT Services Limited Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Intra-Company)			36,249,000 1 531 802 479	
		-	1,531,802,47 9,354,167,04	
Borrowings from Central Bank			740.000	404557
Bangladesh Bank Refinance Bangladesh Bank REPO		=	743,928,892 1,643,475,000 <b>2,387,403,892</b>	1,012,826,249 425,000,000 <b>1,437,826,249</b>
4. Maturity Wise Grouping of Borrowing from Centr Repayable on demand Not more than 3 months	rai Bank		1,643,475,000	425,000,000
More than 3 months but not more than 1 Year More than 1 year but not more than 5 years			743,928,892	1,012,826,249
More than 5 years  a Consolidated Borrowings from Central Bank				
BRAC Bank Limited BRAC EPL Investments Ltd.		=	2,387,403,892 2,387,403,892	<b>1,437,826,249</b> 1,437,826,249

		তান্দ্র ও	यविदल
14.1 Private Placement details	No. of Unit		
Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V Triodos Fair Share Fund	525,000 525,000,000 525,000,000 175,000 175,000,000 175,000,000	17.2 Provisions for Off Balance Sheet Items (Note - 17.2)  Provision for off balance sheet items is made as per BRPD circula September 18, 2007 for covering the bank for possible losses on	off balance sheet items in the
Triodos Microfinance Fund Norwegian Investment Fund for Developing Countries Agrani Bank Limited	175,000 175,000,000 175,000,000 490,000 490,000,000 490,000,000 750,000 750,000,000 750,000,000	Details movement of Provision for Off Balance Sheet items is as for Balance at the beginning of the year Add: Provision made during the year	254,941,567 102,732,266
BRAC Employee Providend Fund Delta Life Insurance Company Ltd. RACE Asset Management *	482,500 482,500,000 482,500,000 20,000 20,000,000 20,000,000 82,500 82,500,000 82,500,000	Balance at the end of the year	357,673,833
* PHP 1st Mutual Fund, Popular Life 1st Mutual Fund Total Private Placement 14.2 Public Subscription details	2,700,000,000 2,700,000,000  No. of Unit	17.3 Interest suspense  Classified loans and advances of the banks are categorised as su	thetandard doubtful and had/
Other than Non-resident Bangladeshies Non-resident Bangladeshies Mutual Funds	212,775 212,775,000 212,775,000 2,285 2,285,000 2,285,000 84,940 84,940,000 84,940,000	guidelines of Bangladesh Bank. Interest accrued on SMA, Sub-Str transferred to interest suspense account and not considered as	andard, Doubtful and Bad/Loss
<b>Total Subscription received</b> Less: Refundable against excess subscription	300,000,000 300,000,000	as interest income when it is realized in cash by the bank.  Balance at the beginning of the year	662,483,056
14.3 Maturity Wise Grouping of Subordinated Convertible Bo Up to 1 month Not more than 3 months	onds	Add: Amount transferred to "Interest Suspense" Account during the Less: Amount recovered in "Interest Suspense" Account during the	ne year 979,423,783 1 1,641,906,839 1,
More than 3 months but not more than 1 Year More than 1 year but not more than 5 years More than 5 years	3,000,000,000 3,000,000,000	Less: Amount victore of during the year Less: Interest waiver during the year Less: Interest waiver during the year  Balance at the end of the year	188,630,178 38,887,221 766,084,298
14.a Consolidated Subordinated Convertible Bonds BRAC Bank Limited	3,000,000,000 3,000,000,000 3,000,000,000 3,000,000,000	-	1.00,00-1,200
BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited			
BRAC Saajan Exchange Ltd. BRAC IT Services Limited	3,000,000,000 3,000,000,000	17.4 Withholding Tax Payable  Payable On Interest	165,833,887
15 Money at call and short notice Banking Company: Rupali Bank Ltd.	400,000,000 2,000,000,000	Payable (Suppliers) Payable (Contractors & Consultants) Payable (Staff Salaries & Allowance)	9,046,404 27,641 3,251,126
One Bank Ltd. United Commercial Bank Ltd. State Bank of India	- 70,000,000 - 777,513,000 120,000,000	Payable (Rent) Payable (Export) Payable on Commission Paid	2,573,132 3,260,638 4,555,368
Dutch Bangla Bank Limited  15.1 Maturity Wise Grouping of Money at call and short notice	700,000,000   - 1,220,000,000 2,847,513,000	Payable on Others	1,547,686 <b>190,095,882</b>
Up to 1 month  Not more than 3 months  More than 3 months but not more than 1 Year	1,220,000,000 2,847,513,000 	17.5 VAT Payable	
More than 1 year but not more than 5 years More than 5 years	1,220,000,000 2,847,513,000	Payable On L/C Commission  Payable on Commission for Remittances  Payable on Loan Processing Fees	2,398,678 239,698 6,978,335
15.a Consolidated Money at Call and Short Notice  BRAC Bank Limited  BRAC EPL Investments Ltd.	1,220,000,000 2,847,513,000	Payable - Credit Cards Payable - Supplier Payable - Rent	6,363,137 11,482,477 4,373,462
BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.		Payable - DESA & DESCO Payable - BPDB Payable - DPDC	9,192,499 20,080,220 51,989,898
BRAC IT Services Limited	1,220,000,000 2,847,513,000	Payable - Others	9,292,186 <b>122,390,590</b>
16 Deposits and Other Accounts		17.6 Provision for current taxation	
On-Shore Off-	- 47,677,856,550 37,835,464,423 - 1,035,003,538 991,931,891	Balance at the beginning of the year <b>Add:</b> Provision made during the year	7,432,473,086 6. 2,097,475,597 1 9,529,948,684 8
Saving deposits 25,820,159,617 Fixed deposits 67,330,045,958 Other deposits (Note-16.5) 119,732,050	- 25,820,159,617 20,832,605,145 - 67,330,045,958 62,943,110,575 - 119,732,050 111,650,229	<b>Less:</b> Adjustment of tax provision for previous years Balance at the end of the year	9,529,948,684 7,
Foreign Currency:  Current & other accounts  Bills payable  1,700,478,790  3,12	141,982,797,713         122,714,762,263           23,611,066         4,824,089,856         4,381,032,595	Corporate tax position of the Bank has been shown in Annex F.	
Saving deposits - 698,246,002 Other deposits (Note-16.5) 309,286,622	49,684,074 1,347,930,076 723,106,830 309,286,622 72,634,622	17.a Consolidated Other Liabilities	
Total Deposit and other accounts 2,708,011,414 3,77 144,690,809,127 3,77	3,295,140         6,481,306,554         5,176,774,047           3,295,140         148,464,104,267         127,891,536,310	BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	24,289,966,469 20, 523,798,570 1,032,077,027
		bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited	702,115,699 221,998,355 231,083,965 <b>27,001,040,085 22,</b>
	Total   3,611,066   48,099,251,979   38,790,897,418   39,268,386,803   31,185,395,566	Less: Intra-company transaction: BRAC Bank Limited	2,700,000
Sundry deposit (Note-16.6) 80,469,199	2,582,015,962 2,083,109,914 23,611,066 5,133,376,477 4,453,667,218 80,469,199 76,792,829	BRAC EPL Investment Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd.	3,559,838 21,301,467 3,288,515 3,815,936
Saving deposit (90%) 23,238,143,656	- 1,035,003,538 991,931,891 19,684,074 100,364,852,288 89,100,638,892 - 23,238,143,656 18,749,344,630	BRAC IT Services Limited	171,826,436 206,492,192 <b>26,794,547,893 22,</b>
Foreign currency deposit 698,246,002 64 Fixed deposit 59,164,553,564 Short term deposit 8,409,469,747 Deposit pension scheme 8,165,492,394	19,684,074		20,104,041,000 22,
Security deposit 23,037,846  Other Deposit 16,225,005	- 23,037,846 18,175,130 16,225,005 16,832,870 3,295,140 148,464,104,267 127,891,536,310	18 Share Capital	
		<b>18.1 Authorized Capital</b> Authorized Capital is the maximum amount of share capital that	the bank is authorised by its
16.2 Deposits and Other Accounts Deposits from Banks	88,710,795 47,494,547	Memorandum & article of association to issue to shareholders.	
Deposits from Customers	148,375,393,472 127,844,041,763 148,464,104,267 127,891,536,310	1,200,000,000 ordinary shares of Tk. 10 each	_12,000,000,000
16.3 Maturity Wise Grouping of Deposits  Repayable on demand  Repayable within 1 month	1,695,070,177 275,044,237 22,901,315,329 20,171,070,504	18.2 Issued, Subscribed and Pald up Capital	
Over 1 month but within 6 months Over 6 month but within 1 year Over 1 year but within 5 years	48,989,917,816 44,077,505,038 20,946,907,482 18,854,846,158 32,449,754,647 27,798,688,896	The issued share capital of the bank is the total nominal value of issued to shareholders and which remain outstanding.	the shares of the bank which
Over 5 years but within 10 years Over 10 years	13,417,016,768 9,324,876,897 8,064,122,048 7,389,504,580 148,464,104,267 127,891,536,310	100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as bonus st	
16.4 Bills payable Local Drafts Issued and Payable Stamp Charges payable for Loan Clients	10,783 12,558 31,117,239 8,696,594	26,400,000 Right Share of Tk. 10/- each issued as right share 221,652,288 Right Share of Tk. 10/- each issued as right share	264,000,000 2,216,522,880 <b>7,092,873,210 4,</b>
Insurance Premium payable for SME Loan Clients Payment Order Issued Sundry Creditors	126,339,380 85,871,490 711,342,378 691,231,496 3,293,709 18,146,430	18.2.1 Issued, Subscribed and Pald up Capital  Balance at the beginning of the year	4,433,045,760 3.
Payment Order To Be Issued Cards Settlement account	5,738,212 5,790,107 157,161,837 182,183,216 1,035,003,538 991,931,891	Add: Bonus share issued Add: Right share issued Closing at the end of the year	443,304,570 2,216,522,880 <b>7,092,873,210 4,</b>
16.5 Other Deposits  Foreign currency	309,286,622 72,634,623	· · ·	
Local Currency Security Deposits Security Deposit from SME Loan client	23,037,847 18,175,131 38,280 495,546	18.3 Initial Public Offering (IPO)	
Security Deposit from Retail Loan client Merchant POS settlement account Lease Deposit	16,186,724 16,186,724 5,998,579 3,086,778	According to IPO rules 2006 "Initial public offering (IPO)" means general public. Out of the total issued, subscribed, and fully paid shares of Tk. 100.00 each amounting to Taka 500,000,000 was shares held in 2006.	up capital of the bank 5,000,0
Payable against Staff, Clients Loan account and other Total other deposits	ers 74,470,620 73,706,050 119,732,050 111,650,229 429,018,672 184,284,852	Shares here in 2000.	
16.6 Sundry deposit Lease Deposit	5,998,579 3,086,779	18.4 Bonus Issue On 10th April 2014 the bonus share @10% (Ten bonus shares for	
Payable against Staff, Clients Loan account and others	74,470,620 73,706,050 80,489,199 76,792,829	Taka 443,304,570 was approved by the shareholders in 15th Ar issued accordingly.	nnual General Meeting and the
16.a Consolidated Deposit and Other Accounts  BRAC Bank Limited	148,464,104,267 127,891,536,310	<b>18.4.a</b> The Bank held its 8th EGM on November 03, 2011 and charged share to Tk. 10 per share and market lot of shares from 50 share	
BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited	- 39,421,278 - 6,822,607,478 3,999,575,268	limit for Authorized Share capital was increased to BDT 12,000,0	000,000.
BRAC Saajan Exchange Ltd. BRAC IT Services Limited	155,286,711,745 131,930,532,856	40.0 (1.11.11.11.11.11.11.11.11.11.11.11.11.1	
Less: Intra-company transaction: BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	3,039,957 4,639,519 118,302,685 264,035,200	No. of Shares. share	6 of holding
bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited	8,724,713,545 4,907,176,227 66,457,529 75,460,083 7,848,619	BRAC         316,598,451         44.64           ShoreCap International Ltd.         -         0.00           International Finance Corporation         38,002,483         5.36	16
	8,920,362,335 5,251,311,029 146,366,349,410 126,679,221,827	Others 47,694 0.01'  Non Sponsor  Non Resident Bangladeshis 1,096,669 0.15'	476,940
17 Other Liabilities		Mutual Funds         45,196,879         6.37           Institutions & General Public         308,345,145         43.47	% 451,968,790 % 3,083,451,450 2
Provisions for loans & advances (Note - 17.1) 7,009,048,49: Provisions for Off Balance Sheet Items (Note - 17.2) 357,673,83:	3 - 357,673,833 254,941,567		6 7,092,873,210 4,
Provisions for Others         538,73           Interest suspense         (Note - 17.3)         766,084,291           Withholding tax payable         (Note - 17.4)         190,095,882           VAT payable         (Note - 17.5)         122,390,591	8 - 766,084,298 662,483,056 2 - 190,095,882 152,112,096		o. of No. of holders Shares
Provision for taxation (Note - 17.6) 9,462,342,060 Deferred tax liability (Note - 9.2.2) 196,927,32 Interest payable 1,338,267,91 Accrued expenses 2,263,041,411	0 67,606,624 9,529,948,684 7,432,473,086 1 - 196,927,321 249,819,365 7 142,973,930 1,481,241,847 1,631,926,923	Less than 500 500 to 5, 000 5,001 to 10,000	11,425 2,146,375 12,568 23,725,064 1,419 9,953,058
Provision for diminution in value of Investments 326,035,39: Excise duty Payable 185,018.83: Share subscription - IPO (refund warrant) 123,995,45:	4 - 326,035,394 299,743,075 1 - 185,018,831 156,655,041 4 - 123,995,454 92,297,241	10,001 to 20,000 20,001 to 30,000 30,001 to 40,000	768 10,777,446 242 5,962,270 120 4,220,599
Right Share subscription   675,01:	5 - 675,015 1,020,775 0 - 13,322,320 - 3 3 - 241,035,193 110,438,034	40,001 to 50,000 50,001 to 100,000 100,001 to 1,000,000 Over 1000000	64 2,989,915 141 10,118,302 151 46,860,828 54 592,533,464
Margin on L/G         68,935,31:           Cash Dividend payable         38,471,94           Unclaimed dividend         3,523,51'	1 - 68,935,311 64,575,237 9 - 38,471,949 30,415,319 7 - 3,523,517 3,523,517		26,952 709,287,321
Supplier payable         77,188,900           Payable against exchange house         3,968,900           Payable against insurance         27,245,31           Payable against freeze account         360,351,041	2 - 3,968,902 3,912,704 5 - 27,245,315 13,845,386	18.7 Share Premium	

	Payment Order To Be Issued				5,738,212	5,790,107
	Cards Settlement account				7,161,837 5,003,538	182,183,216 991,931,891
				1,000	,,000,000	331,301,031
6.5	Other Deposits					
	Foreign currency			309	9,286,622	72,634,623
	Local Currency					
	Security Deposits			2	3,037,847	18,175,131
	Security Deposit from				38,280	495,546
	Security Deposit from			10	6,186,724	16,186,724
	Merchant POS settlem Lease Deposit	nent accoun	t	I .		3.086.778
		Nianta I ann .			5,998,579	
	Payable against Staff, C	lients Loan	account and otners		4,470,620 9,732,050	73,706,050 111,650,229
	Total other deposits				9,018,672	184,284,852
					-,010,0.1	
3.6	Sundry deposit					
	Lease Deposit				5,998,579	3,086,779
	Payable against Staff, Clients	s Loan acco	unt and others		4,470,620	73,706,050
				80	0,469,199	76,792,829
	Consolidated Deposit and C	When Assess	-4-			
<b>5.</b> 8	Consolidated Deposit and C	Julier Accoun	ilus			
	BRAC Bank Limited			148.46	4,104,267	127,891,536,310
	BRAC EPL Investments Ltd.			110,10	-,10-1,201	39,421,278
	BRAC EPL Stock Brokerage I	Ltd.				
	bkash Limited			6,82	2,607,478	3,999,575,268
	BRAC Saajan Exchange Ltd.					-
	BRAC IT Services Limited					101 000 :
				155,286	3,711,745	131,930,532,856
	Less: Intra-company transac					
	BRAC EPL Investments	s Ltd.			3,039,957	4,639,519
	BRAC EPL Stock Broke	erage Ltd.			8,302,685	264,035,200
	bkash Limited	o I td			4,713,545	4,907,176,227
	BRAC Saajan Exchang BRAC IT Services Limit				6,457,529 7,848,619	75,460,083
	DIVACTI GETVICES EITIII	tou			0,362,335	5,251,311,029
					3,349,410	126,679,221,827
VAT Prov Defi Inte Acco Prov Exci Sha Righ Pay Che Mar Mar Cas Unc Sup	holding tax payable payable vision for taxation erred tax liability rest payable rused expenses vision for diminution in value of Inves see dur. Payable res subscription - IPO (refund warrant) to Share subscription - IPO (refund barrant) to Share subscription - IPO (refund barrant) to Share subscription - IPO (refund barrant) region on I/O (g) gin on I/O (g) (g) in the subscription of the provided payable samed dividend piper payable		190.095.882 122.390.590 9.462.342.060 196.927.321 1,338.267.917 2,263.041.418 326.035.394 185.018.831 123.995.454 675.015 13.322.320 241.035.193 649.785.755 68.935.331 38.471.949 3.523.3517 77.188.900	67,606,624 142,973,930 - - - - - - - - -	190,095,8 122,390,55 9,529,948,6i 196,927,3; 1,481,241,8 2,263,041,4; 326,035,3; 185,018,8; 123,995,4f 675,0; 13,322,3; 241,035,1f 64,785,7 64,785,7 64,785,7 7,188,9	90 94,874,10 90 94,874,10 121 249,819,36 147 1,631,926,92 148 1,194,574,07 94 299,743,07 91 156,655,04 156,655,04 102,077,70 93 110,438,03 1
Pay	able against exchange house		3,968,902	- :	3,968,90	
	able against insurance able against freeze account		27,245,315 360,351,049		27,245,3: 360,351,0	49 306,597,07
Oth			94,001,359	46,752	94,048,1	11 (72,997,92
Lec	s: Off-shore to On-shore		23,919,964,806	383,323,987	24,303,288,79 13,322,33	
Les	a. On-anure to on-Shore				24,289,966,46	
rovis rovis ollow ub-S ub-st	Provision for Loans and Advar- ion for loans and advances is ion is made on the outstandi- ing the prescribed rate of Bat standard, Doubful and Bady, tandard, doubtful or bady/los	s created for ng amount ngladesh Ba 'Loss as pe ss, specific	of loans and adva ank. Classified loa er Bangladesh Ba provision is crea	nces without co ns and advance nk circulars. F	onsidering the c es of the banks for loans which	classification statu are categorised a n are classified a
	anding (net of unearned intere		On-Shore	Off-shore	Total	_
	deneral e at the beginning of the year		1,102,681,060	143,817,247	1,246,498,3	07 992,457,88
d: Pr	ovision made during the year		(67,060,985)	28,879,434	(38,181,5	51) 254,040,41
	e at the end of the year		1,035,620,075	172,696,681	1,208,316,7	56 1,246,498,30
	Specific			172,696,681	-	56 1,246,498,30
lanc	Specific e at the beginning of the year		5,885,759,844	172,696,681	5,885,759,8	<b>1,246,498,30</b> 44 5,516,593,91
lano	Specific			172,696,681	-	<b>1,246,498,30</b> 144 5,516,593,91  107 2,721,407,78

But the forest the second seco		
Provision for off balance sheet items is made as per BRPD circular No. September 18, 2007 for covering the bank for possible losses on off b	. 8 of 7th August 200 palance sheet items in	7 and 10 of the future.
Details movement of Provision for Off Balance Sheet items is as follow		
Balance at the beginning of the year  Add: Provision made during the year	254,941,567 102,732,266	234,000,0
Balance at the end of the year	357,673,833	254,941,5
17.3 Interest suspense		
Classified loans and advances of the banks are categorised as sub-st- guidelines of Bangladesh Bank. Interest accrued on SMA, Sub-Standa		
transferred to interest suspense account and not considered as inter		
as interest income when it is realized in cash by the bank.		
Balance at the beginning of the year	662,483,056	568,901
Add: Amount transferred to "Interest Suspense" Account during the year	979,423,783 <b>1,641,906,839</b>	1,296,538 1,865,439
Less: Amount recovered in "Interest Suspense" Account during the year		543,887
Less: Amount written off during the year Less: Interest waiver during the year	188,630,178 38,887,221	343,346
Balance at the end of the year	766,084,298	315,722 <b>662,483</b>
L7.4 Withholding Tax Payable		
	165.833.887	128,334,
Payable On Interest Payable (Suppliers)	9,046,404	7,933,
Payable (Contractors & Consultants)	27,641	37,
Payable (Staff Salaries & Allowance) Payable (Rent)	3,251,126 2,573,132	3,409, 2,578,
Payable (Export)	3,260,638	2,378,
Payable on Commission Paid Payable on Others	4,555,368 1,547,686	3,239, 4,201,
	190,095,882	152,112,
L7.5 VAT Payable		
Payable On L/C Commission	2,398,678	5,053,
Payable on Commission for Remittances Payable on Loan Processing Fees	239,698 6.978.335	3,102 3,757
Payable - Credit Cards	6,363,137	6,310
Payable - Supplier	11,482,477	8,991
Payable - Rent Payable - DESA & DESCO	4,373,462 9,192,499	4,409 5,153
Payable - BPDB	20,080,220	19,697,
Payable - DPDC	51,989,898 9,292,186	28,312 10,085
Payable - Others	122,390,590	94,874,
L7.6 Provision for current taxation		
Balance at the beginning of the year	7,432,473,086	6,951,639,
Add: Provision made during the year	2,097,475,597	1,797,698,
Less: Adjustment of tax provision for previous years	9,529,948,684	8,749,337, 1,316,864,
Balance at the end of the year	9,529,948,684	7,432,473,
Corporate tax position of the Bank has been shown in Annex F.		
L7.a Consolidated Other Liabilities		
BRAC Bank Limited	24,289,966,469	20,951,049,
BRAC EPL Investments Ltd.	523,798,570	372,747
BRAC EPL Stock Brokerage Ltd. bkash Limited	1,032,077,027 702,115,699	527,309, 478,896,
BRAC Saajan Exchange Ltd.	221,998,355	194,525,
BRAC IT Services Limited	231,083,965 <b>27,001,040,085</b>	141,483 <b>22,666,013</b>
Less: Intra-company transaction: BRAC Bank Limited	2.700.000	1,090
BRAC EPL Investment Ltd.	3,559,838	7,555
BRAC EPL Stock Brokerage Ltd.	21,301,467	1,793
	3,288,515	17,066
bkash Limited BRAC Saaian Exchange Ltd.	3,815,936 (	
BRAC Saajan Exchange Ltd. BRAC IT Services Limited	3,815,936 171,826,436 206,492,192	27.505.

ts and Other Accounts						
its from Banks	88,710,795	47,494,547				
its from Customers	148,375,393,472	127,844,041,763				
	148,464,104,267	127,891,536,310				
				1,200,000,000 ordinary shares of Tk. 10 each	12,000,000,000	12,000,000,000
y Wise Grouping of Deposits						
ble on demand	1,695,070,177	275,044,237				
ble within 1 month	22,901,315,329	20,171,070,504	18.2	Issued, Subscribed and Paid up Capital		
month but within 6 months	48,989,917,816	44,077,505,038		,		
month but within 1 year	20,946,907,482	18,854,846,158		The issued share capital of the bank is the total nominal value of the	shares of the bank w	nich have been
year but within 5 years	32,449,754,647	27,798,688,896		issued to shareholders and which remain outstanding.		
years but within 10 years	13,417,016,768	9,324,876,897		issued to statement and which fortain outstanding.		
years	8,064,122,048	7,389,504,580		100,000,000 ordinary Share of Tk. 10/- each issued for cash	1,000,000,000	1,000,000,000
	148,464,104,267	127,891,536,310		361,235,033 ordinary Share of Tk. 10/- each issued as bonus share	3,612,350,330	3,169,045,760
				26,400,000 Right Share of Tk. 10/- each issued as right share	264,000,000	264,000,000
yable				221,652,288 Right Share of Tk. 10/- each issued as right share	2,216,522,880	
rafts Issued and Pavable	10.783	12.558			7,092,873,210	4,433,045,760
Charges payable for Loan Clients	31.117.239	8,696,594				
ce Premium payable for SME Loan Clients	126,339,380	85,871,490	18.2.1	. Issued, Subscribed and Paid up Capital		
nt Order Issued	711,342,378	691,231,496				
Creditors	3,293,709	18,146,430		Balance at the beginning of the year	4,433,045,760	3,854,822,400
nt Order To Be Issued	5,738,212	5,790,107		Add: Bonus share issued	443,304,570	578,223,360
ettlement account	157,161,837	182,183,216		Add: Right share issued	2.216.522.880	
	1,035,003,538	991,931,891		Closing at the end of the year	7,092,873,210	4,433,045,760
Deposits						
currency	309.286.622	72.634.623				
urrency						
ecurity Deposits	23,037,847	18,175,131	18.3	Initial Public Offering (IPO)		
ecurity Deposit from SME Loan client	38,280	495,546		A		
ecurity Deposit from Retail Loan client	16,186,724	16,186,724		According to IPO rules 2006 "Initial public offering (IPO)" means first		
Merchant POS settlement account				general public. Out of the total issued, subscribed, and fully paid up of		
ease Deposit	5,998,579	3,086,778		shares of Tk. 100.00 each amounting to Taka 500,000,000 was rais shares held in 2006.	eu through miliai pub	iic onering or
ayable against Staff, Clients Loan account and others	74,470,620	73,706,050		Shares held in 2006.		
	119,732,050	111,650,229				
her deposits	429,018,672	184,284,852				
			18.4	Bonus Issue		
deposit						
Deposit	5,998,579	3,086,779		On 10th April 2014 the bonus share @10% (Ten bonus shares for eve		
against Staff, Clients Loan account and others	74,470,620	73,706,050		Taka 443,304,570 was approved by the shareholders in 15th Annua	General Meeting an	the shares was

8 <u>6</u>	18.5 0	trollinary Sheree % of
0	18.4.a	The Bank held its 8th EGM on November 03, 2011 and charged the face value of share from Tk. 100 per share to Tk. 10 per share and market lot of shares from 50 shares to 500 shares in each lot. The maximum limit for Authorized Share capital was increased to BDT 12,000,000,000.
9 0 <b>9</b>		On 10th April 2014 the bonus share $@10\%$ (Ten bonus shares for every Hundred shares held) amounting to Taka 443,304,570 was approved by the shareholders in 15th Annual General Meeting and the shares was issued accordingly.

	No. of Shares.	shareholding		
Sponsor				
BRAC	316,598,451	44.64%	3,165,984,510	1,978,740,320
ShoreCap International Ltd.	-	0.00%		-
International Finance Corporation	38,002,483	5.36%	380,024,830	237,515,520
Others	47,694	0.01%	476,940	302,310
Non Sponsor				
Non Resident Bangladeshis	1,096,669	0.15%	10,966,690	12,974,710
Mutual Funds	45,196,879	6.37%	451,968,790	195,399,450
Institutions & General Public	308,345,145	43.47%	3,083,451,450	2,008,113,450
	709,287,321	100%	7,092,873,210	4,433,045,760
Classification of Shareholding		No. of	No. of	Percentage Holding of
Range of Holding of Shares		Shareholders	Shares	Shares
Less than 500		11.425	2.146.375	0.30%
500 to 5, 000		12,568	23,725,064	3.34%
5,001 to 10,000		1,419	9,953,058	1.40%
10,001 to 20,000		768	10,777,446	1.52%
20,001 to 30,000		242	5,962,270	0.84%
30,001 to 40,000		120	4,220,599	0.60%
40,001 to 50,000		64	2,989,915	0.42%
50,001 to 100,000		141	10,118,302	1.43%
100,001 to 1,000,000 Over 1000000		151 54	46,860,828 592,533,464	6.61% 83.54%
Total		26,952	709,287,321	100.00%
	-			, <u> </u>
Share Premium				
5,000,000 ordinary shares @ Tk. 7			350,000,000	350,000,000
2,640,000 ordinary shares @ Tk. 4			,056,000,000	1,056,000,000
221,652,288 ordinary shares @ Tk	. 10 per share		,216,522,880	-
		3,	,622,522,880	1,406,000,000
Particulars of Share Premium				
	No. of S	Shares.		
Sponsor	110.01	Sildroo.		

L,324,534,000	005 400 040
	205 402 040
92,473,920 219,056,640 192,580	335,163,840 92,473,920 100,298,880 63,360
91,555,530 189,254,190 ,705,456,020 ,622,522,880	87,800,000 87,800,000 702,400,000 <b>1,406,000,000</b>
3,622,522,880 147,052,103 - L,012,096,732	1,406,000,000 147,052,102 - 579,916,190 - -
3	219,056,640 192,580 91,555,530 189,254,190 .,705,456,020 .622,522,880 147,052,103

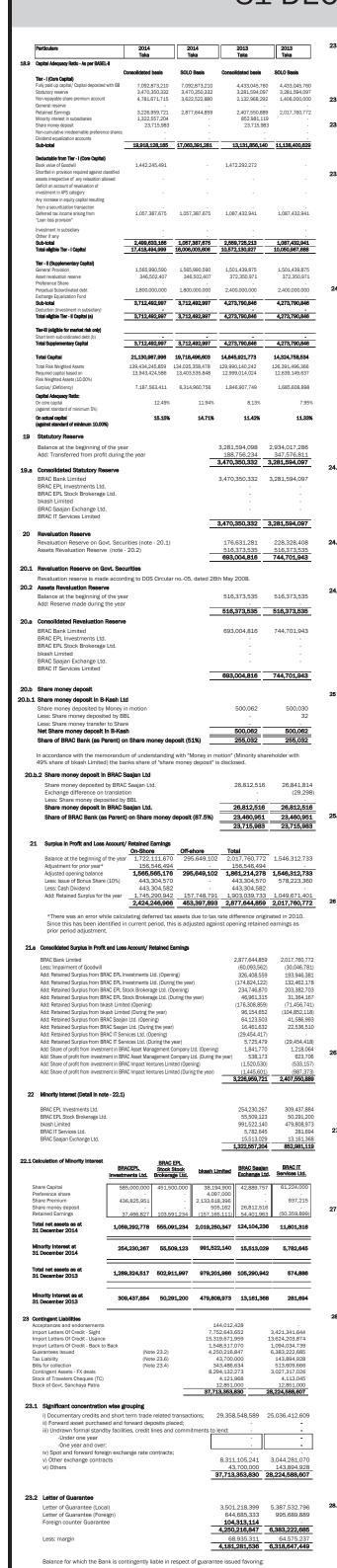
Page 4 of 6

4,781,671,715 2,132,968,292

AS AT AND FOR THE YEAR ENDED

## **BRAC BANK**

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4,181,281,536 6,318,647,629

24,764,845,108 14,074,187,141

24,115,059,353 13,314,359,154

11,021,917,444 279,770,975 1,329,623,703 1,171,678,343

19,897,874,438 1,548,517,070 8,737,489 2,790,733,430

BRAC Bank Limited
BRAC EPL Investments Ltd.
BRAC EPL Stock Brokerage Ltd.
bkash Limited
BRAC Saajan Exchange Ltd.

Less : Margin

Letter of Credit (Inland)

Letter of Credit (Inland)
Back to Back L/C
Back to Back Bills
Back to Back Bills
Back to Back Bills (EDF)
Bank's Liabilities - PAD (DEF)

2013 Taka	2013 Taka	23.4 Bills for collection Outward local bills for collection Outward foreign bills for collection		304,368,704	513,609,666
ated basis .433.045.76	<b>SOLO Basis</b> 0 4.433.045.760	Outward foreign bills for collection Inward local bills for collection Inward foreign bills for collection		39,117,931 - - - - 343,486,634	513,609,666
81,594,09 32,968,29	7 3,281,594,097 2 1,406,000,000	23.5 Sult filed by the Bank  No law suit filed by the bank against co	ntingent liabilities	040,400,004	020,000,000
107,550,88 352,981,11 23,715,98	.9 -	23.6 Contingent Liabilities (Taxation)	nungent liabilities.		
31,856,14	0 11,138,400,629	Large Tax Payers (VAT) Office has iss Income year 2009 and BDT 2,00,00,0 appeal before Appellate Tribunal Cust	000 against VAT audi oms, Excise and VAT	t for the Income year 2010. against the said demand. Fi	. The Bank has filed le numbers are VAT
92,272	-	123/2013 dated 05 August, 2013 and 23.a Consolidated Contingent liabilities	u VAI-44/2014 ualei		
÷	-	BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.		37,713,353,830 - -	28,224,588,607 28,800,000
132,941	1,087,432,941	bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited		37,713,353,830	28,253,388,607
25,213 30,927	1,087,432,941 10,050,967,688			31,113,303,030	20,200,000,001
39,875	1,501,439,875	SECTION -THREE: NO	TES TO PROF	FIT AND LOSS AC	CCOUNT
00,000	372,350,971 - 2,400,000,000	24 Income statement			
90,846	4,273,790,846 - 4,273,790,846	Income: Interest, discount and similar income (	Note-24.1)	19,533,867,153	20,439,150,880
90,846	4,273,790,846	Dividend income (Note-27) Fees, commission and brokerage (Note Gains less losses arising from investme	ent securities	55,552,839 2,148,420,423 (34,064,247)	77,954,797 2,215,185,741 172,906,284
<b>21,773</b> 40,242	14,324,758,534 126,391,496,366	Gains less losses arising from dealing from Gain less losses arising from REPO Income from non-banking assets	foreign currencies (Note	107,648,878	385,729,774 232,271,533
14,024 07,749	12,639,149,637 1,685,608,898	Other operating income (Note-29)		738,246,871 <b>23,174,959,297</b>	531,017,393 <b>24,054,216,401</b>
8.13%	7.95%	Expenses:  Interest, fees and commission (Note-2-Losses arising from dealing securities	6)	9,496,521,445 62,138,597	11,371,009,958 27,845,793
11.42%	11.33%	Administrative expenses (Note-24.3) Other operating expenses (Note-38) Depreciation on banking assets (Note-	37)	4,711,897,771 1,576,475,150 553,472,304	4,766,864,226 1,200,402,965 581,286,695
4,098 6,234	2,934,017,286 347,576,811	Operating Profit	31)	16,400,505,267 6,774,454,030	17,947,409,637 6,106,806,764
0,332	<b>3,281,594,097</b> 3,281,594,097	24.1 Interest, discount and similar income Interest on loans and advances	ı	15,882,581,243	17.351.145.784
:	:	Interest on loans and advances Interest on money at call and short not Interest on balance with other banks Interest on treasury bills & bonds	tice	15,882,581,243 57,205,225 10,835,732 2,311,567,786	50,202,400 12,662,018 2,154,572,610
0,332	3,281,594,097	Interest on fixed deposits with other ba	anks	1,147,890,593 123,786,574 19,533,867,153	808,206,459 62,361,609 <b>20,439,150,880</b>
31,281 73,535	228,328,408 516,373,535	24.2 Fees, commission and brokerage			
14,816	744,701,943	Fees Commission		1,717,545,245 430,875,178 <b>2,148,420,423</b>	1,703,989,937 511,195,804 <b>2,215,185,741</b>
08.	516,373,535	24.3 Administrative expenses			
3,535	516,373,535	Salaries and allowances Rent, taxes, insurance, electricity etc. Legal expenses		2,693,539,925 899,088,069 140,504,345	2,809,947,260 854,546,531 67,910,910
04,816	744,701,943	Postage, stamps, telecommunication of Stationery, printing, advertisement etc Chief Executive's salary & fees		219,366,270 267,348,795 13,783,916	200,248,690 274,024,811 12,954,750
:		Directors' fees & expenses Auditors' fee Repairs & maintenance of fixed assets	<b>.</b>	671,831 955,000 476,639,620	523,862 955,000 545,752,412
4,816	744,701,943	25 Interset Income		4,711,897,771	4,766,864,226
00,062	500,030 32	25 Interest Income Interest on loans and advances - Retail Corporate	9,013,822,515 123,786,574	Off-shore Total - 9,013,822,51 785,062,299 908,848,87	
0,062	500,062 255,032	Lease Finance SME Credit Cards	266,097,395 5,096,300,400 544,418,374	- 266,097,39 - 5,096,300,40 - 544,418,37	216,030,859 8,303,131,048 547,689,344
	255,032 areholder with	Staff  Interest on money at call and short notice Interest on balance with other banks	53,093,686	- 53,093,68 785,062,299 15,882,581,24 57,205,22 10,835,73	23,333,826 3 17,351,145,784 5 50,202,400
u. ,812,516	26,841,814	Interest on fixed deposits with other banks  Less: Interest Income from OBU	1,147,890,593	785,062,299 1,147,890,59 17,098,512,79 253,250,64	808,206,459 18,222,216,661 68,994,493
,812,516 - <b>812,516</b>	(29,298)	Less: Interest Income from BBL		51,119,62 <b>16,794,142,5</b> 2	26 18,820,244 26 18,134,401,924
,460,951 ,715,983	23,460,951	25.a Consolidated Interest Income  BRAC Bank Limited		16,794,142,526	18,134,401,924
1	<del>-</del>	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited		614,643,530 60,708,914 5,656,414,051	701,673,200 - 340,723,584
7,760,772 6,546,494 <b>1,214,278</b>	1,546,312,733	BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:		856,226,946 	1,933,644 - 463,040,289
3,304,570 3,304,582 3,039,733 <b>7,644,859</b>	1,049,671,401	26 Interest Paid on Deposits and Borrowing etc.		22,269,682,075	18,715,692,063
rence orig	inated in 2010. d earnings as	Interest on deposits Current STD	1,317,798,697 465,124,293	Off-shore Total  - 1,317,798,69 - 465,124,29	
		Savings Term	768,395,591 5,367,521,215 7,918,839,796	- 768,395,59 2,424,828 5,369,946,04 2,424,828 7,921,264,62	1 745,925,102 3 7,474,617,283 4 9,757,064,954
377,644,859 60,093,562	(30,046,781)	Interest on money at call and short notice Interest on local bank accounts Interest on dealing of securities - HFT Instrument Interest on Off shore banking	244,864,882 337,798,149 5	244,864,88 14,481,215 852,279,36	2 354,199,379
326,408,559 74,824,122 234,746,870	2) 132,462,178 0 203,382,703	Interest on Off shore banking Interest on REPO Interest on Bond	478,112,575 <b>8,979,615,402</b> 5:	478,112,57: 16,906,043 9,496,521,44	
46 964 241	_ 31,304,107			51,119,62 253,250,64	6 18,820,244
76,308,859 96,154,652	(71,456,741) (104,852,118)	Less: Interest pay to OBU Less: Interest pay to BBL			
46,961,313 76,308,859 96,154,653 64,123,503 16,461,633 29,454,417 5,725,479	(71,456,741) (104,852,118) 3 41,586,993 2 22,536,510 1 - 9 (29,454,418)			9,192,151,171	
76,308,859 96,154,652 64,123,503 16,461,633 29,454,417 5,725,479 1,841,770 538,173 (1,520,530	(71,456,741) (104,852,118) 3 41,586,993 2 22,536,510 (1) - (29,454,418) 0 1,218,064 3 623,706 (533,157)	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC Bank Limited	its and Borrowing etc	9,192,151,170 9,192,151,178	11,283,195,221 11,283,195,221
76,308,859 96,154,652 64,123,503 16,461,632 29,454,417 5,725,479 1,841,770 538,173	(71,456,741) (104,852,118) 41,586,993 2 22,536,510 (1) 9 (29,454,418) 0 1,218,064 3 623,706 (533,157) (987,373)	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited	its and Borrowing etc	9,192,151,178 9,192,151,178 481,011,747 4,773,163,109	11,283,195,221 11,283,195,221 494,800,641 20,294,179
76,308,859 96,154,65: 64,123,50: 16,461,63: 29,454,417 5,725,475: 1,841,77( 538,17: (1,520,530 (1,445,601 26,959,72:	71.456,741) (71.456,741) (71.456,741) (71.456,741) (71.456,993) (71.456,993) (71.456,993) (71.456,993) (71.456,993) (71.456,993) (71.456,741) (71.456,993) (71.456,741) (71.45	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	its and Borrowing etc	9,192,151,178 9,192,151,178 481,011,747 4,773,163,109  858,957,340	11,283,195,221 11,283,195,221 494,800,641 20,294,179 3,645,294 3,806,142 463,040,289
76,308,859 96,154,65; 64,123,50; 16,461,63; 29,454,417 5,725,47; 1,841,77( 538,17; (1,520,530 (1,445,601 26,959,72; 91,522,14; 5,782,64;	)) (71.456.741) (1.456.741) (1.456.693 (2.536.510) (9) (2.536.510) (9) (2.536.510) (9) (3.53.157) (987.373) (1.228.064 (2.3706) (987.373) (1.2407.550,889) (3.3457.650,889)	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC BRAC BRAL Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  Investment Income	its and Borrowing etc	9,192,151,178 9,192,151,178 481,011,747 4,773,163,169 858,957,340 13,587,368,694	11,283,195,221 494,800,641 20,294,179 39,645,294 463,040,289 11,378,701,188
76,308,859 96,154,65; 64,123,50; 16,461,63; 29,454,417 5,725,47*; 1,841,77\ 538,17; (1,520,530; (1,445,601) 26,959,72; 54,230,26; 555,509,12; 91,522,144 5,782,634 15,513,02;	10 (71.456,741) 11.456,741) 12. (104.852.14) 13. 41.586,993 14.1586,993 12.25,356,510 15.218,064 15.218,064 16.23,705 16.23,705 17.240,7500,889 17.2407,500,889 17.2407,500,889 18.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889 19.2407,500,889	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bitash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP.		9,192,151,178 9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694 2,311,567,786 (62,138,598) 107,648,878	11,283,195,221 11,283,195,221 484,800,641 20,294,179 39,645,294 38,06,142 463,040,289 11,378,701,188 2,154,572,610 (27,845,793) 232,271,533
76,308,859 96,154,65; 64,123,50; 16,461,63; 29,454,417 538,17; (1,520,536,17; (1,	17.1456,741) 17.1456,741) 18.2 (104,852,145) 19.2 (25,356,510) 19.2 (25,356,510) 19.2 (25,356,510) 10.2 (25,056,510) 10.2 (25,056,510) 10.3 (25,157) 10.3 (25,157) 10.3 (25,157) 10.4 (24,07,550,889) 10.4 (24,07,550,889) 10.4 (25,081,119) 10.4 (25,081,119) 10.5 (25,	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized)		9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694 2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) (34,064,247)	11,283,195,221 494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 11,378,701,188 2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,284
76,308,859 96,154,65: 64,123,50: 16,461,63: 29,454,417 5,725,47: 1,841,77: 538,17: (1,520,530 (1,445,601) 26,959,72: 45,4230,26: 555,509,12: 91,522,144 5,782,644 15,513,02: 22,557,20:  RAC Saala xchange L3 42,889,75	17.456.741) 17.456.741) 18.33 14.156.693 14.156.693 14.156.693 15.2536.510 15.253.651 15.253.651 16.253.765 17.253.651 17.253.651 18.263.765 19.263.7650.889 19.263.7650.889 19.263.7650.889 19.263.7650.889 19.263.7650.889	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Sasjan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain' (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on cupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares		9,192,151,178 481,011,747 4,773,163,109  858,957,340 13,587,368,694 2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574	11,283,195,221 11,283,195,221 494,800,641 20,294,179 39,645,294 3,806,129 463,040,289 11,376,701,188 2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609
(6,308,859 6,154,655 64,123,50 16,461,63 16,461,63 15,725,47 1,841,77	17.1456,741) 18.17.1456,741) 19.17.1456,741) 19.17.1456,741) 19.17.156,993 2.25,356,510 19.17.158,064 2.23,705 2.23,705 2.23,705 2.23,705 2.24,707,550,889  19.17.156,389  10.17.156,389  10.17.156,389  10.17.156,389  10.17.156,389  10.17.156,389  10.17.156,389	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Galn/ (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC Bank Limited BRAC BRAC EPL Investments Ltd.		9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694 2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107)	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,22 11,376,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 17,2906,284 58,003,177 2,672,221,040
76,308,859 68,154,655,656 68,154,651,657 16,461,653,757 15,725,474 1,452,0530 1,452,0530 1,445,601 1,445,601 1,445,601 1,501,503 1,502,503 1,5	1,1456,741) 1,1456,741) 2,1456,641) 3,141,586,993 4,1586,993 4,1586,993 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,218,064 1,2407,550,889 1,218,064 1,2407,550,889 1,261,064 1,2407,550,889 1,261,064	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajen Exchange Ltd. BRAC I Sarvices Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajen Exchange Ltd.		9,192,151,178 481,011,747 4,773,163,109  858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232	11,283,195,221 494,800,641 20,294,179 39,645,294 3,806,142 463,040,289 11,378,701,188 2,154,572,610 (27,845,793) 232,2715,333 19,951,620 62,361,600 172,906,284 58,003,177 2,672,221,040
76.308.859 64.123.50. 16.461.63. 16.461.63. 16.451.63. 16.451.63. 16.451. 16.4	17.456.741) 17.456.741) 18.21 19.22 19.23	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposition BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd.		9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  855,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548  2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 483,040,289  11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,244 58,003,177 2,672,221,040 90,935,769 3,255,278 (363,666)
(6.308.859 6.154.65:64 12.35:06 15.4 6.55:64 12.35:06 15.4 6.55:64 12.35:06 15.4 6.55:64 12.35:06 15.4 6.55:65:65:65:65:65:65:65:65:65:65:65:65:6	1,1456,741) 1,1456,741) 2,1456,641) 3,41,586,993 4,1,5	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP. Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC Saajan Exchange Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IS Berviese Limited BRAC Saajan Exchange Ltd. BRAC IS Berviese Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited		9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428)	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,294 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,609 172,906,224 58,003,177 2,672,221,040  2,672,221,040 90,935,769 3,255,278
76.308.859 (15.465.64) (15.465	1,1456,741) 1,1456,741) 2,1456,641) 3,41,586,993 4,1,5	Less: Interest pay to BBL  26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP. Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:	HFT Instruments	9,192,151,178 481,011,747 4,773,163,109	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,429 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,600 9172,906,284 58,003,177 2,672,221,040  2,672,221,040 90,935,769 3,255,278 (363,666) 2,766,048,421
6.308.859 8.154.955 84.123.609 8.154.955 84.123.609 8.154.955 84.123.609 8.154.955 8.154.956 8.1	1,1456,741) 1,1456,741) 2,1456,641) 3,41,586,993 4,1,5	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares Interest Dealized Brace State BRAC Bank Limited BRAC Bank Limited BRAC Ber Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited Share of profit/ (loss) from associate Less: Intra-company transaction:  28 Commission Fom sale of sanchaya patra Commission from sale of sanchaya patra	#FT Instruments	9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  858,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548  2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  274,493,544  14,322,7 22,443,5456  14,322,7 22,443,5456	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,609 172,906,2361,609 172,906,2361,609 172,906,2361,609 172,906,2361,609 2,672,221,040 2,672,221,040 2,672,221,040 2,672,221,040 2,672,221,040 2,672,221,040 2,766,048,421
6.308.859 8.154.955 84.123.603	17.1456.741) 17.1456.741) 18.156.693 18.156.693 18.156.693 19.156.693 19.156.693 19.156.693 19.156.693 19.156.693 19.156.693 19.156.693 19.156.693 11.156.1569 11.1569 11.	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRACI EPL Investments Ltd. BRACI EPS Linvestments Ltd. BRACI FS Saajan Exchange Ltd. BRACI FS are in Exchange Ltd. BRACI FS savices Limited Share of profity (Joss) from associate Less: Intra-company transaction:  28 Commission from sase of sanchaya patra Commission from sase of letters of guarantee Commission from issue of payment orders, Do & I Commission from issue of letters of guarantee Commission from issue of letters of guarantee Commission on fravelete Cheques	On-Shore	9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,042,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,742,976 (907,428) 2,730,394 2,486,217,467	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,1429 483,040,2429 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,609 172,906,244 58,003,177 2,672,221,040  2,672,221,040 2,672,221,040 2,672,221,040 2,766,048,421
(6.308,859 6.154,655 6.155 6.1	1,1456,741) 1,1456,741) 2,1456,641) 3,41,586,993 2,2536,510 9,29,454,418) 1,218,064 3,623,706 1,218,064 3,523,706 1,2407,550,389 1,2407,550,3	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon beening bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from issue of letter of guarantee Commission from issue of letter of guarantee Commission from issue of letter of care limptod a E Commission on visa processing Commission on visa processing Commission on visa processing Commission on visa processing Commission Gain or (Loss) on Foreign currency dealings Loan processing fees	<u>On-Shore</u> (1, 43,227,89 (12, 13),264,99 (12, 13),264,99 (12, 13),264,91 (12, 13),264,91 (13, 14),264,164,164,164,164,164,164,164,164,164,1	9,192,151,178 9,192,151,178 481,011,747 4,773,163,109 855,957,340 13,587,368,694  2,311,567,786 (62,133,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  Diff-shore 14,322,7 2,2443,544,510,12 2,459,512 2,77,720,5 12,103,6 13,476 681,714, 386,601,714	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,289 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,2361,609 172,906,2361,609 2,672,221,040 90,935,769 3,255,278 (363,666) 2,766,048,421
6.308.859 6.154.955 64.123.95 64.123	17.1456.741) 17.1456.741) 18.156.693 18.1566.993 18.15	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC Interest Paid on Depoel BRAC Saajan Exchange Ltd. BRAC Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP.  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP.  Dividend on preference shares Interest on coupon beening bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from issue of sanchaya patra Commission from issue of letter of guarantee Commission from issue of letter of guarantee Commission on visa processing Commission on visa processing Commission on visa processing Commission and Travellers Cheques Charmoremission Gain or (Loss) on Foreign currency dealings Loan processing fees Account activity fees Import 4 export related fees Fees & Commission-Cards Relationship Fees	On-Shore         4.322,789           Π         22,443,338           44510,150         12,103,649           495         3.347,613           681,714,216         398,640,721           275,2842         35,148,796           573,123,476         9,725,842	9,192,151,178 9,192,151,178 481,011,747 4,773,163,109 855,957,340 13,587,368,694  2,311,567,786 (62,133,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  Diff-shore 14,322,7 2,2443,347,457  Diff-shore 14,322,7 2,443,347,46,501,347,461,347	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 483,040,289  11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,224 58,003,177 2,672,221,040 90,935,769 3,255,278 (363,666) 2,766,048,421
6.308.859 6.154.955 64.123.95 64.123	1,1456,741) 1,1456,741) 2,14,566,93 3,141,566,93 4,1566,93 2,2536,510 9,2536,510 9,2536,510 9,1533,157 1,153,064 1,1	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profit/ (loss) from associate Less: Intra-company transaction:  28 Commission from sale of sanchaya patra Commission from sale of chaques Other commission on travellers Chaques Other commission on travellers Chaques Other commission on Tavellers Chaques Under Stock of Commission on Tavellers Chaques Loan processing fees Account activity fees Import & export related fees Import & export related fees Import & Evont related fees Import & Evon	Op-Shore	9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  858,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) (34,064,247) (34,064,247) (34,064,247) (25,170,107) 7,929,178 2,742,976 (907,428) 2,730,394  2,486,217,457  Total  7,729,178  2,742,976 (907,428) 2,730,394  2,486,217,457  14,322,1 2,443,347,643  3,44,510,1 2,459,512 2,771,203,1 3,47,66 681,714,1 398,640,7 275,188,640,7 275	11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,294 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,284 58,003,177 2,672,221,040  2,672,221,040 2,672,221,040 2,672,221,040 2,766,048,421  789 4,826,981 338 20,297,148 338 20,297,148 338 20,297,148 338 20,297,148 338 20,297,148 338 20,297,148 338 21,243,328 319 313 319,551,19 319 319 319 319 319 319 319 319 319 3
6.308.859 6.154.65:6 6	1,1456,741) 1,1456,741) 2,14,566,93 3,141,566,93 2,12,536,510 3,141,566,93 3,141,566,93 3,141,566,93 3,141,566,93 4,141,609 1,121,609 4,141,609	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP.  Dividend on preference shares Interest on coupon beening bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from size of sanchaya patra Commission from size of sanchaya patra Commission from size of profity (loss) from associate Less: Intra-company transaction:  Commission from size of prement orders, Do & T Commission from size of letter of guarantee Commission on via processing Commission on via processing Commission and Tavellers Cheques Other commission.  Gain or (Loss) on Foreign currency dealings Loan processing fees & Commission-Cards Relationship Fees Loan Early Settlement Fees Service Charges for ATM Card	Un-Shore 1 4,322,789 1 12,03,649 1 275,286,736 1 2,03,649 1 275,260,736 1 2,03,649 275,260,736 1 275,188,626 35,148,756 375,3123,476 1 375,88,626 35,148,756 1 375,88,626 35,148,756 1 375,88,626 35,148,756 1 375,88,626 35,148,756 1 375,88,626 35,148,756 1 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 35,148,756 375,88,626 375,88,6	9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  858,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548  2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394  2,486,217,457   7,702,976  14,322,17  2,742,976  14,322,17  2,742,976  14,322,17  2,742,976  14,322,17  2,742,976  14,322,17  2,742,976  14,322,17  2,743,394  2,486,217,457  3,44,510,1  2,751,886,40,2  2,757,414  3,986,40,2  2,751,818  2,757,414  3,986,40,2  2,751,818  2,757,414  3,986,40,2  2,751,818  2,751,124  1151,61  1131,61  114,717,71	8 11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,242 483,040,242 483,040,242 62,154,572,610 (27,845,793) 232,271,533 19,951,620 62,381,609 172,906,284 58,003,177 2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,766,048,421  789 4,826,981 338 20,297,146 515,152,065 2,766,048,421  789 4,826,981 338 20,297,146 510,953,626 510,696,625 510,953,626 510,
6.308.859 6.154.65:64 6.123.60 6.154.65:64 6.123.60 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65:63 6.154.65	1,1456,741) 1,1456,741) 1,1456,741) 1,1456,741) 1,1456,693 1,125,693 1,125,694 1,125,693 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,694 1,125,1	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bkash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon beening bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from size of sanchaya patra Commission from size of services and Commission from size of commission on travellers Chaques Commission on via processing Commission on via processing Commission on via processing Commission on a via processing Commission on a via processing Commission on a via processing Commission on via proce	Print Instruments    March	9,192,151,178 9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  7	8 11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 21,1378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,234 58,003,177 2,672,221,040  2,672,221,040 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,210 2,672,21 2,672,210 2,672
6.308.859 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.123.60 6.154.95.64 6.125.61 6.154.95.64 6.154.95.95.64 6.154.95.95.64 6.154.95.95.64 6.154.95.95	10 (T.456.741) 10 (T.456.741) 11 (104.852 (104.8	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP. Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC BRAC IT Services Limited Dividend Dividend on ordinary shares  28 Commission For sale of sanchaya patra Commission from sale of sanchaya patra Commission on travellers Cheques Other commission Gain or (toe) on Foreign currency dealings Loan processing fees Account activity fees Import & export related fees Import & expor	Un-Shore 1 14,322,789 □ 12,243,338 44,510,150 □ 275,260,796 □ 12,103,649 □ 275,260,796 □ 12,103,649 □ 3,347,613 □ 38640,721 □ 275,188,626 □ 35,148,756 □ 37,28,432 □ 46,554,320 □ 20,715,000 □ 20,715,000 □ 313,800 □ 448,879 □ 717,083 □ 105,982,422 □ 2,752,676,356 □	9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  858,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548  2,502,353,232 (23,170,107) 7,929,178  2,742,976 (907,428) 2,730,394  2,486,217,457   7 total  2,486,217,457  2 22,443,3 4,510,2 2,757,414 3,3476 6,81,744,398,640,2 2,757,414 3,3476 6,81,744,398,640,2 2,757,444,510,2 2,757,444 3,3476 6,81,744,398,640,2 2,757,444 3,346,541	8 11.283,195,221  11.283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 21,378,701,188  2.154,572,610 (27,845,793) 232,271,533 19,951,600 62,361,609 917,906,244 58,003,177 2,672,221,040  2,672,221,040 2,672,2
76.308.859 61.54.65: 64.123.60: 64.123.60: 18.41.77: 18.	1,1456,741) 1,1456,741) 2,144,566,943 3,41,586,993 2,2536,510 9,29,454,418) 1,1218,064 3,623,706 1,1218,064 3,152,106 1,1218,064 3,152,106 1,1218,064 3,152,106 1,1218,064 3,152,106 1,1218,064 3,152,106 1,1218,064 1,1316,1368 1,161,368 1	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bicash Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from sale of sancharage Commission on travellers Chaques Other commission Gain or (Los) on Foreign currency dealings Loan processing fees Account activity fees Import & export related fees Interest Charges for ATM Card Fund Collection (Transfer Fees Student Service Center	Un-Shore 1 4,322,789 1 4,4510,150 1 22,443,338 44,510,150 1 275,260,796 1 2,103,649 275,260,796 1 275,286,640,721 275,188,626 35,148,765 6 73,123,476 6 37,25,842 46,554,330 251,124,897 1 115,000 2,071,500 1 31,800 448,879 71,7083 105,982,422 2,782,676,356 □	9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  14,322,1 2,443,344,510,1 2,459,512 2,774,2976 681,714,4 398,640,7 275,188,640,7 3,347,6 681,714,1 398,640,7 275,188,	8 11.283,195,221  11.283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 21.1378,701,188  2.154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,221,040 90,935,769 3,255,278  2,672,221,040 90,935,769 3,255,278  2,672,221,040 2,672,221,040 90,935,769 3,255,278  2,766,048,421
76.308.859 64.123.60 64.12	1,1456,741) 1,1456,741) 1,1456,741) 1,1456,693 1,1566,9	26.a Consolidated Interest Paid on Depoel BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. bleash Limited BRAC Saajan Exhange Ltd. BRAC Interest Paid on Depoel BRAC Saajan Exhange Ltd. BRAC Interest Interest Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP Dividend on preference shares Interest on curpon beering bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from saue of payment orders, Do I Commission from saue of redet (import & E Commission from saue of certification) Gain or (Loss) on Foreign currency dealings Loan processing fees Account activity fees Import & export related fees Fees & Commission-Cards Relationship Fees Loan Enry Settlement Fees Service Charges for ATM Card Fund Collection/ Transfer Fees Student Service Center Fees Cancellation fees Trade Finance Charges Other fees Passport Endorsement Fees Locker fees Service Gees - BiT DPS Early Settlement Fees Service Gees - BiT Set Service Gees - BiT Service Gees - BiT	On-Shore	9,192,151,178  9,192,151,178  481,011,747  4,773,163,109  858,957,340  13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548  2,502,353,232 (23,170,107) 7,929,178  2,742,976 (907,428) 2,730,394  2,486,217,457  7	8 11,283,195,221  11,283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 21,1378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,600 172,906,2361,609 172,906,2361,609 172,906,2361,609 3,255,278 (363,666)  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040 2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,673,221,040
76.308.859 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.123.50 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 64.125.51 65.125.67 65.12	10 (7.1456.741) 10 (7.1456.741) 11 (104.852.141) 12 (104.852.141) 13 41.566.993 141.566.993 141.566.993 12.25.366.510 15 (29.454.418) 16 1.218.664 16 22.37.06 17 309.437.884 18 50.291.203 17 309.437.884 18 50.291.203 18 50.291.203 18 50.291.203 19 57.808.973 19 57.808.973 19 57.808.973 10 59.37.215 10 5	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ind. BRAC EPL Stock Brokerage Ltd. BRAC EPS Stock Brokerage Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited Share of profity (Joss) from associate Less: Intra-company transaction:  28 Commission from sase of eletter of guarantee Commission from sase of letter of guarantee Commission from sase of letter of guarantee Commission from sase of letter of guarantee Commission on Travellers Cheques Other commission Gain or (Loss) in Foreign currency dealings Loan processing fees Account activity fees Import & export related fees Ineres Commission Gards Relationship Fees Loan Early Settlement Fees Suident Service Center Fees Connection fees Commission fee	On-Shore	9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,742,976 (907,428) 2,730,394 2,486,217,457  776,488,6217,457  274,2976 (907,428) 2,730,394 2,486,217,457  3347,6 6,731,24 6,	8 11.283,195,221  11.283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 483,040,289 11,378,701,188  2,154,572,610 (27,845,793) 232,271,533 19,951,620 62,361,609 172,906,244 58,003,177 2,672,221,040  2,672,221,0
76.308.859 61.54.656 64.123.607 61.546.638 64.123.607 61.646.638 64.123.607 61.646.638 64.123.607 61.646.638 64.123.607 61.646.638 64.123.607 64.646.638 64.123.607 64.646.638 64.123.607 64.646.638 64.125.638 65.125.638 6	1,1456,741) 1,1456,741) 1,1456,741) 1,1456,693 1,125,693 1,125,094	28.a Consolidated Interest Paid on Deposi BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. blacab Limited BRAC Saajan Exhange Ltd. BRAC IT Services Limited Less: Intra-company transaction:  27 Investment income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - I Gain on reverse REP. Dividend on preference shares Interest on cuopon bearing bond Gain on trading shares (Realized) Dividend on preference shares Interest on coupon bearing bond Gain on trading shares (Realized) Dividend on ordinary shares  27.a Consolidated Investment Income BRAC Bank Limited BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC IT Services Limited BRAC Saajan Exchange Ltd. BRAC IT Services Limited Share of profity (loss) from associate Less: Intra-company transaction:  28 Commission from issue of payment orders, D0 & 1 Commission from issue of payment orders, D0 & 1 Commission from issue of payment orders, D0 & 2 Commission on travellers Cheques Other commission on travellers Cheques Commission on Tavellers Cheques Commission on T	Un-Shore 1 14.322.789 □ 14.322.789 □ 22.443.338 44.510.150 □ 275.260.796 □ 12.03.649 □ 275.260.796 □ 12.03.649 □ 3.347.613 □ 386.40.721 □ 275.288.626 □ 35.148.756 □ 37.28.426 □ 45.54.32 □ 45.54.32 □ 45.54.32 □ 45.54.32 □ 115.000 □ 2071.500 □ 131.800 □ 448.879 □ 177.083 □ 105.982.422 □ 2,752.676.356 □  Un-Shore 4 1.31.700 □ 45.76.450 □ 245.952 □ 76.6155 □ 18.76.450 □ 245.952 □ 76.6155 □ 18.76.450 □ 3.696.278	9,192,151,178 481,011,747 4,773,163,109 858,957,340 13,587,368,694  2,311,567,786 (62,138,598) 107,648,878 14,510,291 123,786,574 (34,064,247) 41,042,548 2,502,353,232 (23,170,107) 7,929,178 2,742,976 (907,428) 2,730,394 2,486,217,457  14,322,1 2,742,976 (907,428) 2,730,394 2,486,217,457  14,322,1 2,443,34,44,521 2,443,34,44,521 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,757,414 398,640,3 2,773,707,6	11.283,195,221  11.283,195,221  494,800,641 20,294,179 39,645,294 3,806,142 463,040,294 (77,845,793) 232,271,533 19,951,620 62,361,609 172,906,284 58,003,177 2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  2,672,221,040  3,255,278 (363,666) 2,766,048,421  2,766,048,421

	operating income	On-Shore	Off-shore_	Total	454,365,129
Profit : Profit : Loan F	ery of written off bad debts on sale of assets share from other bank Penal Interest llaneous Income	627,674,270 1,259,544 29,386,275 25,586,056 53,654,682	686,043	627,674,270 1,259,544 29,386,275 26,272,099 53,654,682	454,365,129 (4,569,664) 20,847,371 23,869,078 36,505,479
a Co	nsolidated Other operating income	737,560,827	686,043	738,246,870	531,017,393
BR BR	AC Bank Limited AC EPL Investments Ltd. AC EPL Stock Brokerage Ltd.		5	,246,870 ,046,186 516,644	531,017,393 3,495,399 59,376,030
BR BR	ash Limited AC Saajan Exchange Ltd. AC IT Services Limited ss: Intra-company transaction:		13 240	,712,084 ,160,360 ,795,916 ,195,852	132,246,591 10,497,621
	nsolidated Salaries and allowances			282,208	736,633,034
	AC Bank Limited AC EPL Investments Ltd.			,539,926 ,079,943	2,809,947,260 91,010,949
bk BR	AC EPL Stock Brokerage Ltd. ash Limited AC Saajan Exchange Ltd.		408 56	,261,266 ,099,295 ,320,472	91,577,149 257,452,032 47,114,230
	AC IT Services Limited  Faxes, Insurance, Electricity etc.		3,477		78,499,307 <b>3,375,600,927</b>
Insura	rates & taxes nce & electricity	0n-Shore 664,646,746 81,151,694 142,066,224	0ff-shore 674,960 50,916 260,969	Total 665,321,706 81,202,610 142,327,193	641,832,355 73,891,874 128,715,083
WASA	& Sewerage - onsolidated Rent, Taxes, Insurance, E	10,229,284 <b>898,093,948</b>	7,276 <b>994,121</b>	10,236,560 <b>899,088,069</b>	10,107,219 <b>854,546,531</b>
ВІ	RAC Bank Limited RAC EPL Investments Ltd.	accuracy con	:	899,088,069 27,646,504	854,546,531 24,528,834
bł Bi	RAC EPL Stock Brokerage Ltd. kash Limited RAC Saajan Exchange Ltd.			24,996,291 5,545,248 14,841,631	19,191,600 5,959,260 6,523,796
	RAC IT Services Limited		- 9	11,123,093 983,240,836	910,750,021
ВІ	RAC Bank Limited RAC EPL Investments Ltd.			140,504,345 2,219,983	67,910,910 4,654,575
BI	RAC EPL Stock Brokerage Ltd. kash Limited RAC Saajan Exchange Ltd.			15,349,206 3,279,587	12,791,572 2,170,910
BI	RAC IT Services Limited			161,353,121	87,527,967
Posta Telegi	ge, Stamp, Telecommunication etc  ge & courier  am, telex, fax & Network	On-Shore 35,660,726 76,990,181	<b>Off-shore</b> 3,046	35,663,772 76,990,181	L 72,023,150
Telepi		24,756,545 81,786,451 219,193,903	2,700 166,621 <b>172,367</b>	24,759,245 81,953,072 <b>219,366,27</b> 0	81,867,439
ВІ	onsolldated Postage, Stamp, Telecom RAC Bank Limited RAC FPI Investments Ltd	munication etc	:	219,366,270	200,248,690
Bl	RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. kash Limited RAC Saaian Exchange Ltd.			2,985,988 14,335,484 4,425,065	11,318,578 19,949,318 19,482,864 8,051,359
BI	RAC Saajan Exchange Ltd. RAC IT Services Limited			10,370,980 2 <b>51,483,787</b>	8,051,359 - <b>259,050,809</b>
Statio	onery, Printing, Advertisement etc. onery & Printing ity Stationery	99,942,968 33,227,514	178,129 4,151	Total 100,121,097 33,231,665	91,901,767 38,517,062
Adver	tisement Billboard Rent Printing	133,996,032 30,875,715 19,199,363	-	133,996,032 30,875,715 19,199,363	143,605,982 20,253,162 24,571,778
	Publications Campaign	42,989,426 40,931,528 <b>267,166,514</b>	182,280	42,989,426 40,931,528 <b>267,348,794</b>	37,197,509 61,583,533 <b>274,024,811</b>
ВІ	onsolidated Stationery, Printing, Adve	rtisement etc.		,348,795	274,024,811
Bi Bi bi	RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. ash Limited		3 6 201	,423,355 ,934,870 ,999,191	2,496,296 1,625,890 611,980,518
	RAC Saajan Exchange Ltd. RAC IT Services Limited			,232,309 925,529 , <b>864,049</b>	7,853,980 <b>897,981,495</b>
Dire recr of fo	ctors' Fees & Expenses ector's fees represent fees paid for attr uitment committee meeting @ Tk. 5,0 preign Director for attending the Board	00 per director per			
Brea	akup of Directors fees & expenses are	given below:			
Dire	akup of Directors fees & expenses are ectors Fees veling & Others	given below:		540,000 131,831	360,000 163,862
Dire Trav	ectors Fees				
Dire Trav i.a Co	ctors Fees reling & Others  onsolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.			131,831 371,831 671,831 623,250 315,000	163,862 <b>523,862</b> 523,862 931,500 615,000
Direc Trav .a Co Bi Bi Bi Bi Bi	actors Fees veiling & Others  onsolldated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd.			671,831 671,831 671,831 623,250 315,000 1,082,198	163,862 523,862 523,862 931,500 615,000 1,923,702
Direc Trav	ctors Fees eling & Others  presolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  asah Limited  AAC Saajan Exchange Ltd.			671,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279	163,862 523,862 523,862 931,500 615,000 1,923,702 3,994,064
Direc Trav	actors Fees reling & Others  PRAC Bank Limited RAC BPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC Limited RAC Sagian Exchange Ltd. RAC IT Services Limited	98		671,831 671,831 672,250 315,000 1,082,198 - 150,000 2,842,279 955,000	163,862 523,862 523,862 931,500 1,923,702 3,994,064 955,000
Director Trav	ctors Fees veiling & Others  consolidated Director's Fees & Expens  RAC Bank Limited  RAC EPI. Investments Ltd.  RAC EPI. Stock Brokerage Ltd.  asah Limited  RAC Saajan Exchange Ltd.  RAC IT Services Limited  uditors' Fee  uditors' fee is BDT 700,000 (Excluding onsolidated Auditors' fee  RAC Bank Limited	98		371,831 671,831 671,831 623,250 315,000 1,082,198 - 150,000 2,842,279 965,000 975,000 975,000	163.862 523,862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000
Director Trav	ctors Fees veiling & Others  consolidated Director's Fees & Expens  RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited RAC Saajan Exchange Ltd. RAC IT Services Limited  uditors' Fee  veiling to the stock BDT 700,000 (Excluding brossidiated Auditors' fee RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAG Ltd. RAG EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAG EPL Investments Ltd. RAG EPL Stock Brokerage Ltd. RAG EPL Stock Brokerage Ltd. RAG Ltd. RAG EPL RAG	98		131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279 955,000 965,000 955,000 253,000 137,500 655,500	163.862 523.862 523.862 931.500 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094
Director Trav	ctors Fees veiling & Others  consolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  asah Limited  RAC Sapan Exchange Ltd.  ARC IT Services Limited  voiltors' Fee  diditors' fee is BDT 700,000 (Excluding brasolidated Auditors' fee  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.	98		371,831 371,831 671,831 623,250 315,000 1,082,198 - 150,000 2,842,279 955,000 965,000 955,000 955,000 137,500	163.862 523.862 523.862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500
Directory Trav  Directory Trav  Bissississississississississississississ	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAG Sanjan Exchange Ltd. RAG Sanjan Exchange Ltd.  riditors' Fee  uditors' Fee  didtors' fee is BDT 700,000 (Excluding onsolidated Auditors' fee  RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd.  RAC EPL Stock Brokerage Ltd.  RAS Sanjan Exchange Ltd.	es		131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 253,000 253,000 253,000 253,000 253,000 253,000 253,000	163.862 523,862 523,862 931.500 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067
Director Trav	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. cash Limited RAC Sagain Exchange Ltd. RAC IT Services Limited  uditors' Fee  additors' fee is BDT 700,000 (Excluding onesolidated Auditors' fee  RAC Bank Limited RAC IT Services Limited clation on and reports to bank's assets clation on Property plant and equipments are & fixtures clation on Lessehold Building equipments ware	On-Shore  140,804,385 44,378 127,231,856 18,292,718,76	Off-shore 45,297 78,872 343,976	131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 955,000 955,000 2,842,279 955,000 253,000 253,000 253,000 4,864,705 140,849,682 44,376 127,310,726 183,271,726 183,271,726 183,271,726 183,271,726 183,271,726	163.862 523.862 523.862 931.500 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067
Directory Traverses Control of the C	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPI. Investments Ltd. RAC EIP Stock Brokerage Ltd. RAG Sajan Exchange Ltd. RAC IT Services Limited  relicities of the services services and services and services limited  relicities of the services Limited  relicities on or Property plant and equipments  relicities on or Property plant and equipments  relicities on or Property plant and equipments  relicities on Intensified services Limited	On-Shore  140,804,385 44,378 127,231,82927,781 12,419,827 88,717,943	Off-shore 45.297 78.872 343.976 177.188	131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 283,000 137,500 655,500 2,813,705 50,000 4,864,705 140,849,682 44,376 173,107,500 140,849,682 44,376 173,107,500 89,398,704	163.862 523,862 931.500 615,000 1,923,702 3,994,064 955,000 955,000 115,500 405,094 1,559,473 3,288,067 119,293,196 152,778,707 194,304,384 16,152,914
Directory  a Co  Bi	ctors Fees reling & Others  posolidated Director's Fees & Expens RAG Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. rash Limited ACAC IT Services Limited ACAC Sagain Exchange Ltd. Raditors' Fee  unditors' fee is BDT 700,000 (Excluding posolidated Auditors' fee RAC Bank Limited RAC Sagain Exchange Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC Sagain Exchange Ltd. RAC Sagain Exchange Ltd. RAC Gravices Limited clation on and repairs to bank's assets clation on Property plant and equipments are & Intures clation on Leasehold Building equipments ware verbicles tration of intangible assets ware  ra & Maintenance expenses portation ost ment repairing	On-Shore  140,804,385 44,378 127,231,867 124,7987 88,717,943 552,146,210 120,942,111 153,096,175	Off-shore 45,297 78,872 343,976 177,188 680,761 1,326,094	131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 283,000 137,500 655,500 2,813,705 50,000 140,849,682 44,378 127,310,705 12597,055 89,398,704 553,472,304 122,520,996 53,130,912	163,862 523,862 931,500 615,000 1,923,702 3,994,084 955,000 955,000 15,500 15
Bit	ctors Fees reling & Others  crossolidated Director's Fees & Expens  RAC Bank Limited RAC EPL Stock Brokerage Ltd.  sash Limited RAC IT Services Limited  rac Carl Services Limited  uditors' Fee  and Bank Limited  consolidated Auditors' fee RAC Bank Limited  rac EPL Investments Ltd.  RAC ET Services Limited  consolidated Auditors' fee RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  colation on and repairs to bank's assets colation on Property plant and equipments  rac & fintures  claids on on Lessehold Building equipments  ware  verticles  rac & Maintreance expenses  loriation con Langible assets  ware  sa & Maintreance expenses  loriation con Langible assets  ware  sa & Maintreance expenses	On-Shore  140,804,385 44,378 127,231,856 182,927,148,210 120,942,111 53,096,175 263,894,212 35,979,405 473,941,903	Off-shore 45,297 78,872 343,976 177,188 680,761 1,328,089 34,737 1,070,571 2,727,734 2,727,734	131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 955,000 955,000 955,000 2,842,279 955,000 253,000 137,500 655,500 2,813,705 50,000 4,864,705 140,849,682 44,377 127,310,725 183,217,751 125,597,055 183,217,20 183,2	163.862 523,862 931.500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 194,394,384 16,152,93 194,043,284,694 126,946,
Director Travalle Control of Cont	ctors Fees reling & Others  crossolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Stock Brokerage Ltd.  RAC EN Stock Brokerage Ltd.  RAC Capain Exchange Ltd.  RAC IT Services Limited  uditors' Fee  RAC Bank Limited  resolidated Auditors' fee  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  RAC EPL Investments Ltd.  RAC EPL Investments Ltd.  RAC EPL Investments Ltd.  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  claids in an and repairs to bank's assets claids on an are pairs to bank's assets claids on an Area and equipments are & intures  claids on on Leashold Building equipments in a Maintenance expenses bortation cost intangible assets ware  re & Maintenance expenses bortation cost are & Software Maintenance  resolidated Depreciation on and repairs  resolidated Depreciation on and repairs are a Software Maintenance  resolidated Depreciation on and repairs are a Software Maintenance	On-Shore 140,804,385 44,378 127,231,856 182,927,148,210 120,942,111 53,096,175 263,894,212 35,979,400 1,026,058,113	Off-shore 45,297 78,872 343,976 177,188 680,761 1,328,094 1,578,879 34,737 1,070,571 4,053,810	131,831 371,831 671,831 623,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 253,000 137,500 655,500 2,813,705 50,000 4,864,705 103,849,682 44,378 127,597,055 125,59	163.862 523,862 931.500 615,000 1.923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 194,304,38 16,152,93 16,152
Director Travalle Bill Bill Bill Bill Bill Bill Bill B	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  cash Limited  rad EPL Great Stock Brokerage Ltd.  cash Limited  didtors' Fee  additors' fee is BDT 700,000 (Excluding onesolidated Auditors' fee  RAC Bank Limited  rac EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  clastion on Lessehold Building equipments to bank's assets contain cost ment repairing to the stock of	On-Shore 140,804,385 44,378 127,231,856 182,927,148,210 120,942,111 53,096,175 263,894,212 35,979,400 1,026,058,113	Off-shore 45,297 78,872 343,976 177,188 680,761 1,328,094 1,578,873 1,070,671 4,083,810 1,030, 16, 300,	131,831 371,831 671,831 671,831 672,250 315,000 1,082,198 150,000 2,842,279 955,000 965,000 253,000 137,500 655,500 2,813,705 50,000 4,864,705  Total 140,849,683 127,310,725 127,310,725 127,310,725 127,310,725 132,717,300 147,300	163,862 523,862 931,500 1,923,702 3,994,064 955,000 955,000 955,000 115,500 1
Director Traversity of the Control o	ctors Fees reling & Others  crossolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  ACA CEPL Stock Brokerage Ltd.  RAC IT Services Limited  uditors' Fee  diditors' fee is BDT 700,000 (Excluding brossilidated Auditors' fee  RAC Bank Limited  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  claim on and repairs to bank's assets clation on and repairs to bank's assets claim on a leasehold building equipments are & fixtures claim on Leasehold building equipments ware  ware  a & Maintenance expenses bortation on Intangible assets ware are & Software Maintenance  see Maintenance expenses  bortation or are a Software Maintenance  see Maintenance  are & Software Maintenance  see Maintenance  are Software Maintenance  see Maintenance  Teolidated Depreciation on and repair  AC Bank Limited  AC EPL Investments Ltd.	On-Shore 140,804,385 44,378 127,231,856 182,927,148,210 120,942,111 53,096,175 263,894,212 35,979,400 1,026,058,113	Off-shore 45.297 78.872 343.976 177.188 680.761 1,326,094 4,053,810 1,030,16,30,189,9,3,34,44,44	371,831 371,831 671,831 671,831 673,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 137,500 6253,000 14,864,705	163.862 523.862 931.500 615.000 1.923.702 3,994,064 955,000 955,000 955,000 1.559,000 1.559,473 3,288,067 119,293,194 3,288,067 119,293,194 1,559,473 152,778,707 194,304,384 16,15,294 17,10,39,108 17,10,39,108 17,10,39,108 17,10,39,108 17,10,39,108 17,10,39,108 18,10,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18,10,108 18
Directors  a Color  Bill  Bill Bill  Bill  Bill  Bill  Bill  Bill  Bill  Bill  Bill  Bill  Bill	ctors Fees reling & Others  precling & Others  precling & Others  precling & Others  precline & Director's Fees & Expens  PAC Bank Limited  PAC EPL Investments Ltd.  PAC EPL Stock Brokerage Ltd.  precline & Comment of the Comment  precline & Comment of the Comment  precline & Comment	On-Shore  140,804,355 44,378 127,231,856 132,927,146,210 120,942,111 53,096,175 263,894,212 35,979,400 1,026,058,113 rs to bank's assets	Off-shore	131,831 371,831 671,831 671,831 672,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 253,000 137,500 655,500 2,813,705 50,000 4,894,705  Total 140,849,682 44,377 12,597,056 133,012 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 125,597,056 133,011 134,198 1553,241 1752,985	163.862 523,862 931.500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 194,394,384 16,152,93 17,170,03 18,102,103 18,102,103 19,430,108 11,127,039,108
Directors  Bill Bill Bill Bill Bill Bill Bill Bil	ctors Fees reling & Others  precling & Others  precling & Others  precling & Others  precline & Christophic Sees & Expens  PAC Bank Limited  PAC EPL Investments Ltd.  PAC EPL Stock Brokerage Ltd.  ARAC IT Services Limited  Inditors' Fee  Inditors	On-Shore  140,804,355 44,378 127,231,856 182,927,146,210 120,942,111 53,096,175 263,894,212 33,979,405 473,911,903 1,026,058,113 rs to bank's assets  On-Shore 544,99,656 574,195,821 47,851,592 56,274,135	Off-shore  45,297  78,872 343,976 177,188  680,761 1,326,094 4,053,810  1,030, 1899 3,44, 1,314, Off-shore 132,071 121,351 121,351 175,83,599	131,831 371,831 671,831 671,831 672,3250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 253,000 137,500 655,500 2,813,705 50,000 4,884,705  Total 140,849,682 44,378 127,310,722 43,827,737 12,597,056 133,071 125,597,056 133,071 125,597,056 133,071 125,597,056 133,071 125,597,056 133,071 134,172,300 122,520,996 131,130,912 141,923 154,198 1553,241 1752,985 19,852 424,914 111,923 154,198 1553,241 1752,985 19,852 424,914 154,198 1553,241 1752,2985	163.862 523,862 931.500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 2 119,293,198 3 152,778,70 194,304,384 16,152,93 17,128,699 18,128,699 194,304,384 11,127,039,108 20,900,973 21,570,991 21,
BRR	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAG Bank Limited RAG EPL Investments Ltd. RAG LEPL Stock Brokerage Ltd. sash Limited RAG Saajan Exchange Ltd.  reling to the state of	On-Shore  140,804,385 44,378 127,231,866 182,927,761 124,19,867 88,717,943 552,146,210 120,942,111 130,096,175 263,894,212 35,979,405 473,911,93 1,026,068,133 1,026,068,133 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068,138 1,026,068 1,088 1	Off-shore 45,297 78,872 343,976 177,188 680,761 1,326,094 4,053,810 1,030, 16, 30,03 189, 34,74 1,314, Off-shore 132,071 121,351 58,764 17,563,599 82,702	131,831 371,831 671,831 671,831 672,831,831 673,831 67	163,862 523,862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 955,000 1,550,000 1,550,000 1,550,000 1,550,000 1,550,473 3,288,067 2 119,293,19 3,288,067 2 119,293,19 1,127,039,108 20,900,973 21,570,991 94,301,674 2,655,608 1,266,468,354 41,894,600 51,056,691 44,278,750,991 44,278,750,991 94,301,674 2,655,608
BERRESER BER	ctors Fees reling & Others  posolidated Director's Fees & Expens  RAG Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited AC Saajan Exchange Ltd. RAC IT Services Limited  uditors' fee  uditors' fee is BDT 700,000 (Excluding posolidated Auditors' fee RAC Bank Limited RAC SEQ Services Limited  rac EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC IT Services Limited  clation on and repairs to bank's assets oliation on Property plant and equipments are & Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC IT Services Limited  AC BANK Limited AC EPL Stock Brokerage Ltd. Rac It Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC IT Services Limited  AC EPL Stock Brokerage Ltd. RAC EPL Stock Broke	On-Shore  140,804,385 44,378 127,231,866 182,927,781 12,419,867 88,717,943 562,146,210 120,942,111 150,096,175 263,894,212 35,979,064 473,911,903 1,026,068,113 rs to bank's assets	Off-shore  45,297  78,872 343,976 177,188  680,761 1,326,094 4,053,810  1,030, 1899 3,44, 1,314, Off-shore 132,071 121,351 121,351 175,83,599	131,831 371,831 671,831 671,831 673,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 288,3000 137,500 655,500 2,813,705 140,849,682 44,378 140,849,682 44,378 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,683 140,849,849,849,849,849,849,849,849,849,849	163.862 523,862 931.500 1.923,702 3,994,084 955,000 955,000 1.923,702 955,000 1.923,702 1.15,500 1.55,000 1.55,
Director Traverses Constitution of the Constit	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  cash Limited  RAC Sajan Exchange Ltd.  consolidated Auditors' fee  RAC Bank Limited  consolidated Auditors' fee  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Investments Ltd.  RAC EPL Investments Ltd.  RAC IT Services Limited  consolidated Auditors' fee  RAC Bank Limited  consolidated Depreciation on and repairs to bank's assets  clastion on Lessehold Building equipments  re & fixtures  clastion on Interpolity Interpolity Interpolity Interpolity  re & Maintenance expenses  verbicles  rac Auditors Maintenance expenses  contains on a Repairs Maintenance  ses Maintenance  ses Maintenance  ses Maintenance  ses Maintenance  re & Software Maintenance  ses Maintenan	On-Shore  140,804,387 140,804,387 127,231,856 129,297,311 12,419,867 88,717,943 152,396,175 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,75 263,894,794,894,894,894,894,894,894,894,894,894,8	Off-shore 45,297 78,872 343,976 177,188 680,761 1,326,084 1,370,0671 43,528 2,727,718 4,053,810 10,300,189, 34,4 1,314,00 11,030,189, 34,1314,00 11,030,189, 35,746 12,3071 121,351 58,764 17,563,599 82,702	131,831 371,831 671,831 671,831 672,250 315,000 1,082,198 150,000 985,000 985,000 985,000 283,000 137,500 655,500 283,37,500 655,500 2813,705 50,000 4,864,705  Total 140,849,682 44,376 122,529,965 33,97,12 53,472,300 122,529,965 33,472,300 122,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,529,965 133,011 125,129,129 131,139 125,139,131 131,131 154,198 154,198 154,113 154,198 154,198 154,198 154,198 154,198 154,198 1553,241 154,198 154,198 154,198 1553,241 1653,353 166,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568 16,383,568	163.862 523.862 931.500 1.923.702 3,994.064 955,000 955,000 253,000 1.559,000 1.559,473 3,288,067 1.559,473 1.559,573 1.559,57
Directors  BB	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. assh Limited RAC Saajan Exchange Ltd. assh Limited dittors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  sonolidated Auditors' fee RAC Bank Limited RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC ET Stock Brokerage Ltd. RAC CT Services Limited didton on and repairs to bank's assets clastion on Leasehold Building equipments ware  vehicles  traction of Intragible assets ware  vehicles  traction of Intragible assets ware  vehicles  traction of Lace Bank Limited AC EPL Stock Brokerage Ltd. sh Limited AC Saajan Exchange Ltd. AC IT Services Limited  of Expenses eyance expense eyance expens	On-Shore  140,804,337 120,818,321 120,419,867 120,942,111 150,96,175 123,894,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,84,175 238,185 248,185 251,	Off-shore 45.297 78.872 343.976 177.188 680.761 1,326,094 1,578,879 34,737 1,070,571 4,352,88 2,727,71,6 4,063,810  1,030, 189, 3, 44, 1,314, 07f-shore 132,071 121,351 58,764 17,563,599 82,702 1,204,987 35,746	131,831 371,831 671,831 671,831 672,250 315,000 1,082,198 150,000 955,000 955,000 955,000 253,000 137,500 655,500 253,000 137,500 655,500 2813,705 50,000 4,884,705  Total 140,849,682 44,376 122,529,965 133,071 125,570,056 133,071 125,570,056 133,071 125,570,056 133,071 125,570,056 133,071 125,570,056 133,071 125,570,056 133,071 125,570,056 125,500	163,862 523,862 931,500 1,923,702 3,994,064 955,000 955,000 253,000 115,500 15,500 15,500 253,000 115,500 15,500 15,500 15,500 15,500 15,500 15,500 15,500 15,500 15,500 15,778,70 194,304,38 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 17,177,039,10 17,177,039,10 17,177,039,10 17,177,039,10 17,177,039,10 17,177,039,10 17,177,039,10 17,177,039,10 18,030,031 18,036,031
BRR	ctors Fees reling & Others  posolidated Director's Fees & Expens  RAG Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited AC Saajan Exchange Ltd. RAC IT Services Limited  uditors' fee  uditors' fee is BDT 700,000 (Excluding posolidated Auditors' fee  RAC Bank Limited RAC Saajan Exchange Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC Saajan Exchange Ltd. RAC Gravices Limited  clatton on and repairs to bank's assets clatton on Property plant and equipments are & Investment on the seed of the	On-Shore  140,804,385 44,378 127,231,865 182,927,781 12,419,937 112,419,937 120,942,111 150,096,175 263,894,212 35,979,606 473,911,903 1,026,068,113 162,263,47 88,495,063 18,221,962 18,679,881 16,834 29,703,429 18,679,881 16,834 29,703,429 18,679,881 18,834 29,703,429 18,679,881 18,834 29,703,429 18,679,881 18,834 21,150 10,32,637 225,158,545 110,245,386 1140,234 14,405,000 8,169,742 122,000,000 8,169,742	Off-shore 45,297 78,872 343,976 650,761 1,326,094 1,578,879 34,737 1,070,571 4,352,82 2,727,718 4,063,810  1,030, 189, 34,44 1,1314, 1,9314, 1	131,831 371,831 671,831 671,831 672,250 315,000 1,082,198 150,000 2,842,279 955,000 955,000 955,000 253,000 137,500 655,500 253,000 137,500 655,500 2,813,705 50,000 4,864,705 140,849,682 140,849,682 173,107,252 182,271,757 12,597,055 130,911 125,520,990 53,130,911 264,964,783 36,022,934 476,633,103 111,923 154,198 553,241 752,985 619,852 424,914 617,113  Total 54,627,727 75,271,177 47,910,356 619,852 424,914 617,113 63,090,049 84,850,683 85,703,429 18,679,881 663,835,508 84,543,684 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 1625,350 1294,681 140,234 140,234 140,234 140,234 140,234 140,234 140,234 140,234 140,234 140,234	163.862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 955,000 1,559,000 1,559,000 1,559,473 3,288,067 1,559,473 1,559,473 1,559,473 1,127,78,701 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 1,12
BIR	ctors Fees reling & Others  consolidated Director's Fees & Expens  RAC Bank Limited  RAC EPL Stock Brokerage Ltd.  RAC IT Services Limited  relication on Limited  RAC Bank Limited  RAC Bank Limited  RAC IT Services Limited  relication on Limited  relication on Limited  RAC Bank Limited  RAC IT Services Limited  relication on and repairs to bank's assets  cleation on Property plant and equipments  re & fixtures  claids on on Leashold Building  equipments  ware  so Amintenance expenses  orbitation on Itangible assets  ware  so Amintenance expenses  so Ami	On-Shore  140,804,385 44,378 127,231,856 132,927,318 122,419,867  88,717,943  88,717,943  88,717,943  88,717,943  1,026,058,113  rs to bank's assets  On-Shore  54,495,656 575,149,821 47,851,592 47,8	Off-shore 45.297 78.872 34.3976 177.188 1.578.879 34.737 1.070.571 1.030,310	131,831 371,831 671,831 671,831 672,831 673,83	163.862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 253,000 115,500 405,094 1,559,473 3,288,067 194,304,384 16,152,93 17,170,039,108 18,122,164 18,122,164 19,430,167 19,430,
BERRADIC STATE TO THE STATE TO	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited ARC Sajan Exchange Ltd. sash Limited ARC Sajan Exchange Ltd. sash Limited  unditors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  ARC Bank Limited  RAC Bank Limited  RAC Bank Limited  RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. RAC ET Services Limited  unditon on and repairs to bank's assets clastion on Lessehold Building equipments are & fixtures clastion on Lessehold Building equipments ware  to a Maintenance expenses ordation cost ment repairing are & Software Maintenance see Maintenance  are Software Maintenance sees Maintenance  sees Maintenance  AC EPL Stock Brokerage Ltd. sh Limited AC EPL Stock Brokerage Ltd. sh Limited AC EPL Stock Brokerage Ltd. sh Limited AC Sajan Exchange Ltd. AC IT Services Limited  or Expenses expenses expenses expenses expenses limited and subscription de acticle dury d and forgeres training recruitment resultment mentation Charges - CIB abled services Lissue expenses Lissue	On-Shore  140,804,315  140,804,315  140,804,315  143,378  127,231,863  88,717,943  562,146,210  120,942,111  120,942,111  120,942,111  120,942,114  130,966,175  263,894,212  36,979,402  473,511,603  574,603,603  674,603,603  674,603,603  675,603,603  6	Off-shore 45,297 78,872 343,976 177,188 680,761 1,326,094 1,578,879 1,070,571 1,070,57	131,831 371,831 671,831 671,831 672,831,831 673,831 67	163.862 523,862 523,862 931.500 1,923,702 3,994,064 955,000 955,000 955,000 15,500 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,70 15,778,90 15,778,70 15,778,90 15,778,70 15,778,90 15,778,70 15,778,90 15,778,70 15,778,90 15,778,70
Directors  At Ala Co Bill Bill Bill Bill Bill Bill Bill Bil	ctors Fees reling & Others  precided Director's Fees & Expens  RAC Bank Limited  RAC EPL Investments Ltd.  RAC EPL Stock Brokerage Ltd.  sash Limited  RAC Sanjan Exchange Ltd.  RAC Bank Limited  RAC IT Services Limited  claidon on and repairs to bank's assets  claidon on land repairs to bank's assets  claidon on land seasons  RAC IT Services Limited  claidon on Intangible assets  ware  RA Maintenance expenses  verbicles  RAC Bank Limited  AC Bank	On-Shore  140,804,385 44,378 127,231,856 129,297,311 12,419,867 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 10,226,058,113 10,226,058,113 10,226,058,113 10,226,058,113 10,226,058,113 10,226,058 11,40,234	Off-shore 45.297 78.872 34.3976 177.188 1.578.879 34.737 1.070.571 1.030,310	131,831 371,831 671,831 671,831 672,831 673,83	163.862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 194,304,384 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 16,152,93 17,17,039,108 18,122,16,06,691 14,127,039,108 14,127,039,108 14,127,039,108 14,127,039,108 14,127,039,108 15,1056,691 14,278,788 15,1056,691 14,278,788 15,1056,691 16,1056,691 17,1056,691 17,1056,691 18,1056,69
Director Transfer Equipment of the text of	ctors Fees reling & Others  precling & Other	On-Shore  140,804,387 140,804,387 127,231,856 182,927,318 12,419,867 183,979,405 193,979,405 193,979,405 194,98,11 1	Off-shore 45.297 78.872 343.976 177.188 1.578.879 34.737 1.070.571 4.063,810 1.030, 1.899, 3.3 44, 1.334, 0ff-shore 132,071 121,351 58,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 18,764 19,763,764 19,	131,831 371,831 671,831 671,831 672,831 673,83	163.862 523,862 931,500 615,000 1,923,702 3,994,064 955,000 955,000 253,000 115,500 405,094 1,559,473 3,288,067 194,394,384 16,152,93 194,394,384 16,152,93 194,394,384 105,1286,694 126,16,94
Direct Trav.  Bill Bill Bill Bill Bill Bill Bill Bil	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited RAC Saajan Exchange Ltd. sash Limited diffors' Fee  unditors' Fee  unditors' Fee  unditors' Fee  stock Brokerage Ltd. sash Limited  AC Bank Limited  AC Bank Limited  RAC Saajan Exchange Ltd. RAC IT Services Limited  delation on and repairs to bank's assets clastion on Lesshold Building equipments are & fixtures clastion on Lesshold Building equipments ware  a & Maintenance expenses  practically a session of the same and allowance ses Maintenance  are & Software Maintenance ses Maintenance  are & Software Maintenance ses Maintenance  AC Bank Limited  AC Bank Limited  AC EPL Investments Ltd. AC EPL Stock Brokerage Ltd. sh Limited  AC Saajan Exchange Ltd. AC IT Services Limited  of Casajan Exchange Ltd.  AC IT Services Limited  of Casajan Exchange Ltd.  AC IT Services Limited  of Papenses equance expense equance expenses expe	On-Shore  140,804,387 140,804,387 127,231,856 182,927,318 12,419,867 183,979,405 193,979,405 193,979,405 194,98,11 1	Off-shore 45.297 78.872 343.976 177.188 1.578.879 34.737 1.070.571 4.063,810 1.030, 1.899, 3.3 44, 1.334, 0ff-shore 132,071 121,351 58,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 18,764 19,763,764 19,	131,831 371,831 671,831 671,831 672,3250 315,000 1,082,198 150,000 985,000 985,000 985,000 985,000 985,000 137,500 655,500 2,813,705 655,500 2,813,705 50,000 4,864,705  Total 140,849,682 44,376 121,597,056 133,071 125,597,056 133,071 125,597,056 133,071 125,597,056 133,071 140,849,683 150,347 123,509 121,597,056 133,071 125,597,056 133,071 140,852 150,852 140,852 140,852 140,852 140,852 140,852 140,852 140,852 150,852 140,852 150,852	163.862 523.862 931.500 1.923.702 3,994.064 955,000 955,000 1.923,702 955,000 1.950,00
BERNESTE STATE STA	ctors Fees reling & Others  preclidated Director's Fees & Expens RAC Bank Limited RAC EPL Stock Forkerage Ltd. RAC II Services Limited  and Experiment Ltd. RAC II Services Limited  diditors' Fee  diditors' fee  diditors' fee  diditors' fee  diditors' fee  data Bank Limited  AC Bank Limited  RAC Saajan Exchange Ltd.  RAC II Services Limited  diditor on and repairs to bank's assets cletion on Property plant and equipments  ware  at Maintenance expenses  promotion cost  are & Software Maintenance  are Software Maintenance  are & Software Maintenance  are	On-Shore  140,804,387 140,804,387 127,231,856 182,927,318 12,419,867 183,979,405 193,979,405 193,979,405 194,98,11 1	Off-shore 45.297 78.872 343.976 177.188 1.578.879 34.737 1.070.571 4.063,810 1.030, 1.899, 3.3 44, 1.334, 0ff-shore 132,071 121,351 58,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 17,563.599 18,764 18,764 19,763,764 19,	131,831 371,831 671,831 671,831 672,831,831 673,831 67	163.862 523,862 931.500 1.923,702 3,994,084 955,000 955,000 955,000 1.55,00
Balles Ba	ctors Fees reling & Others  preclidated Director's Fees & Expens RAC Bank Limited RAC EPL Stock Forkerage Ltd. ARAC IT Investments Ltd. RAC IT Services Limited  didtors' Fee  didtors' fee  didtors' fee  didtors' fee  didtors' fee  didtors' fee  AC Bank Limited  AC Bank Limited  RAC Saajan Exchange Ltd.  RAC IT Services Limited  claidson on land repairs to bank's assests  cleation on property plant and equipments  ware  a & Maintenance expenses  portation of Intangible assets  ware  a & Maintenance expenses  portation of Intangible assets  ware  a & Maintenance expenses  portation of Intangible assets  ware  a & Maintenance expenses  portation of Intangible assets  ware  a & Maintenance expenses  portation of Intangible assets  ware  a & Software Maintenance  are & Software Maintenance  are & Software Maintenance  are & Software Maintenance  are Software Maintenance  are Software Maintenance  and CEPL Investments Ltd.  AC EPL Stock Brokerage Ltd.  AC IT Services Limited  AC Saajan Exchange Ltd.  AC IT Services Limited  and forgeres  training  reportions  tresument and allowance-outsourcing staff charges  training  recountment  tess and allowance-outsourcing staff charges  training  recountment  resuments and allowance-outsourcing staff charges  training  recountment  tess and allowance-outsourcing staff charges  classes expenses  it sure exp	On-Shore  140,804,385 44,378 127,231,856 129,297,311 12,419,867  88,717,943  88,717,943  88,717,943  88,717,943  88,717,943  88,717,943  1,026,058,113  rs to bank's assets  On-Shore  54,495,656 57,498 516,824 29,703,429 18,673,881 18,226,347 18,61,592 18,673,881 112,243,386 113,243,386 113,243	Off-shore  45.297 78.872 343.976 177.188 1.578.879 34.737 1.070.571 4.063.810 1.030, 16. 30, 189, 3, 44, 1.314, Off-shore 132.071 121.351 58.764 17.563.599 27.773 35.746 453.766 4.200 262.044 35.287	131,831 371,831 671,831 671,831 672,831 673,83	163.862 523,862 931.500 1.923,702 3,994,064 955,000 955,000 253,000 1.559,473 3,288,067 1.559,473 3,288,067 194,304,384 15,17,039,108 20,308,522,33 36,294,104 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,039,108 20,900,973 21,570,991 1,127,000,000 1,500,725 1,963,22,448 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 113,475,972 1,963,324,481 11,760,265 8,585,209 26,551,418 11,7862,384 11
BRARABRASSERIAS SERIAS BRARABRASSERIAS BRARAS BRARA	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. assh Limited ARC Sajan Exchange Ltd. assh Limited didtors' Fee  unditors' Fee  unditors' Fee  sonolidated Auditors' fee RAC Bank Limited ARC Sajan Exchange Ltd. RAC EPL Stock Brokerage Ltd. RAC IT Services Limited didton on and repairs to bank's assets clation on Lesschold Building equipments ware  was Maintenance expenses portation cost in the stock Brokerage composition on the stock Brokerage control to the stock Brokerage Ltd. RAC EPL Stock Brokerage Ltd. Sh Limited AC Sajan Exchange Ltd. AC IT Services Limited  **Popenses evance expenses evance expenses evance standing training tra	On-Shore  140,804,337 140,804,337 127,231,856 182,927,731 12,419,867 88,717,943 652,146,210 120,942,111 130,96,175 263,894,212 133,979,405 47,941,393 1,026,058,113 10,104,050,000 10,104,050,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 10,104,050,000 11,104,050,000 11,104,050,000 12,149,732 12,528,09,21 14,405,000 12,149,732 13,556,469,739 14,66,774 15,566,469,739 14,66,774 15,566,469,739 15,666,278 14,66,774 15,666,278 14,66,774 15,666,278 14,66,774 15,666,278 14,66,774 15,666,278 14,667,732 15,666,278 14,667,732 15,666,278 14,667,732 15,666,278 14,667,732 15,666,278 1	Off-shore 45,297 78,872 343,976 177,188 680,761 1,326,084 1,376,08	131,831 371,831 671,831 671,831 672,3250 315,000 1,082,198 150,000 985,000 985,000 985,000 985,000 985,000 137,500 655,500 2813,705 655,500 2813,705 50,000 4,884,705  Total 140,849,682 44,376 122,520,996 33,987,046 553,472,306 122,520,996 33,130,911 264,964,783 360,22,943 476,639,615 1,030,111,923 111,923 154,198 553,241 76,971,139 154,198 553,241 76,971,310,356 1,030,111,923 111	163.862 523,862 931,500 1,923,702 3,994,064 955,000 955,000 955,000 1,923,702 1,15,500 1,559,473 1,559,5608 1,266,468,354 1,27,039,108 1,27,040,108 1,27,040,2965 1,200,402,965 1,200,402,965 1,200,402,965 1,200,402,965 1,200,402,965 1,200,402,965 1,200,402,965 1,200,402,965 1,27,52,413,672 1,418,161,304
BRA	ctors Fees reling & Others  preclidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited ARC IT Services Limited  didtors' Fee  uditors' Fee  didtors' fee is BDT 700,000 (Excluding brosolidated Auditors' fee RAC Bank Limited RAC Sajain Exchange Ltd. RAC IT Services Limited  didton on and repairs to bank's assets cleation on Property plant and equipments are & fixtures claids on on Leashold Building equipments ware  as & Maintenance expenses broad and repairs are & Software Maintenance ses Maintenance  AC Bank Limited AC Bank Limited AC Sen Services Limited AC Sasjain Exchange Ltd. RAC IT Services Limited AC Sasjain Exchange Ltd. AC IT Gervices Limited AC Sasjain Exchange Ltd. AC IT Gervices Limited CA Sasjain Exchange Ltd. CA IT Gervices Limited CA Services Canada Advances CA Services Canada Ca	On-Shore  140,804,385 44,378 127,231,856 129,297,311 12,419,867 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 1,022,6058,113 180,219,62 173,765,749 81,653,838 11,40,234 81,653,838 81,65	Off-shore  1,326,084  1,326,084  1,326,084  1,326,084  1,326,084  1,030,189, 34,43  1,030,189, 344,  1,314,  Off-shore  132,071  121,381  1,763,599  82,702  1,204,987  35,746  435,287  35,287	131,831 371,831 671,831 671,831 672,831 673,831 674,83	163.862 523,862 931.500 1.923,702 3,994,064 955,000 955,000 253,000 1.559,000 1.559,473 3,288,067 1.559,473 3,288,067 1.559,473 1.559,47
BRAMBRAMBRAMBRAMBRAMBRAMBRAMBRAMBRAMBRAM	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. sash Limited ARC Sanjan Exchange Ltd. sash Limited diffors' Fee  unditors' Fee  unditors' Fee  diffors' Fee  diffors' Fee  diffors' Fee is BDT 700,000 (Excluding brosolidated Auditors' Fee  RAC Bank Limited RAC Bank Limited RAC Bank Limited RAC Bank Limited RAC Sanjan Exchange Ltd. RAC EPL Investments Ltd. RAC IT Services Limited diffor on and repairs to bank's assets clation on and repairs to bank's assets difform on and repairs are & Maintenance expenses traited on on the pairs of the pairs ware  as Maintenance expenses traited the pairs of the pairs AC EPL Investments Ltd. AC EPL Stock Brokerage Ltd. sh Limited AC Sanjan Exchange Ltd. AC IT Services Limited  or Expenses siling cost sessional fees training liveries recruitment tees and allowance -outsourcing staff ccharges training liveries recruitment the sand allowance outsourcing staff ccharges lissue expenses lissue e	On-Shore  140,804,385 44,378 127,231,856 129,297,311 12,419,867 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 1,022,632 1,022,63	Off-shore  45.297 78.872 343.976 177.188 69.0761 1,328,0961 1,030, 16. 30, 16. 30, 18. 1,030, 16. 30, 18. 1,193,44, 1,193,47 0ff-shore 132,071 121,351 121,351 121,351 121,351 121,351 121,351 121,351 132,071 121,351 132,071 121,351 132,071 121,351 133,766 4,200 132,071 121,351 133,766 4,200 132,071 132,765 132,766 132,766 132,766 132,766 133	131,831 371,831 671,831 671,831 672,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,831 673,830 955,000 955,000 955,000 955,000 955,000 955,000 137,500 655,500 2,813,705 50,000 4,864,705 140,849,682 173,107,725 183,271,751 12,597,055 183,271,751 12,597,055 183,271,751 12,597,055 183,398,704 122,520,990 53,130,911 543,472,304 122,520,990 53,130,911 544,971 575,2785 11,980,711 111,923 154,198 553,241 752,985 619,852 424,914 817,113 154,198 553,241 752,985 619,852 424,914 817,113 154,198 553,241 752,985 619,852 424,914 817,113 114,023 154,030,049 88,485,058 88,485,058 88,485,058 88,485,058 1294,881 125,158,545 119,280,673 119,480,742 120,000 207,111,024 3,650,000 12,149,792 119,521,117 5,226,672,788 14,943,139 1,576,475,149 1,576,475	163.862 523,862 931.500 1.923,702 3,994,064 955,000 955,000 253,000 1.559,000 1.559,473 3,288,067 1.559,473 3,288,067 1.559,473 3,288,067 1.559,473 1.127,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.26,16,24 1.27,039,108 1.28,23,33 1.28,24,33 1.28,24,33 1.28,24,33 1.28,24,33 1.28,24,33 1.28,24,33 1.28,24,33 1.38,24,13
BRARBER BRARBE	ctors Fees reling & Others  posolidated Director's Fees & Expens RAC Bank Limited RAC EPL Investments Ltd. RAC EPL Stock Brokerage Ltd. ash Limited ARC IT Services Limited  didtors' Fee  additors' fee is BDT 700,000 (Excluding brosolidated Auditors' fee RAC Bank Limited  ARC Bank Limited ARC Bank Limited ARC Bank Limited ARC Bank Limited ARC Bank Limited ARC Sajain Exchange Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC EPL Investments Ltd. RAC IT Services Limited  didtion on and repairs to bank's assets cleation on Property plant and equipments are & fixtures cleation on Lesshold Building equipments ware  ware limited ARC Bank Limited ARC EPL Investments Ltd. ARC IT Services Limited  ARC Bank Limited ARC EPL Investments Ltd. ARC EPL Investments Ltd. ARC EPL Stock Brokerage Ltd. Shi Limited ARC EPL Investments Ltd. ARC IT Services Limited  of Expenses eyennes Expenses eyennes sessional fees training liveries  Training liveries  Training liveries  Training liveries  Training liveries  Training liveries  Training  Investments Ltd. ARC IT Services Limited  ARC EPL Investments Ltd. ARC IT Services Limited  Training  Investment  Training  Trai	On-Shore  140,804,385 44,378 127,231,856 129,297,311 12,419,867 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 88,717,943 1,022,632 1,022,63	Off-shore 45.297 78.872 343.976 177.188 4.063,810 1,030,16,3	131,831 371,831 671,831 671,831 672,3250 315,000 1,082,198 150,000 985,000 985,000 985,000 985,000 985,000 137,500 655,500 2,813,705 550,000 4,864,705  Total 140,849,682 44,376 122,529,96 53,130,912 140,948,682 140,948,682 140,948,682 140,948,682 140,948,682 140,948,682 140,948,682 140,948,682 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948,683 140,948 140,948,683 140,948	163.862 523,862 931,500 615,000 1,923,702 3,994,084 955,000 955,000 253,000 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,500 115,778,770 194,304,384 16,152,931 194,314,286,690 105,105,105,105,105,105,105,105,105,105,

Deferred Tax

Deferred tax is provided using the liability method for timing differences arising between the tax base of assets
and liabilities and their carrying values for reporting purposes as per Bangladesh Accounting Standard (BAS) - 12.

During the period net amount of Tk. 25,476,009 (2013:19,218,128) has been provided as deferred Tax income.

 Net deferred Tax liability/(asset) originated for temporary differences
 2,091,476,399
 1,791,698,269

 Income Tax on Profit
 2,071,999,588
 1,778,480,141

2,097,475,597 1,797,698,269 - 2,097,475,597 1,797,698,269

The charge for taxation is based upon the profit for the year comprises:

Current tax on taxable income @ 42.5% Adjustment - prior year

89,655,455

3,454,502,102 3,567,356,522

f-shore	Total 627,674,270	454,365,129	40.a		solidated Provision for Incon ent Tax:	ne Tax
86,043 86,043	1,259,544 29,386,275 26,272,099 53,654,682 738,246,870	(4,569,664) 20,847,371 23,869,078 36,505,479 <b>531,017,393</b>		BRA BRA	C Bank Limited C EPL Investments Ltd. C EPL Stock Brokerage Ltd. sh Limited	
738	3,246,870	531,017,393		BRA	C Saajan Exchange Ltd. C IT Services Limited	
662	5,046,186 516,644 2,712,084 3,160,360	3,495,399 59,376,030 132,246,591		BRA BRA	C Bank Limited C EPL Investments Ltd. C EPL Stock Brokerage Ltd.	
240 117	0,795,916 7,195,852 <b>3,282,208</b>	10,497,621 - - 736,633,034		BRA	sh Limited C Saajan Exchange Ltd. C IT Services Limited	
2,693	3,539,926	2,809,947,260	41		ghted Average Earnings Per attention	Share
104 408	0,079,943 4,261,266 8,099,295 6,320,472	91,010,949 91,577,149 257,452,032 47,114,230		Profi Weig	s: Preference dividend it attributable for distribution ghted average number of sha	ires
145	5,200,465	78,499,307 <b>3,375,600,927</b>	41.a	Weig	ghted average/ adjusted earr ghted average earnings per s solldated Weighted Average	hare (EPS
74,960 50,916 60,969	Total 665,321,706 81,202,610 142,327,193	641,832,355 73,891,874 128,715,083		Profi Less Profi	it after taxation s: Preference dividend it attributable to Minority	
7,276 <b>94,121</b>	10,236,560 899,088,069	10,107,219 <b>854,546,531</b>		Weig Weig	it attributable for distribution ghted average number of sha ghted average/ adjusted earn	ires nings per
	899,088,069 27,646,504 24,996,291	854,546,531 24,528,834 19,191,600	As th	e Bar	average earnings per share ( nk issued right share during t f shares to reflect Theoretical	he year re
	5,545,248 14,841,631 11,123,093 <b>983,240,836</b>	5,959,260 6,523,796 - <b>910,750,021</b>			Section -Fou & Cash Equivalent	
-			!	Baland Baland Money	n hand (including foreign currence with Bangladesh Bank and its a be with other banks and financia y at call and on short notice	gents bank
	140,504,345 2,219,983 - 15,349,206	67,910,910 4,654,575 - 12,791,572	42.a		ilidated Cash & Cash Equivalent	
_	3,279,587 161,353,121	2,170,910 - <b>87,527,967</b>	1	BRAC BRAC okash	Bank Limited EPL Investments Ltd. EPL Stock Brokerage Ltd. Limited	
<b>Off-shor</b>	35,663,772 76,990,181	38,416,154 72,023,150		BRAC	Saajan Exchange Ltd. IT Services Limited Intra-company transaction:	
2,700 166,621 <b>172,367</b>	24,759,245 81,953,072 <b>219,366,270</b>	7,941,947 81,867,439 200,248,690	1	Loan F Miscel	ots from other operating activiti Penal Interest Ilaneous Income	88
	219,366,270	200,248,690 11,318,578 19,949,318	1	Profit s	on trading shares share from other bank lidated Receipts from other ope	erating act
	14,335,484 4,425,065 10,370,980	19,482,864 8,051,359	1	BRAC BRAC BRAC	Bank Limited EPL Investments Ltd. EPL Stock Brokerage Ltd. Limited	
	251,483,787 Total 100,121,097	<b>259,050,809</b> 91,901,767	!	BRAC:	Saajan Exchange Ltd. IT Services Limited	
4,151	33,231,665 133,996,032 30,875,715 19,199,363	38,517,062 143,605,982 20,253,162 24,571,778		Rent,		3
82,280	42,989,426 40,931,528 <b>267,348,794</b>	37,197,509 61,583,533 <b>274,024,811</b>		Repai Other	ors fees & expenses r & maintenance expenses expenses	
	7,348,795 3,423,355	274,024,811 2,496,296			olidated Payment for other oper	ating activ
20:	5,934,870 1,999,191 4,232,309 925,529	1,625,890 611,980,518 7,853,980		BRAC bkash BRAC	EPL Investments Ltd. EPL Stock Brokerage Ltd. Limited Saajan Exchange Ltd.	
	1,864,049	897,981,495			IT Services Limited	
	it committee meeti travel & accommod		45.1	Audit	Section	า -Five
	540,000 131,831	360,000 163,862		An au Subs	udit committee was constituted be equently, in the 53rd Audit Committee Name of Director	nittee Mee
		523,862		<b>No</b> 01	Mr. Hafiz G.A Siddiqi	
	671,831 623,250 315,000 1,082,198	523,862 931,500 615,000 1,923,702		02 03 04	Mr. Shib Narayan Kairy Mr. Muhammad A (Rumee) Ali Ms. Nihad Kabir	
_	150,000 <b>2,842,279</b>	3,994,064			g the period ended 31 Decembers among others, the following iss	
=	955,000 955,000	955,000 955,000		-	Discussed the audit report of d IT conducted by the Bank's inte Discussed the Enterprise Risk N Discussed the fraud/forgeries	rnal audit Manageme & operatio
xpenses	are BDT 150,000. 955,000	955,000	45.2	- - - Delet	Discussed technology incidents Reviewed service quality report Reviewed the ERM policy of the sed Party/(les) Transactions	of the Bar
	253,000 137,500 655,500	253,000 115,500 405,094	4012	i) The 31 D	e bank carried out transactions volecember 2014, the bank had fo 14 issued by the Bangladesh Ban	llowing tra
_	2,813,705 50,000 <b>4,864,705</b>	1,559,473 - <b>3,288,067</b>		BRAC	me of the Related Parties & Its Associated Organization EPL Investments Ltd.	Spo Sul
0ff-shore 45,297 - 78.872	140,849,682 44,378	-		bKas BRAC BRAC	EPL Stock Brokerage Ltd. h IT Services Limited (biTS) Saajan Exchange Limited Impact Ventures Limited	Sul Sul Sul Ass
343,976 177,188	183,271,757 12,597,055	152,778,700 194,304,384 16,152,937		BRAC BRAC	Asset Management Company L EPL Stock Brokerage Ltd. EPL Investments Ltd.	td Ass Sut Sut Spo
680,761 326,094 578,879	553,472,304 122,520,990	126,916,944		ii) Na	me of Directors and the entities	
34,737 070,571 43,528 <b>727,716</b> <b>053,810</b>	36,022,934 476,639,619	54,019,027 328,522,338 36,294,103 545,752,412 1,127,039,108		SI No 01	Name of Director Sir Fazle Hasan Abed (Nominated Director)	The Ba
		,127,039,108		02	Mr. Muhammad A (Rumee) Ali (Nominated Director)	
16 30 189	i,154,198 i,553,241 i,752,985 i,619,852	20,900,973 21,570,991 94,301,674 2,655,608				
1,314	,424,914 , <b>617,113</b> 1	2,655,608 - <b>,266,468,354</b>		03	MS. Zahida Ispahani (Independent Director)	
32,071 21,351 58,764	75,271,172 47,910,356	41,894,600 51,056,691 44,278,788		04	(Independent Director) Ms. Nihad Kabir (Independent Director)	E
33,599 32,702 - - 04,987	73,837,734 16,309,049 88,495,063 8,821,962 74,970,736	30,988,444 9,431,944 27,940,028 4,618,633 20,406,770		05	Mr. Hafiz G.A Siddiqi (Independent Director)	
04,987 35,746 - -	74,970,736 852,580 29,703,429 18,679,881 66,383,508	20,406,770 589,217 11,473,940 38,039,031 15,016,898		06	Tamara Hasan Abed (Nominated Director)	C
3,766 4,200 32,044	45,436,842 1,625,350 1,294,681 225,158,545	31,096,052 1,512,000 1,050,725 196,322,448				
35,287 - - -	119,280,673 1,140,234 14,405,000 8,169,742	113,475,972 801,902 8,620,300 5,321,421		07	Shib Narayan Kairy (Nominated Director)	С
- - -	122,000,000 207,111,024 3,650,000 12,149,732	81,122,815 190,417,501 3,875,000 12,000,000				
3,528 - - 17,365	5,280,921 189,521,117 5,226,674 57,667,278 1,494,139	4,550,102 187,074,362 8,931,998 56,550,265 1,945,119		08	Mr. Syed Mahbubur Rahman	Managing & CEO
17,365 <b>5,410</b>		1,945,119 <b>1,200,402,965</b>				
	1,576,475,149 61,798,767 91,474,568 458,272,086	1,200,402,965 8,585,209 26,551,418 117,862,918		iv) Sh v) Ler	gnificant contracts where bank is lares issued to Directors and exe nding Policies to related parties:	cutives wit
	73,204,333 17,324,506 119,495,856 <b>2,159,053,553</b>	9,384,567 55,374,227 - 1,418,161,304		sect vi) Lo Cla	ding to related parties is effected ion 27(1) of the The Banking Cor an and advances to Directors: ssification Status	mpanies A
shore _	Total 2,516,419,807	2,752,413,672		as pe	usiness other than Banking busing Section 18(2) of the The Banking section 18 (2) of the The Banking Securities of Di	ng Compa
67,387 67,387	(38,493,598) <b>2,477,926,209</b> 102,732,266 30,000,000	110,223,172 <b>2,862,636,844</b> 20,941,567 47,500,000		Ther	m not Acknowledged as Debt re was no claim against the bank	not ackno
<b>67,387</b>	2,610,658,475	<b>2,931,078,411</b>		The	nber of Employees number of employees including ouneration of tk. 36,000 or above	contractua were 6,88
278,57		,	a)	The the a	t Balance Sheet Events: Board of Directors in its 183rd approval of the Shareholders at t erage of External Audit:	
,889,23	1,163 2	2,625,000 2,933,703,411		The 375	external auditor of the Bank, M/: 0 man hour at head office, 20 Bi t, they audited above 80% of the	ranches ar
			45.7	Shar	re trading	

a Consolidated Provision for Income Tax	•	
Current Tax:		
BRAC Bank Limited	2,097,475,597	1,797,698,269
BRAC EPL Investments Ltd.	17,200,000	99,934,693
BRAC EPL Stock Brokerage Ltd.	62,969,796	66,853,004
bkash Limited	19,182,653	(84,920,393)
BRAC Saajan Exchange Ltd.	6,518,952	7,802,126
BRAC IT Services Limited		
	2,203,346,998	1,887,367,700
Deferred Tax:		
BRAC Bank Limited	(25,476,009)	(19,218,128)
BRAC EPL Investments Ltd.	(4,248,325)	-
BRAC EPL Stock Brokerage Ltd.	448.040.204	-
bkash Limited BRAC Saajan Exchange Ltd.	118,242,301	
BRAC IT Services Limited	_	
	88,517,967	(19,218,128)
	2,291,864,965	1,868,149,572
Weighted Average Earnings Per Share		
Profit after taxation	2,091,795,966	1,397,248,212
Less: Preference dividend	-	
Profit attributable for distribution to ordinary shareholders	2,091,795,966	1,397,248,212
Weighted average number of shares	655,302,051	565,326,601
Weighted average/ adjusted earnings per share (Taka)	3.19	2.47
Weighted average earnings per share (EPS) of 2013 has	neen restated as ner RAS-33 "Fa	rnings ner Share"
.a Consolidated Weighted Average Earnings Per Share		
Profit after taxation	2,101,567,513	1,339,351,330
Less: Preference dividend	2,101,307,313	1,000,001,000
Profit attributable to Minority	50,246,800	(80,033,522)
Profit attributable for distribution to ordinary shareholders	2,051,320,713	1,419,384,852
Weighted average number of shares	655,302,051	565,326,601
Weighted average/ adjusted earnings per share (Taka)	3.13	2.51
eighted average earnings per share (EPS) of 2013 has been r	estated as per BAS-33 "Earnings	per Share".
the Bank issued right share during the year required adjustm	ents has been made to the weigh	hted average
mber of shares to reflect Theoretical Ex Right Share price for	both 2014 and 2013, as per BAS	33.
Section -Four : Notes to Ca	sh Flow Statemen	t
Cash & Cash Equivalent		
Cash in hand (including foreign currency)	7.558.012.10	2 8.525.477.864
Balance with Bangladesh Bank and its agents banks (including foreig		
Balance with other banks and financial institutions	24,579,061,71	6 9,208,271,163
Money at call and on short notice Prize Bond	3.053.50	0 1.462.300
Prize Boild	41,671,281,68	
a Consolidated Cash & Cash Equivalent		
BRAC Bank Limited		3 26,371,148,490
BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	19,531,38 683,188,41	
bkash Limited	8,725,804,85	
BRAC Saajan Exchange Ltd.	171,917,81	
BRAC IT Services Limited	7,872,87	
Less: Intra-company transaction:	8,920,362,33	
	42,359,234,69	28,649,958,641

General Disclosure				
			ZjooZjoodjo-to	2,00-1,100,000
			2,502,893,945	2.894.490.886
BRAC IT Services Limited				-
BRAC Saaian Exchange Ltd.			160.547.280	120.369.966
bkash Limited			.,,	,,
BRAC EPL Stock Brokerage Ltd.			20,041,502	2.512.849
BRAC EPL Investments Ltd.			35,007,733	66,557,088
BRAC Bank Limited			2,287,297,430	2,705,050,983
Consolidated Payment for other operating a	ctivities			
	2,262,244,088	25,053,342	2,287,297,430	2,705,050,983
Legal expenses	54,881,371		54,881,371	41,256,885
Other expenses	980,946,367	20,005,411	1,000,951,778	1,439,609,003
Repair & maintenance	350,605,797	4,053,810	354,659,607	385,076,525
Directors fees & expenses	671,831	-	671,831	523,862
Audit fees	-	-	-	847,500

92,149,445 30,639,167

10,497,621

21,579,314 6,394,217,790 15,903,336

875,138,722 994,121 876,132,843 837,737,208

### Section -Five: General Disclosures

fit committee was constituted by the Board of Directors of BRAC Bank in its 23rd meeting held on March 02, 2003. quently, in the 53rd Audit Committee Meeting held on April 15, 2014 reconstituted the Audit Committee as under Status with The Bank Status with the Educational Qualificati

No			Committee	•
01	Mr. Hafiz G.A Siddiqi	Director	Chairman	Ph.D (Manchester
				Business School), UK,
				MBA, (Graduate School of Business, Indiana
02	Mr. Shib Narayan Kairy	Director	Member	M.Com (Accounting)
03	Mr. Muhammad A (Rumee) Ali	Director	Member	MA (Economics)
04	Ms. Nihad Kabir	Director	Member	L.L.B., L.L.M.,(UK),
				(Barrister at Law)

among orders, the following ssues were discussed:

Facts Discussed

Discussed the audit report of different Head Office departments, Branches and SME Sales & service centers,
To conducted by the Bank's internal audit team from time to time.

Discussed the Enterprise Risk Management Report prepared and conducted by ERMC team

Discussed the fixed/forgeries & operational loss report

Discussed technology incidents

Reviewed service quality report of the Bank.

Reviewed Service quality report of the Bank.

ed Party/(les) Transactions

Name of the Related Parties	Relationship	Nature of Transaction	period	
BRAC & Its Associated Organization	Sponsor Shareholder	Deposits made with us	7,764,009,717	
BRAC EPL Investments Ltd.	Subsidiary	Deposits made with us	5,606,524	
BRAC EPL Stock Brokerage Ltd.	Subsidiary	Deposits made with us	119,815,544	
bKash	Subsidiary	Deposits made with us	8,736,849,852	
BRAC IT Services Limited (biTS)	Subsidiary	Deposits made with us	15,424,172	
BRAC Saajan Exchange Limited	Subsidiary	Deposits made with us	66,457,529	
BRAC Impact Ventures Limited	Associates	Deposits made with us	14,528,286	
BRAC Asset Management Company Ltd	Associates	Deposits made with us	64,353,125	
BRAC EPL Stock Brokerage Ltd.	Subsidiary	Loans (Non funded)	500,000,000	
BRAC EPL Investments Ltd.	Subsidiary	Loans & Advances	1,531,802,475	
BRAC	Sponsor Shareholder	Loans & Advances	2,594,829,056	

SI No	Name of Director	Status with The Bank	Name of the firms/companies in which they have interest	Educational Qualification
01	Sir Fazle Hasan Abed (Nominated Director)	Chairman	BRAC BRAC Industries Limited BRAC Kodala Tea Estate BRAC Kaiyacherra Tea Company Limited BRAC Kaiyacherra Tea Company Limited BRAC Brackhall Tea Company Limited BRAC Brackhall Tea Company Limited BRAC Foundation	FCMA, London
02	Mr. Muhammad A (Rumee) Ali (Nominated Director)	Director	BRAC Environmental Enterprises Limited BRAC parks finance Ltd BRAC Poundation BRAC Myammar Microfinance Co. Ltd. Alliance for Bangladesh Worker Safety BRAC SAAANE bechange Ltd. BRAC SEPL investments Ltd. BRAC EPL investments Ltd. BRAC EPL investments Ltd. BRAC EPL Stock Brokerage Ltd. bRASH Ltd.	MA (Economics)
03	MS. Zahida Ispahani (Independent Director)	Director	Ispahani Islamia Eye Institute & Hospital BRAC EPL Stock Brokerage Ltd.	Graduate
04	Ms. Nihad Kabir (Independent Director)	Director	Kedarpur Tea Company Ltd. Shaistaganj CNG Co. Ltd. Sathgao Tea Estate Ltd. Infrastructure Development Company Ltd. (IDCOL)	L.L.B., L.L.M.,(UK) (Barrister at Law)
05	Mr. Hafiz G.A Siddiqi (Independent Director)	Director	BRAC EPL Investments Ltd. BRAC IT Services Ltd.	Ph.D (Manchester Business School), UK, MBA, (Graduate School of Business Indiana
06	Tamara Hasan Abed (Nominated Director)	Director	BRAC Services Ltd. Solv IT Limited BRAC Industries Limited BRAC Industries Limited BRAC Rethtling Factory Ltd. Ayesha Abed Foundation Board of Trustees, BRAC University BRAC Karnafulli Tea Company Limited BRAC Kakyacherra Tea Company Limited BRAC Bankshall Tea Company Limited BRAC Bankshall Tea Company Limited BRAC Roshall Tea Company Limited BRAC Bankshall Tea Company Limited BRAC Bankshall Tea Company Limited BRAC Bankshall Tea Company Limited BRAC Environmental Enterprises Ltd.	MBA in Finance (Columbia Business School, Columbia University, NY, USA) Bsc in Economics (London School of Economics, London, UK)
07	Shib Narayan Kairy (Nominated Director)	Director	Mass Limited BRAC IT Services Ltd. BRAC IT Impact Ventures Ltd. BRAC BRAC Environmental Enterprises Ltd. BRAC Environmental Enterprises Ltd. BRAC Probashbandhu Ltd. BRAC BRAC Mayacherra Tea Company Limited BRAC Kandalli Tea Company Limited BRAC Bandshall Tea Company Limited BRAC Services Ltd.	Master of Commerce in Accounting University of Dhaka
08	Mr. Syed Mahbubur Rahman	Managing Director & CEO	BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited industrial and infrastructure Development Finance Company Limited (IIDPC) Bangladesh Rating Agency Limited brash Limited BRAC IT Services Ltd. BRAC Saajan Exchange Limited	MBA (IBA)

	Bangladesh Rating Agency Limited bKash Limited BRAC IT Services Ltd. BRAC Saajan Exchange Limited	WIDA (IDA)
iii) Significant contracts where bank is	a party and wherein Directors have interest:	Nil
iv) Shares issued to Directors and exe	cutives without consideration or exercisable at discount	Nil
v) Lending Policies to related parties:		
Lending to related parties is effected		Nil
section 27(1) of the The Banking Co	mpanies Act -1991.	
vi) Loan and advances to Directors:		80,794
Classification Status		Unclassified
vii) Business other than Banking busi	ness with any related concern of the Directors	
as per Section 18(2) of the The Bank	ing Companies Act-1991.	Nil
viii) Investment in the Securities of Di	rectors and their related concern:	Nil

pard of Directors in its 183rd Board meeting held on 16 March 2015 has proposed 20% cash dividend subject to proval of the Shareholders at the next Annual General Meeting.

45.7 Share trading

The bank traded its ordinary shares in CDBL through DSE and CSE on 31 January 2007. The closing market price on 31 December 2014 was Tk.37.20 at DSE and Tk. 37.30 at CSE. halted Down! True Habiza A Siddingi

## AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2014**

PROPERTY AND ASSETS Cash Cash in hand

(Including foreign currency)
Balance with Bangladesh Bank and its agent Bank(s)

Balance with other Banks and Financial Institutions Inside Bangladesh Outside Bangladesh

Money at call and short notice

Fixed assets including premises, furniture and fixtures

Borrowings from Central Bank

Investments Government Others

Other assets

Other liabilities

Total Liabilities Capital and Shareholders' Equity

Surplus in profit and loss account/Retained Earnings Total shareholders' equity

Off Balance Sheet Items Contingent Liabilities Acceptances and endorsements Irrevocable letter of credits Bills for collection

Other contingent liabilities
Total Contingent Liabilities Other Commitments

lines and other Commitments- lease hold assets Total Other Commitments
Total Off-Balance Sheet items including
contingent liabilities

hatto

Dhaka, 16 March 2015

underwriting facilities Undrawn formal standby facilities, credit



1.1 Status of the unit
Off-shore Banking Unit of BRAC Bank Limited governed under the rules
and guidelines of Bangladesh Bank. The bank commenced the operation
of its Off-shore Banking Unit from 2010 after obtaining necessary
approval from Bangladesh Bank.
The Same Total Statem
31 December 2014.

1.1.1 Principal Activities
The principal activities of the unit are to provide all kinds of commercial banking services to its customers through its Off-shore Banking unit in Bangladesh.

2 Summary of Significant Accounting Policies & basis of preparation **2.1** A summary of the principle accounting policies which have been applied consistently (Unless otherwise stated), is set out below:

Basis of accounting
 The Off-shore Banking Unit maintain its accounting records in USD from which accounts are prepared according to the Bank Companies Act 1991, Bangladesh Accounting Standards(BAS) and other applicable directives issued by Bangladesh Bank.

b) Use of estimates and judgments
The preparation of financial statements requires management to make
judgments, estimates and assumptions that affect the application of
accounting policies and the reported amounts of assets, liabilities,
income and expenses, Actual results may differ from these estimates.

c) Foreign currency transaction
Foreign currency transactions are converted into equivalent Taka using
the ruling exchange rates on the dates of respective transactions as per
BAS-221\* The Effects of Changes in Foreign Exchange Rates\*. Foreign
currency balances held in US Dollar are coverted into Taka at weighted
average rate of inter-bank market as determined by Bangladesh Bank on
the closing date of every month. Balances held in foreign currencies other
than US Dollar are converted into equivalent US Dollar at buying rates of
New York closing of the previous day and converted into Taka equivalent.

Commitments for outstanding forward foreign exchange contracts disclosed in the financials are translated at contracted rates. Contingent liabilities/ commitments for letter of credit and letter of guarantee denominated in foreign currencies are expressed in Taka terms at the rates of exchange ruling on the balance date.

The resulting exchange transaction gains and losses are included in the profit and loss acount, except those arising on the transaction of net investment in foreign subsidiary.

d) Cash flow statement
Cash flow statement has been prepared in accordance with the
Bangladesh Accounting Standard - 7 - "Cash flow statement" under direct
method as recommended in the BRPD Circular No. 14, dated June 25,
2003 issued by the Banking Regulation & Policy Department of
Bangladesh Bank.

Off-shore Banking Unit NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2014

लाश्चा लागुरल

These financial statements cover one calendar year from 01 January to 31 December 2014.

2.3 Cash and cash equivalents
For the purpose of presentation in the Cash flow statements, cash and
cash equivalents includes Cash in Hand and Cash at Bank, highly liquid
interest bearing investment/Securities with original maturities of less
than three month.

a) Loans and advances of Off-shore Banking Unit are stated in the balance sheet on gross basis. b) Interest is calculated on a daily product basis but charged and accounted for on accrual basis. Interest is not charged on bad and loss loans as per guidelines of Bangladesh Bank. Records of such interest amounts are kept in separate memorandum accounts.

2.5 Provision or inations recognised in the balance sheet when the unit has a legal or construction for ecognised in the balance sheet when the unit has a legal or construction by the construction of economic benefit will be required to set in the constructions, in accordance with the BaS 37 \* Provisions, Contingent Liabilities and Contingent Assets\*.

In terms of the provisions of the BAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accural basis.

2.7 General
a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures appearing in these financial statements have been rounded off to the nearest Taka and rearranged whereever necessary.
b) Assets and liabilities & income and expenses have been converted into Taka currency @ US \$ 1 = Taka 77.92 (Closing rate as at 31st December 2014).

2.4 Loans and Advances / investment

2.5 Provision for liabilities

2.6.1 Interest income

2.6 Revenue & Expense recognition

2.6.2 Interest paid and other expenses

Highlights on the overall Activities As at 31 December 2014		
Particulars	2014	Amount in Take
Paid-up capital	7,092,873,210	4,433,045,760
otal capital including general provisions	19,718,496,603	13,963,547,278
Capital surplus/(deficit)	6,314,960,756	1,685,608,898
otal assets	204,593,071,725	179,712,739,256
otal deposits	148,464,104,266	127,891,536,311
otal loans & advances	121,940,553,133	117,110,645,783
otal contingent liabilities & commitments	37,713,353,830	28,224,588,607
Credit deposit ratio (Loans & advances/Deposits)*	72.13%	77.809
Percentage of classified loans against total loans & advances	5.72%	6.499
Profit after tax & provisions	2,091,795,966	1,397,248,212
mount of classified loans during the current year	6,980,384,870	7,600,698,577
Provision kept against classified loans	5,973,428,417	5,885,759,844
Provisions surplus/deficit	1,676,416,524	1,259,818,537
Cost of fund	7.43%	8.139
nterest earning assets	191,688,240,050	168,624,278,651
Ion-Interest earning assets	12,904,831,675	11,088,460,605
Return on Investment (ROI) [PAT/(Shareholders equity+Borrowings)]	7.13%	5.709
Return on assets (ROA) [PAT/Average assets]	1.09%	0.789
Return on Equity (ROE) [PAT/Average shareholders equity]	14.11%	12.609
ncome from investments	2,502,353,232	2,672,221,040
Veighted average earning per share	3.19	2.4
let income per share [(PAT-Dividend on preference share/No. of Ordinary Shares)]	3.19	2.4
Price earning ratio (Market price per share/EPS)	11.14	10.3
let Asset Value per Share (NAV) [(Shareholders equity- Preference Share)/No. of Ordinary		
Share]	25.03	26.81
Credit deposit ratio has been computed as per Bangladesh Bank guideline.		

BRAC BANK LIMITED Annexure -										
Balance with other bank and financial institutions ( Outside Bangladesh on Demand Deposit Accounts )  As at 31 December 2014										
Name of Bank	A/C Type		December 2014			December 2013				
		FC Amount	Exchange Rate	Equivalent Taka	FC Amount	Exchange Rate	Equivalent Taka			
Standard Chartered Bank-NY (USD)	CD	164,357.50	77.92	12,806,736	36,098.70	77.75	2,806,721			
Mashreq Bank PSCNY (USD)	CD	45,894	77.92	3,576,030	162,797	77.75	12,657,647			
The Bank of Nova Scotia- Canada (CAD)	CD	7,098.73	67.04	475,895	37,218.75	72.63	2,703,228			
AB Bank Mumbai (ACU Dollar)	CD	4,448.00	77.92	346,588	2,082.90	77.75	161,948			
ICICI Mumbai (ACU Dollar)	CD	73,990.93	77.92	5,765,373	2,868.35	77.75	223,018			
Standard Chartered Bank-UK (GBP)	CD	41,383.47	121.32	5,020,701	31,790.31	128.15	4,073,79			
Hypo Vereins Bank Germany (EURO)	CD	8,948.52	94.99	850,006	4,204.32	106.85	449,21			
HSBC - NY (USD)	CD	-	-	-	783,977.62	77.75	60,955,279			
HSBC - UK (GBP)	CD	-	-	-	22,747.28	128.15	2,914,966			
HSBC - AUS (AUD)	CD	1,026.54	63.50	65,190	10,198.04	68.96	703,232			
Habib Bank Pakistan	CD	77,010.84	77.92	6,000,685	-	-	-			
Union DE Banques Arabes ET Françaises (JPY)	CD	3,931,469.40	0.65	2,544,840	6,229,414.00	0.74	4,605,406			
Westpack Banking Corporation, (AUD)	CD	72,218.97	63.50	4,586,251	72,868.09	68.96	5,024,809			
HSBC - Pakistan (ACU Dollar)	CD	-	-		12,070.01	77.75	938,459			
Zuercher Kantonal Bank, Zurich (CHF)	CD	71,665.58	78.95	5,657,736	5,643.89	87.20	492,171			
ING Belgium NV/SA (EURO)	CD	21,710.95	94.99	2,062,288	27,849.96	106.85	2,975,651			
Commerz Bank AG Germany (EURO)	CD	56,944.57	94.99	5,409,074	210,101.71	106.85	22,448,485			
JP Morgan Chase Bank (USD)	CD	1,722,848.88	77.92	134,244,385	1,332,801.65	77.75	103,627,06			
Unicredito Italiano SPA (EURO)	CD	16,462.31	94.99	1,563,728	14,035.15	106.85	1,499,597			
SCB Frankfut (EURO)	CD	4,084.81	94.99	388,010	405.61	106.85	43,338			
United Bank of India (USD)	CD	71,633.21	77.92	5,581,660	474,652.32	77.92	36,904,83			
Commerz Bank, AG Germany (USD)	CD	36,298	77.92	2,828,304	2,147	77.75	166,92			
							1,797,686			
Sonali Bank Limited (UK) HDFC Bank Limited (ACU)	CD	44,188 329,852	77.92 77.92	3,443,160	14,028 49,616	128.15 77.75	1,797,			

	- AUS (AUD)	CD	1,026.54	63.50	65,1	90 10,198.	04 68.	96 703,232
labib	Bank Pakistan	CD	77,010.84	77.92	6,000,6	85		-
Inion [	DE Banques Arabes ET Françaises (JPY)	CD	3,931,469.40	0.65	2,544,8	40 6,229,414	00 0.	74 4,605,406
Vestpa	ck Banking Corporation, (AUD)	CD	72,218.97	63.50	4,586,2	72,868	09 68.	96 5,024,809
ISBC -	Pakistan (ACU Dollar)	CD	-	-	-	12,070	01 77.	75 938,459
Zuerch	er Kantonal Bank, Zurich (CHF)	CD	71,665.58	78.95	5,657,7	36 5,643.	89 87.	20 492,171
NG Be	lgium NV/SA (EURO)	CD	21,710.95	94.99	2,062,2	88 27,849	96 106.	85 2,975,651
Comme	erz Bank AG Germany (EURO)	CD	56,944.57	94.99	5,409,0	74 210,101	71 106.	85 22,448,485
P Morg	gan Chase Bank (USD)	CD	1,722,848.88	77.92	134,244,3	85 1,332,801	65 77.	75 103,627,061
Jnicred	fito Italiano SPA (EURO)	CD	16,462.31	94.99	1,563,7	28 14,035	15 106.	85 1,499,597
SCB Fr	ankfut (EURO)	CD	4,084.81	94.99	388,0			
	Bank of India (USD)	CD	71,633.21	77.92	5,581,6			
	erz Bank, AG Germany (USD)	CD	36,298	77.92	2,828,3			
	Bank Limited (UK)	CD	44,188	77.92	3,443,1			
	lank Limited (ACU) he Bank Trust Company (USD)	CD	329,852 139,812	77.92 77.92	25,702,0 10,894,1			
	erz Bank - Frakfut (USD)	CD	139,812	11.92	10,894,1		88 128.	
	f America N.A New York	CD				15,0		
Total					239.812.8			289,607,488
				BRAC BANK LIN				Annexure - C
			i	BRAC BANK LIN nvestment in S at 31 Decembe	hares			Annexure - C
SI.	I	Fe	i	nvestment in S at 31 December of	hares er 2014 Cost of	Average	Quoted rate	Annexure - C  Total market
SI.	Name of the comment		I As	nvestment in S at 31 December of	hares er 2014	Average cost	Quoted rate per share	
	Name of the company		As ace No.	nvestment in S at 31 December of	hares er 2014 Cost of	- 1		Total market
	Name of the company		As ace No.	nvestment in S at 31 December of	hares er 2014 Cost of	- 1	per share	Total market
	Name of the company Quoted		As ace No.	nvestment in S at 31 December of	hares er 2014 Cost of	- 1	per share as on	Total market value at
			As ace No.	nvestment in S at 31 December of	hares er 2014 Cost of	- 1	per share as on	Total market value at
	Quoted	va	As noe No. lue shar	nvestment in S at 31 December of (res !	hares er 2014 Cost of	- 1	per share as on	Total market value at
no	Quoted Ordinary shares	va	As nce No. shar	of es I	hares er 2014 Cost of nolding	cost	per share as on 31/Dec/14	Total market value at 31/Dec/14
<b>no</b>	Quoted Ordinary shares ACTIVEFINE	va	As   No.   Shall	nvestment In S at 31 December of Pes I S 1,000 66,057	hares or 2014 Cost of holding	<b>cost</b> 67.64	per share as on 31/Dec/14	Total market value at 31/Dec/14
1 2	Quoted Ordinary shares ACTIVEFINE ARGONDENIM	va	10.00 350 10.00	nvestment in S at 31 December of es I S 1,000 66,057 1,1,500	23,741,293 28,638,440 14,234,781	67.64 80.43 1,237.81	per share as on 31/Dec/14 73.90 41.20 1,172.10	Total market value at 31/Dec/14 25,938,900 14,669,548 13,479,150
1 2 3 4	Quoted Ordinary shares ACTIVEFINE ARGONDENIM BATASHOE BATBC	va	10.00 35 10.00 35 10.00 35 10.00 32	at 31 December of the state of	23,741,293 28,638,440 14,234,781 46,897,340	67.64 80.43 1,237.81 2,304.54	73.90 41.20 1,172.10 2,650.30	Total market value at 31/Dec/14 25,938,900 14,669,548 13,479,150 53,933,605
1 2 3 4 5	Quoted Ordinary shares ACTIVEFINE ARGONDENIM BATASHOE BATBC EBL	va	10.00 35 10.00 35 10.00 35 10.00 37 10.00 74	nvestment in S at 31 December of rees   1	23,741,293 28,638,440 14,234,781 46,897,340 20,037,946	67.64 80.43 1,237.81 2,304.54 26.97	73.90 41.20 1.172.10 2,650.30 27.20	Total market value at 31/Dec/14  25,938,900 14,669,548 13,479,150 53,933,605 20,211,232
1 2 3 4	Quoted Ordinary shares ACTIVEFINE ARGONDENIM BATASHOE BATBC	va	10.00 35 10.00 35 10.00 35 10.00 31 10.00 74 10.00 5,14	nvestment in S at 31 December of rees   1	23,741,293 28,638,440 14,234,781 46,897,340	67.64 80.43 1,237.81 2,304.54	73.90 41.20 1,172.10 2,650.30	Total market value at 31/Dec/14 25,938,900 14,669,548 13,479,150 53,933,605

110	Name of the company	value	silates	noiding	cust	as on 31/Dec/14	31/Dec/14
	Quoted						
	Ordinary shares						
1	ACTIVEFINE	10.00	351,000	23,741,293	67.64	73.90	25,938,900
2	ARGONDENIM	10.00	356,057	28,638,440	80.43	41.20	14,669,548
3	BATASHOE	10.00	11,500	14,234,781	1,237.81	1,172.10	13,479,150
4	BATBC	10.00	20,350	46,897,340	2,304.54	2,650.30	53,933,605
5	EBL	10.00	743,060	20,037,946	26.97	27.20	20,211,232
6	EBLNRBMF	10.00	5,143,347	42,710,189	8.30	4.90	25,202,400
7	ENVOYTEX	10.00	509,644	24,890,220	48.84	51.60	26,297,630
8	EXIM1STMF	10.00	5,522,648	50,000,000	9.05	7.00	38,658,536
9	FBFIF	10.00	29,934,022	249,506,021	8.34	7.40	221,511,763
10	LRGLOBMF1	10.00	31,038,090	297,596,597	9.59	5.00	155,190,450
11	MATINSPINN	10.00	1,053,600	46,118,204	43.77	41.90	44,145,840
12	Olympic	10.00	308,475	49,690,880	161.09	227.30	70,116,368
13	PREMIERCEM	10.00	279,149	32,139,468	115.13	80.90	22,583,154
14	SQUARETEXT	10.00	481,350	40,769,290	84.70	91.00	43,802,850
15	TITASGAS	10.00	3,642,000	322,860,747	88.65	79.70	290,267,400
16	UNIQUEHRL		306,400	30,049,482	98.07	65.90	20,191,760
			-	1,319,880,898		_	1,086,200,587
	Unquoted		-			_	
1	Industrial and Infrastructure Development Finance Co. Ltd.	10.00	732,911	9,338,120	12.74	-	-
2	Central Depository Bangladesh Ltd.	10.00	2,284,721	26,623,470	11.65	-	-
3	Bangladesh Rating Agency of Bangladesh Limited	100.00	124,976	12,497,600	100.00	-	-
	Preference shares						
1	Summit Purbanchal & Uttaranchal Power Co Ltd	100.00	894,473	89,447,300	100.00	-	-
			-	137,906,490	•		-
				201,000,400	i i	-	

	1		C O S	т	Rate of		DEPRECI	ATION		Written
Particulars	Balance as on 01.01.2014	Addition during the year	Adjustment during the year	Balance as on 31.12.2014	Dep. %	Balance as on 01.01.2014	Charged during the year	Adjustment during the year	Balance as on 31.12.2014	down value 31.12.2014
roperty, plant & equipme	nts									
and.	604,314,000	438,984,935	-	1,043,298,935		-	-	-	-	1,043,298,935
easehold Building	4,034,334	-	-	4,034,334	2.5	177,511	44,378	-	221,889	3,812,44
urniture & fixture	1,271,106,995	247,884,237	7,925,074	1,511,066,158	10	485,521,175	140,899,915	1,167,308	625,253,783	885,812,375
ffice equipments **	1,054,544,705	92,537,903	32,005,510	1,115,077,098	20	713,450,346	135,837,025	21,081,775	828,205,596	286,871,50
F Hardwares *	1,447,211,155	182,125,101	7,267,131	1,622,069,125	20	1,013,200,600	183,615,732	6,666,547	1,190,149,785	431,919,34
Motor vehicles	97,278,957	6,169,868	7,673,125	95,775,700	20	71,106,794	12,774,243	7,850,313	76,030,724	19,744,97
	4,478,490,146	967,702,044	54,870,841	5,391,321,350		2,283,456,426	473,171,293	36,765,943	2,719,861,777	2,671,459,573
ntangible assets vith indefinite useful ves: icense	50,000		-	50,000		-	-	-	-	50,00
vith definite useful lives I Softwares	876,861,753	56,195,986	-	933,057,739	33	621,992,132	90,079,467	680,762	711,390,837	221,666,90
	876,911,753	56,195,986	-	933,107,739		621,992,132	90,079,467	680,762	711,390,837	221,716,90
otal	5,355,401,899	1,023,898,030	54,870,841	6,324,429,089		2,905,448,558	563,250,760	37,446,705	3,431,252,613	2,893,176,476
As at 31 Dec. 2013	4.947.810.737	440.680.696	33.089.534	5.355.401.899		2.345.396.600	585.000.497	24,948,539	2,905,448,559	2,449,953,340

* 11 Hardware includes Computers? PCS which were depreciated @ 33.33%.  ** Office equipment includes telephone sets which were depreciated @ 50% instead of 20% on other office equipment.	
BRAC BANK LIMITED	
Detail of Large Loan	

Number of Clients Amount of outstanding advances Amount of classified advances Measures taken for recovery Client wise break up is as follows:	BRAC BANK LIN Detail of Large L As at 31 December	.oan		Annexure - E 22,444,381,000 NII NII
	1		Outstanding (Taka)	
Name of Clients		Funded	Non Funded	Total
BANGLA TRAC GROUP		1,851,038,170	2,694,128,577	4,545,166,747
SUMMIT GROUP		12,846,312	2,393,562,567	2,406,408,879
AUGERE WIRELESS BROADBAND BANGLADESH LIMITED		3,586,406,651	18,583,333	3,604,989,984
DDAC		2 504 920 056		2 504 920 056

Name of Clients		Outstanding (Taka)			
Name of Citetius	Funded	Non Funded	Total		
BANGLA TRAC GROUP	1,851,038,170	2,694,128,577	4,545,166,747		
SUMMIT GROUP	12,846,312	2,393,562,567	2,406,408,879		
AUGERE WIRELESS BROADBAND BANGLADESH LIMITED	3,586,406,651	18,583,333	3,604,989,984		
BRAC	2,594,829,056		2,594,829,056		
CITY SUGER GROUP	1,525,319,576	483,629,380	2,008,948,956		
BRAC BANK GROUP	1,531,802,475	500,000,000	2,031,802,475		
PRAN GROUP	1,848,222,576	304,622,149	2,152,844,725		
SHAH CEMENT GROUP	2,721,148,772	378,241,406	3,099,390,178		
Total	15,671,613,588	6,772,767,412	22,444,381,000		

BRAC BANK LIMITED

	As at 31 December 2014										
Accounting Year	Assessment Year	Tax Provision in Financial Statements	Tax as per assessment	(Short)/Excess provision	Advance Tax as per Tax return	Present Status					
2001	2002-2003	-	1,056,739	(1,056,739)	1,107,927	Completed					
2002	2003-2004	-	375,000	(375,000)	375,000	Completed					
2003	2004-2005	-	2,411,653	(2,411,653)	1,587,297	Completed					
2004	2005-2006	111,000,000	82,779,311	28,220,689	78,337,409	Completed					
2005	2006-2007	139,777,786	150,891,910	(11,114,124)	143,306,036	Completed					
2006	2007-2008	334,920,000	385,558,644	(50,638,644)	145,000,000	Completed					
2007	2008-2009	766,000,000	799,810,239	(33,810,239)	395,000,000	Completed					
2008	2009-2010	1,220,000,000	1,254,976,871	(34,976,871)	742,800,000	Completed					
2009	2010-2011	1,140,000,000	1,226,332,530	(86,332,530)	1,225,978,580	Assessment Order Received & appealed against the Order					
2010	2011-2012	1,416,240,000	1,214,434,429	201,805,571	1,228,668,951	Tax return submitted under section 82BB, 78					
2011	2012-2013	1,460,000,000	1,271,413,654	188,586,346	1,256,758,569	Tax return submitted under section 82BB, 78					
2012	2013-2014	1,530,000,000	1,452,886,168	77,113,832	1,304,653,579	Tax return submitted under section 82BB, 78					
2013	2014-2015	1,797,698,269	1,101,920,583	695,777,687	1,088,661,543	Tax return submitted under section 82BB					
2014	2015-2016	2,097,475,597	-	-	-	Not yet Due					

	Statement of outstanding unreconciled entries As at 31 December 2014 (Amount in US								
SL	Period of Unreconciliation	De	As per	Local Boo Credi	k t Entries	-	s per Correspo bit Entries		ook Entries
No		No.	Amount	No.	Amount	No.	Amount	No.	Amount
01	Up-to 3 months	30	11,665,829	103	12,591,590	227	11,599,271	426	60,980,671
02	More than 03 months but less than 06 months	-	-		-	-	-		-
03	More than 06 months but less than 09 months	-	-	-		-	-	-	-
04	More than 09 months but less than 12 months	-	-	-	-	-	-	-	-
05	More than 12 months	-	-	-	-	-	-	-	-
	Total	30	11.665.829	103	12.591.590	227	11.599.271	426	60.980.671

BRAC BANK LIMITED

	nce Sheet ecember 20	nit 014		Annexure -
	2	014	2	013
ı	JSD	Taka	USD	Taka
	288,244	22,459,941	219,985	17,104,14
		_		
	288,244	22,459,941	219,985	17,104,14
41,	,207,915	3,210,920,712	24,835,728	1,931,010,110
41	,207,915	3,210,920,712	24,835,728	1,931,010,11
	-	-	-	
	-	<u> </u>		
		-		
220,	,727,574	17,199,092,572	184,970,861	14,381,724,93
220	,727,574	17,199,092,572	184,970,861	14,381,724,93
		_		
3	,323,727	258,984,795	515,846	40,107,65
_	,323,727 , <b>547,460</b>	258,984,795 <b>20,691,458,020</b>	515,846 <b>210,542,420</b>	40,107,65: <b>16,369,946,84</b>
206,	, ,			
<b>206</b> , <b>48</b> , 40	,383,996 - ,425,246	20,691,458,020 16,081,441,000 - 3,773,295,140	210,542,420 164,423,585 - 40,451,958	12,784,147,51 12,784,147,51 3,145,192,27 3,091,348,10
<b>206</b> , <b>48</b> , 40	,383,996 - ,425,246 ,087,411	20,691,458,020 16,081,441,000 - 3,773,295,140 3,123,611,066	164,423,585 	12,784,147,51 - 3,145,192,27 3,091,348.10 - 53,844,17
206, 48, 40	,383,996  ,425,246 ,087,411  ,337,835	20,691,458,020 16,081,441,000 	164,423,585 - 40,451,958 39,759,440 - 692,518	16,369,946,84 12,784,147,51 - 3,145,192,27
206, 48, 40	.383,996 - .425,246 .087,411 - .337,835 - .919,456	20,691,458,020 16,081,441,000 - 3,773,295,140 3,123,611,066 - 649,684,074 383,323,987	164,423,585 40,451,958 39,759,440 692,518	12,784,147,511 - 3,145,192,277 3,091,348,10 - 53,844,17
206, 48, 40	.383,996 - .425,246 .087,411 - .337,835 - .919,456	20,691,458,020 16,081,441,000 - 3,773,295,140 3,123,611,066 - 649,684,074 383,323,987	164,423,585 40,451,958 39,759,440 692,518	12,784,147,51 - 3,145,192,27 3,091,348,10 - 53,844,17 144,957,95
206, 48, 40, 259,	.383,996 - .425,246 .087,411 - .337,835 - .919,456	20,691,458,020 16,081,441,000 - 3,773,295,140 3,123,611,066 - 649,684,074 383,323,987	164,423,585 40,451,958 39,759,440 692,518	12,784,147,511 - 3,145,192,277 3,091,348,10 - 53,844,17

Off-shore Banking Unit Balance Sheet				
As at 31 December 2014				
Note [	20	14	2013	
]	USD	Taka	USD	Taka
	-			
		-		-
	-	-		-
	-	-	-	-
-				-
-			<u> </u>	-
trade				
ard	-	-	-	-
	-			
g				
redit	-	-	-	-
_			-	
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ling	_	_		
=			<u> </u>	

Drue Director Managing Director & CEO Director

See annexed report of date	
	Hoda Vasichowdhu
	Hoda Vasi Chowdhury Chartered Account

Off-shore Banking Unit

	Note	20	014	20	013
	j	USD	Taka	USD	Taka
Interest income	11	10,075,235	785,062,299	6,567,643	510,642,767
Interest paid on deposits and borrowing etc.	12	6,633,804	516,906,043	4,223,826	328,407,933
Net Interest Income		3,441,430	268,156,256	2,343,817	182,234,834
Investment income		-	-	-	-
Commission, exchange and brokerage	13	269,911	21,031,447	146,478	11,388,818
Other operating income	14	8,804	686,043	11,596	901,599
Total operating income		3,720,146	289,873,746	2,501,891	194,525,251
Salaries and allowances		135.305	10.542.956	105.296	8.186.914
Rent, taxes, insurance, electricity etc.	15	12.758	994.121	32,399	2,519,051
Legal expenses					-,,
Postage, stamps, telecommunication etc.	16	2.212	172.367	-	
Stationery, printing, advertisement etc.	17	2,339	182,280	1,620	125,953
Chief Executive's salary & fees					
Directors' fees & expenses		-	-	-	-
Auditors' fee				-	-
Depreciation on and repairs to bank's assets	18	52,025	4,053,810		
Other expenses	19	256,743	20,005,411	22,679	1,763,335
Total operating expenses		461,383	35,950,945	161,994	12,595,253
Profit/(loss) before provisions		3,258,763	253,922,801	2,339,897	181,929,998
Provision for:					
Loans and advances		366,625	28,567,387	398,783	31,005,888
Off balance sheet items		-	-	-	-
Others	- 1	-	-	-	-
Total provision	20	366,625	28,567,387	398,783	31,005,888
Profit/(loss) before taxes		2,892,138	225,355,415	1,941,114	150,924,110
Provision for Tax:					
Current tax expense		867,641	67,606,624	-	-
Deferred tax expense/ (income)			-		-
Total provision for Tax	21	867,641	67,606,624	4044444	450 004 440
Total profit/(loss) after taxes		2,024,497	157,748,791	1,941,114	150,924,110
Retained earnings brought from previous years		3,802,497	295,649,102	1,861,295	144,724,992
Retained earnings		5,826,994	453,397,893	3,802,409	295,649,102

Retained earnings	5,820	,554 400,081,080	3,002,409	290,049,
These Finance	cial Statements should be rea	d in conjunction with the	annexed notes.	
halted	God /	المعلود وي . A-Sababi	જ.ં	Mar
Managing Director & CEO	Director	Director		Chairma
	Auditors' report to See annexed re			

Dhaka, 16 March 2015

Hoda Vasi Chowdhury & Co

hattach

	20	14	2013		
İ	USD	Taka	USD	Taka	
. Cash flows from operating activities		• •			
Interest receipts	9,573,271	745,949,258	6,231,022	484,470,029	
Interest payment	(5,625,870)	(438,367,777)	(4,116,808)	(320,087,123	
Fees & commissions receipts	269,911	21,031,447	146,478	11,388,818	
Cash payments to employees	(135,305)	(10,542,956)	(105,296)	(8,186,914	
Cash payments to suppliers	(4,551)	(354,647)	(1,620)	(125,953	
Receipts from other operating activities	8,804	686,043	11,596	901,599	
Payment for other operating activities :	(321,527)	(25,053,342)	(55,078)	(4,282,386)	
Operating Cash flow before changes in operating assets					
and liabilities (i)	3,764,733	293,348,026	2,110,294	164,078,070	
Increase/decrease in operating assets & liabilities					
Loans & advances to customers	(36,157,182)	(2,817,367,639)	(78.860.666)	(6,131,519,281	
Other assets	(2.307.034)	(179,764,096)	1.188.162	92.381.128	
Deposits from other banks/borrowings	42.316.395	3.297.293.482	60,715,973	4,720,745,847	
Deposits from customers	8.060.868	628.102.866	39.943.384	3.105.650.033	
Other liabilities	816.912	63.653.761	(957,557)	(74,451,289)	
Cash utilised in operating assets & liabilities (ii)	12,729,959	991,918,374	22,029,296	1,712,806,438	
Net cash (used)/flows from operating activities (I+II)	16,494,692	1,285,266,400	24,139,590	1,876,884,508	
. Cash flows from investing activities	-	-		-	
. Cash flows from financing activities	-	-	-	-	
Net increase/decrease in cash	16,494,692	1,285,266,400	24,139,590	1,876,884,508	
Cash and cash equivalents at beginning of the year	25,001,466	1,948,114,253	916,123	71,229,745	
Cash and cash equivalents at end of the year	41,496,158	3,233,380,653	25,055,713	1,948,114,253	
Cash and cash equivalents at end of the year:					
Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank(s)	-	-	-	-	

Book   Total			2014		2	013
Bostene with Order Earlies and Piloceal's institutions						
Page	3	Balance with Bangladesh Bank				17,104,143
Content	4	Balance with Other Banks and Financial Institutions	288,244	22,459,941	219,985	17,104,143
Bill					-	
Section   Control of the place   Control of		ICICI BANK MUMBAI-OBU	5,663	441,287		
Colume and Alestronia		Islami Bank Bangladesh Limited	10,000,000	779,200,000	- 24.835.728	1,931,010,110
Comment	5					1,931,010,110
Team Burger   19.719.448		Overdrafts			144,726	11,252,636
Secretary Secretary		Term loans			184,826,135	14,370,472,297
Page		Small & Medium Enterprises				
Marchane   1997   1998   199			220,727,574	17,199,092,572	184,970,861	14,381,724,933
Description consideration   1,811,8653   141,318,941   1,314,535   1,000,000   1,775,977   13,322,530   1,552,077   13,322,530   1,552,077   1,7659,4	6		220,727,574	17,199,092,572	184,970,861	14,381,724,933
Record from other Banks, Pleaneds Institutions and Agents:	•	Interest receivables				102,206,804
Part			170,975	13,322,323	(1,025,017)	(79,696,426)
Part   Compare				258,984,795	515,846	40,107,659
Committee   120,000,000   9,000,240,000   85,30,224   120,250,000   177,151,000   17	7		ents:			
Description   Common   Commo		-	122,000,000	9,506,240,000	85,303,214	6,632,435,768
DIOC					10,000,000	777,513,000 388,756,500
### Part		Asian Development Bank				
Paid   15,000,000   1,162,269.5   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,000   1,000,00		Outside Bangladesh:	129,585,000	10,097,263,200	100,303,214	7,798,705,268
United Bank Ltd. Buhan		IFC				3,110,052,000 1,166,269,500
Deposit and Other Accounts   10,000,000   240,235,000   1,100,377   300,205,417   700,120,77			-			388,756,500
21,786,989   3,698,677,800   9,10,371   706,1207   134,423,585   32,784,147.5		United Bank Ltd. Bahrain			-	320,364,250
8 Depart and Other Accounts   Contract & chiner accounts						709,120,750 12,784,147,518
Current & achier accounts   Same glappatis	8					
Serving deposits			-		-	-
Provision of the profit and Loss Accounty Retained Earnings   Balance at the beginning of the year   A.5.81,762   A.5.81		Saving deposits	-	-	-	
Provision Formaco			-	-	-	
Current & other accounts   Shirt symbols   Saving deposits   Saving Sa		Foreign Currency:				-
Service deposits   8,337,835   649,684,074   692,518   33,84.1     Total Deposit and other accounts   49,425,246   3,773,295,140   40,451,956   3,145,192,2     Other Liabilities   Provisions for foams & channes   1,281,333   12,266,681   14,97,09   143,817,2   11,111,111,111,111,111,111,111,111,11		Current & other accounts	40,087,411	3,123,611,066	39,759,440	3,091,348,102
Other Labouts		Saving deposits	8.337.835	649.684.074	692.518	- 53.844.173
Total Deposit and other accounts    48,425,246   3,773,295,140   40,451,958   3,145,1922*   9 Other Labifildee   1,33,382   172,696,681   1,849,709   143,817.2   143,817.2   142,973,830   828,740   64,435.6   1,849,709   143,817.2   143,817.2   142,973,830   828,740   64,435.6   1,849,709   143,817.2   14			-	-	-	3,145,192,275
Provisions for lares & advances   1,243,333   172,696,681   1,849,709   44,851,712   1,141,145   1,1		Total Deposit and other accounts				3,145,192,275
Provision for taxation   1867,641   67,606,624   1.1.	9		2,216,333	172,696,681	1,849,709	143,817,247
Stamp charge riz from loan clients t&r-OBU					828,740	64,435,665
10   Surplus in Profit and Loss Account/ Retained Earnings Balance at the beginning of the year   3.794.265   295.649.102   1.861.384   144.724.99   Add: Retained Surplus for the year   5.818.762   453.397.893   3.802.497   295.649.11   1.941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113   150.924.1   1.1941.113			600	46,752		-
Beance at the beginning of the year		Others payable	4,919,456	383,323,987		(63,294,962) <b>144,957,950</b>
Balance at the beginning of the year						
## Add: Retained Surplus for the year ## \$2.024.497   157.748.791   1.941.113   150.924.1   ## 1.941.113   150.924.1   1.941.113   150.924.1   ## 1.941.113   150.924.1   1.941.113   150.924.1   ## 1.941.113   150.924.1   1.941.113   1.95.94.1   ## 1.941.113   1.95.94.1   1.941.113   1.95.94.1   ## 1.941.113   1.95.94.1   1.941.113   1.95.94.1   1.941.113   1.95.94.1   ## 1.941.113   1.941.113   1.95.94.1   1.941.113   1.94	10					
Interest Income			2,024,497	157,748,791	1,941,113	144,724,992 150,924,110
Interest on bill discounted	11	Interest Income	5,818,762	453,397,893	3,802,497	295,649,102
10,075,235   785,062,299   6,567,643   510,642,71     Interest on Deposits and Borrowing etc.			4,054,800	315,949,993		244,817,761
Interest on deposits						265,825,006 <b>510,642,767</b>
Interest on local bank borrowing	12		31.119	2.424.828	24.971	1.941.489
Commission, Exchange and Brokerage   Commission from letters of credit-foreign   31,565   2,459,512   11,775   915,41   11,785   11,785,81   11,885,81   1		Interest on local bank borrowing				326,466,444
Commission from letters of credit-foreign   31,565   2,459,512   11,775   915,4   Import & export related fees   33,388   2,757,414   3,573   2777,   Syndication fees   173,093   13,487,431   126,410   9,828,65   29,865   2,327,090   4,720   366,9   36			6,633,804	516,906,043	4,223,826	328,407,933
Syndication fees	13			2,459,512	11,775	915,491
14   Other operating income   Loan Penal Interest   8,804   686,043   11,255   875,11   26,4		Syndication fees	173,093	13,487,431	126,410	277,750 9,828,625
Loan Penal Interest   8,804   686,043   11,255   875,11						366,952 <b>11,388,818</b>
Rent, Taxes, Insurance, Electricity etc.   Rent, Taxes A taxes	14	Loan Penal Interest	8,804	686,043		875,106
Rent, rates & taxes			8,804	686,043		26,493 <b>901,599</b>
Power & electricity   9.4   260,969   8.505   661,22   18.4   1	15	Rent, rates & taxes				1,710,313
12,758   994,121   32,399   2,519,01		Power & electricity	3,349	260,969	8,505	129,019 661,282
Postage & courier   39   3,046						18,437 <b>2,519,051</b>
Telephone-Office   2,138   166,621   -   -   -   -	10	Postage & courier				
17 Stationery, Printing, Advertisement etc.         Stationery & Printing         2.286         178.129         1.583         123,01           Security Stationery         5.3         4.151         3.7         2.8           Security Stationery         2.339         182,280         1,620         125,91           18 Depreciation and repairs to benk's assets         Depreciation of Property plant and equipments         17,019         1.326,094         .			2,138	166,621		
Security Stationery   53	17					
18 Depreciation on and repairs to bank's assets         1,7,019         1,326,094         -			53	4,151	37	123,084 2,869
Depreciation of Property plant and equipments   17,019   1,326,094	18	Depreciation on and repairs to bank's assets	2,339	182,280	1,620	125,953
19 Other Expenses   256,743   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   1,763,33   20,005,410   22,679   2,67		Depreciation of Property plant and equipments				-
256,743   20,005,410   22,679   1,763,33						-
20 Provisions           For Loans & Advances:         (104,303)         (8,109,7 For unclassified loans & advances)         (104,303)         (8,109,7 For unclassified loans & advances)         366,625         28,567,387         503,086         39,115,51 For unclassified loans & advances)         396,625         28,567,387         398,783         31,005,81 For unclassified loans & advances         87,641         67,606,624         -	19	Other Expenses	256,743	20,005,410	22,679	1,763,335
For Loans & Advances: For classified loans & advances For unclassified loans & advances  7 For unclassified loans & advances		•				1,763,335
For unclassified loans & advances         366.625         28.567.387         503.086         39.115.5           366.625         28.567.387         398,783         31,005,81           21 Provisions for taxes         Provision for corporate tax-Current         867,641         67,606.624         -         -	-	For Loans & Advances:			/404 0000	(0.400 = 1 - 1
21 Provisions for taxes Provision for corporate tax-Current 867,641 67,606,624					503,086	(8,109,710) 39,115,598
Provision for corporate tax-Current 867,641 67,606,624	24	Draviniana far tayan	300,625	∠0,007,387	398,783	31,005,888
801,041 61,606,624 -	<b>21</b>					
			867,641	07,606,624		-

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