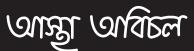
AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2015**





1-5 Years

AUDITOR'S REPORT

TO THE SHAREHOLDERS OF BRAC BANK LIMITED le have audited the accompanying consolidated financial statements of BRAC Bank imited and its subsidiaries (together referred to as the "Group") as well as the eparate financial statements of BRAC Bank Limited (the "Bank") which comprise he consolidated and separate Balance Sheets as at 31 December 2015, nsolidated and separate Profit and Loss Accounts, consolidated and separate

and a summary of significant accounting policies and other explanatory information Management's Responsibility for the Financial Statements

Statements of Changes in Equity and Cash Flow Statements for the year then ended,

Management is responsible for the preparation and fair presentation of these problidated financial statements of the Group and also separate financial atements of the Bank that give a true and fair view in accordance with Bangladesh statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRSs) 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 requiring to make a self-assessment on the effectiveness of anti-fraul internal 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.

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

BRAC BANK LIMITED

Note

Cash in hand (Including foreign currency

Money at call and on short notice

Loans and advances

LIABILITIES AND CAPITAL

Borrowings from Central Bank

Deposits and other accounts

Share money deposit Surplus in profit and loss acc

Minority Interest

Bills for collection Tax liability

Total Contingent liabilities

PROPERTY AND ASSETS

LIABILITIES AND CAPITAL

Convertible subordinate bonds

Other liabilities

Money at call and on short notice

Capital and Shareholders' equity

Cash in hand (Including foreign curre

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

Balance with other banks and financial institutions 4

rowings from other banks, financial institutions 12

Documentary credits and short term trade related transactions Forward assets purchased and forward deposits placed

Total Shareholders' equity

Money at call and on short notice

wings from other banks, financial institutions and

ance with Bangladesh Bank and its agent Bank(s) cluding foreign currency)

16,227,438,475

24,790,485,928

20,017,491,682 14,979,456.068

149,934,139,696

1,287,994,847

4.038.487.515

15,340,369,249

1,412,198,710

231,822,841,330

24,671,834,522

4,527,813,643

142,648,188,939

843,532,886

210,332,112,476 189,181,668,776

20,193,251,209 19,250,973,984

1,297,477,645 21,490,728,854 20,537,710,118

231,822,841,330 209,719,378,894

49,953,722,520 37,713,353,830

12.967.621.606

13.a

BRAC BANK LIMITED

nce Sheet Items including contingent liabilities 23.a 49,953,722,520 37,713,353,830

These Financial Statements should be read in conjunction with the annexed notes.

BRAC BANK LIMITED

As at 31 December 2015

16,206,841,383

224,493,440,200 204,592,164,297

17,089,166,467 7.558.012.102

5,038,035,614

2014

17,091,323,727

25,264,857,467

24,225,504,521 3,666,200,901

124,299,994,135 582,144,574

3,553,319,037

13,842,134,516

1,442,245,491

209,719,378,894

9,354,167,049

2,387,403,892

46,366,349,410

176,631,28

7.433.193.266

Contingent liabilities

Letter of guarantees

AN

Managing Director and CEO

nent of goodwill

Provision for Tax:
Current tax expense
Deferred tax expense
Total provision for Tax
Net profit/(loss) after to

Retained surplus

Attributable to:

Earnings Per Share (EPS)

AN

Loans and advances
Diminution in value of investments

Tax liability

Acceptances and endors

Documentary credits and short term trade related transactions

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 procedures 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 financial 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 2015, 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, the Securities and Exchange Rules anies Act, 1991 and the rules and regulations

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

BRAC BANK LIMITED

Balance Sheet As at 31 December 2015

BRAC BANK LIMITED

Consolidated Profit and Loss Account

For the year ended 31 December 2015

Note

Taka

8,154,477,203 9,545,810,364

30,046,781

1,287,428,444

20,193,505,068

5,765,094,383

1,810,581,090

43,700,000

49,953,722,520 37,713,353,830

A. Qasem & Co.

Taka

8,814,205,585 **8,440,233,281**

3,713,356,783

161,353,121 251,483,787 484,864,049 13,783,916 2,842,279 4,864,705 30,046,781

188,756,234

1.829.500.506

1,847,979,958

A. Qasem & Co.

2014

9,192,151,178 **7,601,991,348**

2,501,445,804

2,334,811,567 1,847,979,958

2,334,811,567

3.28

1000/

8,715,859,533

BRAC BANK LIMITED

Note

17,331,651,842

4,250,216,847

343,486,634

43,700,000

- internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in the financial statements appeared to be
- (b) nothing has come to our attention regarding material instances of forgery irregularity or administrative error and exception or anything detriment committed by employees of the Bank and its related entities;
- (iii) financial statements of three subsidiaries namely, BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited and BRAC IT Services Limited have been audited by us and another two subsidiaries namely, bKash Limited and BRAC SAAJAN Exchange Limited have been audited by Rahman Rahman Hug and Reddy Siddiqui & Kabani respectively and have been properly reflected in the consolidated financial statements.
- (iv) in our opinion, proper books of account as required by law have been kept by th n our opinion, proper books or account as required by the indicated and agroup and the Bank so far as it appeared from our examination of those by and proper returns adequate for the purpose of our audit have been recommon 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 o the Bank together with the annexed notes dealt with by the report are in agreement with the books of account and returns;
- (vi) the expenditures incurred was for the purpose of the Bank's business
- (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 b Bangladesh Bank;
- (viii) adequate provisions have been made for advance and other assets which ar in our opinion, doubtful of recovery;
- (ix) the records and statements submitted by the branches have been properly
- (x) the information and explanations required by us have been received and four
- (xi) we have reviewed over 80% of the risk weighted assets of the Bank and spending (xii) Capital Adequacy Ratio (CAR) as required by the Bangladesh Bank has be

Dated, Dhaka, 20 April 2016

BRAC BANK LIMITED Consolidated Cash Flow Statement For the Year ended 31 December 2015

Net result of the Liquidity Statement rep Fees and comm 963,528,96 Cash payments to employees (4,224,535,62 Cash payments to suppliers (1,328,803,7 (1,354,492,18 8,180,735,669 Cash in hand and (2,915,731,333) 9,678,079,032 Net cash (used)/flows from operating activities (I+II) Cash flows from investing activities Bangladesh Bank Bills (2,176,290,8 reasury bonds Encumbured Securities (1,413,994,70 (190,124,87 (1,423,425,60 (1,301,339,50 1,896,295,78 LIABILITIES

C. Cash flows from financing activities

Proceeds from issue of ordinary shares
Proceeds from issue of right shares
Proceeds from issue of preference shares
Share Premium

Cash and cash equivalents at end of the year (D+E) 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 Money at call and short notice Prize Bond

2,988,566,979 (4,140,471,292) 2,216,522, Total Liabilitie Amount of net liquidity difference 4,849.307.642 (1,412,369,937) (1,412,369,937) (1,339,534,291) 10,386,915,382 41,019,700,403 42,359,234,694

Chartered Accounta

1,776,000 3,053,500 41,019,700,403 42,359,234,694 BRAC BANK LIMITED

	Note	2015 Taka	2014 Taka
flows from operating activities			
est receipts in cash		19,691,188,505	18,987,800,310
est payments		(8,292,484,834)	(9,342,836,255)
lends receipts		49,099,579	63,201,789
and commissions receipts		2,880,811,788	2,566,596,780
veries on loans previously written off		963,528,967	627,674,270
payments to employees		(3,212,733,496)	(2,755,270,723)
payments to suppliers		(626,404,884)	(534,076,241)
me tax paid		(1,214,364,423)	(1,191,087,716)
ipts from other operating activities	44	108,419,706	75,248,810
nent for other operating activities	45	(2,533,153,036)	(1,855,027,862)
ating Cash flow before changes in operating ts and liabilities (i)		7,813,907,873	6,642,223,162

B. Cash flows from investing activities Bangladesh Bank Bills Treasury bonds

C. Net cash flows from financing activities

Cash and cash equivalents at end of the year Balance with Bangladesh Bank and its agents bank(s) Balance with other banks and financial institutions

(5,192,399,791) 14,949,313,417 (2,176,290,860 4,924,079,205 (4,605,879,413 (1,413,994,7 As a fully operational commercial bank, BRAC Bank Limited 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. With the view to reaching clients, the Bank has established 69 SME service centers and

18,683,679 (3,646,978,038) 3,455,420,507 3,997,797,814 (1,406,243,618) 9,531,154,365

22,319,441,398 24,579,061,716 38,528,058,781 41,671,281,683

Minority Interest Chartered Accountants of Bangladesh (ICAB), etc

BRAC BANK LIMITED Statement of Changes in Equity For the year ended 31 December 2015

Particulars	Paid up share capital	Share Premium	Statutory reserve	Revaluation reserve on Government securities	Revaluation reserve on assets	Retained earnings	Total
Balance as at 01 January 2015	7,092,873,210	3,622,522,880	3,470,350,332	176,631,280	516,373,535	2,876,737,432	17,755,488,669
Net profit for the period	-	-	-	-	-	2,434,771,350	2,434,771,350
Right share issue	-	-	-			-	-
Bonus share issue	-	-	-	-	-	-	-
Share premium	-	-	-	-	-	-	-
Statutory reserve	-	-	-	-	-	-	-
Revaluation reserve	-	-	-	42,908,130	-	-	42,908,130
Cash dividends for the year 2014	-			-		(1,418,574,642)	(1,418,574,642)
Balance as at 31 December 2015	7,092,873,210	3,622,522,880	3,470,350,332	219,539,410	516,373,535	3,892,934,140	18,814,593,507
Balance as at 31 December 2014	7,092,873,210	3,622,522,880	3,470,350,332	176,631,280	516,373,535	2,876,737,432	17,755,488,669

BRAC BANK LIMITED nsolidated Liquidity Staten s and Liabilities Maturity A As at 31 December 2015

ash in hand and Balance with Bangladesh Bank	6,855,832,806			-	9,371,605,669	16,227,438,475
lalance with other bank, Other Banks and financial	5,485,207,238	17,511,499,615	1,793,779,075			24,790,485,928
Institutions (Including foreign currencies)	-	-		-		
Money at call and on short notice	-	-		-		
nvestments	3,520,134,128		2,111,054,852	3,396,119,865	10,990,182,837	20,017,491,682
oans and advances	11,376,841,768	18,367,331,412	47,736,801,411	62,621,508,994	9,831,656,111	149,934,139,696
ixed assets including premises, furniture and fixtures	44,056,756	58,742,341	712,724,277	1,490,065,074	1,732,899,067	4,038,487,515
Other assets	642,381,427	1,468,018,615	3,565,571,570	121,470,347	9,542,927,290	15,340,369,249
Von - banking assets	-	-		-	62,230,075	62,230,075
Goodwill	-	-		-	1,412,198,710	1,412,198,710
otal Assets	27,924,454,123	37,405,591,983	55,919,931,185	67,629,164,280	42,943,699,759	231,822,841,330
<u> IABILITIES</u>						
.IABILITIES lorrowings from Bangladesh Bank, other Banks,	9,871,226,598	2,437,225,751	9,157,296,488	7,733,899,328		29,199,648,165
	9,871,226,598	2,437,225,751	9,157,296,488	7,733,899,328		29,199,648,165
lorrowings from Bangladesh Bank, other Banks,	9,871,226,598	2,437,225,751	9,157,296,488	7,733,899,328		29,199,648,165
forrowings from Bangladesh Bank, other Banks, financial institutions and agents	9,871,226,598 - 3,780,000,000	2,437,225,751	9,157,296,488			-
orrowings from Bangladesh Bank, other Banks, financial institutions and agents Convertible subordinated debts	-	2,437,225,751 - - - 28,051,949,421	9,157,296,488 - - - 36,657,870,382		16,288,027,611	3,000,000,000

BRAC BANK LIMITED

						Amount in Taka
	0 - 1 Month	1 - 3 Months	3 - 12 Months	1 - 5 Years	Above 5 Years	Total
d Balance with Bangladesh Bank er bank, Other Banks and financial	6,835,235,714	-	-		9,371,605,669	16,206,841,383
cluding foreign currencies)	4,666,251,398	16,037,675,000	1,615,515,000			22,319,441,398
and on short notice						
	3,458,371,845		1,991,615,091	3,339,082,371	10,990,182,837	19,779,252,144
vances	12,221,952,427	18,367,331,412	44,391,158,342	62,621,508,994	9,831,656,111	147,433,607,286
uding premises, furniture and fixtures	44,056,756	58,742,341	323,082,877	778,336,021	1,732,899,066	2,937,117,061
	521,392,190	1,738,189,585	1,521,874,992	86,046,240	11,887,447,846	15,754,950,853
assets	-	-			62,230,075	62,230,075
	27,747,260,330	36,201,938,338	49,843,246,302	66,824,973,626	43,876,021,604	224,493,440,200
Bangladesh Bank, other Banks,						
itutions and agents	9,871,226,598	2,437,225,751	6,954,404,364	7,697,650,330		26,960,507,043

20,398,712,558 26,462,237,926 40,375,278,196 39,796,255,191 16,288,027,612 143,320,511,483 35,026,245,594 31,841,822,931 50,041,488,285 62,620,693,638 26,148,596,245 205,678,846,693

(7,278,985,264) 4,360,115,407 (198,241,983) 4,204,279,988 17,727,425,359 18,814,593,507

33,771,727,937 33,470,683,333 50,905,862,064 66,035,180,791 27,446,135,996 211,629,590,121

(5,847,273,814) 3,934,908,650 5,014,069,121 1,593,983,489 15,497,563,763 20,193,251,209

NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2015.

BRAC BANK LIMITED

SECTION -ONE: CORPORATE PROFILE and SIGNIFICANT ACCOUNTING POLICIES

Money at call and on short notice

BRAC Bank Limited (the "Bank" or "BRAC Bank") is a scheduled commercial bank established under the 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 s operations from 04 July, 2001. At present the Bank has 106 (One hundred and six) branches, 69 SME service centers, 100 zona offices and 479 unit offices of SMF

BRAC Bank Limited acquired 51% shares of Equity Partners Limited and Equity Partners Securities Limited on 31 July 2009, Equity BHAC BANK Limited acquired 51% shares of Equity Partners Elmited and Equity Partners Securities Limited on 3.1 July 2009. Equity Partners Imited 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 April 2007 and Equity Partners Securities Limited as BRAC EPL Stock Brokerage Limited. In the year 2011, the Bank acquired further, Sahares of EPL Investments Limited and 39% shares of EPL Stock Brokerage Limited. As a result, the Bank's control has increased to 76% of EPL Investment Limited and 90% shares of EPL Stock Brokerage Limited. BRAC Bank Limited acquired 51% shares of BRAC T Services Limited, a private Limited company by shares under the Companies Act 1994 Incorporated 9 April 2013.

BRAC Bank limited formed bKash Limited, a private Limited company by shares under the Companies Act 1994 Incorporated on 1 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.

BRAC Bank Limited acquired 87.5%+1 share (291.667 shares out of the total share 333.333) of "Saaian 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 Limited shall control and monitor all its operations as a holding compan

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 and Chittagong Stock Exchange as a publicly traded company from 28 January 2007 and 24 January 2007 respective

marketing unit offices offering services in the heart of rural and urban communities and employed about 2,197

The Bank operates under a "triple bottom line" agenda where profit and social responsibility shake hands as it strives towards a poverty free, enlightened Bangladesh

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 and Corporate credit, lease financing, project financing, issuing debit and 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 commenced its off-shore banking operation after obtaining permission from Bangladesh Bank in 2010. The Off-shore Banking Unit is governed under the rules and guidelines of Bangladesh Bank. Apart from the reporting of Off shore Banking Unit with SOLO financial statements a separate Financial Statements of Off shore Banking Unit is shown in Annex H. The Principal activities of OBU are to provide all kinds of commercial banking services to its customers in Bangladesh 1.2 The Bank has 5 (Five) Subsidiaries details of which are given at note from 1.2.1 to 1.2.5

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 and Exchange Commission (BSEC). The company's services comprise of lead managing Initial Public Offerings, Domestic and International Placement, Portfolic Management and Project Development and Consultance

BRAC EPL Stock Brokerage Limited was established to cater to the needs of the stock brokerage business in Bangladesh. It has corporate membership of both 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 license 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.

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 DocumentaTM Ltd and the IT Division of BRAC Bank. It is currently perfol as an IT Solution and Services company and is a subsidiary jointly owned by BRAC Bank Limited and BRAC.

2.1 A summary of accounting principle and policies which have been applied consistently (Unless otherwise stated), is set out below 2.1.1 Statement of Compliance and basis of preparation

The financial statements of the Bank have been prepared in accordance with the "First Schedule (sec-38)" of the Banking Companies Act 1991 and amendment therein 2007 and 2013, 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

The Bank complied with the requirements of following regulatory and legal authorities

i) The Banking Companies Act, 1991

iii) Rules and Regulations Issued by Bangladesh Bank.

in) Ranglardesh Securities and Exchange Rules 1987, Bangladesh Securities and Exchange ordinance 1969, Bangladesh Securities and Exchange Act 1993, Bangladesh Securities and Exchange Commission IPO Rules 2006. v) The Income Tax ordinance, 1984 vi) The Value Added Tax Act, 1991

Page 1 of 6

24,579,061,716 19,779,252,144 Stationery, printing, advertisement etc. Chief Executive's salary and fees 267,348,795 Directors' fees and expenses 121,940,553,133 Depreciation and repairs to bank's assets 924,154,165 1,030,111,923 2,937,117,061 2,893,176,476 15,754,950,853 14,191,611,497 204,592,164,297 224,493,440,200 2,250,022,595 22,432,693,400 7,475,201,000 4,527,813,643 3,000,000,000 3,000,000,000 Net profit/(loss) after taxes 3.780.000.000 1.220.000.000 143,320,511,483 148,464,104,267 68,677,976,03 Earnings Per Share (EPS) 3.43 1,063,137,025 429,018,672 28,617,828,167 24,289,966,469 These Financial Statements should be read in conjunction with the annexed notes 205,678,846,693 186,836,675,628 JAK błafiza. A-Siddiesi Director

2,097,475,597 2,434,771,350 1,902,132,306

Total

vii) Dhaka Stock Exchange Limited (DSE), Chittagong Stock Exchange limited (CSE) and Central Depository Bangladesh Limited (CDBL) rules and regulations.

AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2015**



i) Investment in shares and securities BAS/JERGs. As per requirements of BAS 39 Financial Instruments: Recognition and Measurement, 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 Account respectively.

Bangladesh Bank: As per BRPD Circular no. 14 dated 25 June 2003 investments in quoted 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 at cost.

requirement of BAS 39 Financial Instruments; Recognition and Measurement T-bills and T-bonds fall under the category of "held for trading (HFT)" and "held to maturity (HTM)" where any change in the fair value of held for trading is recognised in Profit or loss Account and amortised cost method is applicable for held to maturity using an effective interest rate

Bangladesh Bank: According to DOS Circular no. 05 dated 26 May 2008 and subsequent 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-light-Phonds. T-bills designated as held to maturity are measured at amortised cost method but interest income/gain should be recognised through other reserve as a part of equity.

iii) Provision on loans and advances
BAS_BFRS: As per BAS 39 Financial Instruments: an entity should start the impairment assessment
by considering weather 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. Also, 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. Moreover, 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.

IV) Other comprehensive income: BAS/BFRS: As per BAS 1 Presentation of Financial Statements: other comprehensive income is a onent of financial statements or the elements of other comprehensive income are to be included in single comprehensive income statements.

"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 other comprehensive income (OCI) statements. As such the bank does not prepare the other comprehensive income statement.

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 Financial Instruments. As such some disclosure and presentation requirements of BFRS 7 Financial Instruments: Disclosures and BAS 32 Financial Instruments: Presentation, cannot be made in the accounts.

vi) REPO transactions BAS/PERS: When an entity sells a financial asset and simultaneously enters into 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 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 p on a future date (REPO or stock lending), the arrangement is accounted for as a normal stransactions and the financial assets should be derecognized in the sellers book and recognize

per BAS 39 Financial Instruments: Recognition and Measurement, 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 an expected payment under the guarantee has become probable. Financial guarantees are prescribed to be included within other liabilities.

Bangladesh Bank: As per BRPD circular 14, dated 25 June 2003, financial guarantees such as Letter of Credit, Letter of Guarantee should be treated as off balance items. no liability is recognized for the guarantee except the cash margin.

 $^{\circ}$ BAS/BFRS: Cash and cash equivalents items should be reported as cash item as per BAS 7 Statement of Cash Flows.

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 Bangladesh Bank and other banks.

ix) non banking assets
BAS/BFRS: no indication of non banking assets is found in any BFRSs. Bangladesh Bank: As per BRPD circular no. 14, dated 25 June 2003, there must exist a face item

x) Cash flow statement
BAS/BFRS: As per BAS 7 Statement of Cash Flows, 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

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

xi) Balance with Bangladesh Bank: BÁS/BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS 7 Statement of Cash Flows.

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

BAS/BFRS: Intangible asset must be identified and recognized, and the disclosure must be given as per BAS 38 Intangible Assets. xii) Presentation of intangible asset

dated 25 June 2003.

xiii) Off Balance Sheet items

RAS/BFRS: no requirement of disclosure for off balance sheet items in any BFRS; hence there in is

Bangladesh Bank: As per BRPD circular no. 14, dated 25 June 2003, off balance sheet items e.g.

show appropriation of profit on the face of statement of Profit

Rangladesh Bank: As per BRPD circular no. 14, dated 25 June 2003, an appropriation of profit

xv) Loans and Advance 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 provision on loans and [Also refer to (note 2.14) Compliance of Bangladesh Accounting Standards (BASs) and Bangladesh

2.1.2 Going Concern

The accompanying financial statements have been prepared on a going concern assumption that the Bank is a going concern and will continue in operation for the foreseeable future. Hence, it is assumed that the Bank has neither the intension nor the need to liquidate or curtail materially the assumed that the Bank has neither the intension nor the need to liquidate or curtail materially the assumption of the accompanying financial statements do not include any adjustments

scale of its operation. The accompanying financial statements do not include any adjustments should the Bank be unable to continue as a going concern.

2.1.3 Functional and presentation currencyThese 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.

2.1.4 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.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to 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 assumptions are disc

Impairment losses on loans and advances

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

2.1.5 Materiality and aggregation

Each material item considered by management as significant has been displayed separately in the Facilitated and considered by managements as significant has been suppaged 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

2.1.6 Comparative information

The accounting policies have been consistently applied by the bank and are consistent with those used in the previous year. Comparative information is rearranged wherever necessary to conform

e consolidated financial statements include the financial statements of BRAC Bank Limited and s subsidiaries BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, bKash Limited, RAC Saajan Exchange Limited and BRAC IT Services Limited as those of a single economic entity.

Accounting Standard (BAS) 27: Consolidated and Separate financial statements and Bar Financial Reporting Standard (BFRS) 10: Consolidated Financial Statements. The constinancial statements are prepared to a common reporting year ended 31 December 2015.

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

and Separate financial statements and BFRS 10: Consolidated Financial Statements. 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 ceases.

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

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: 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 the 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. The investor's share of the investee's profit or loss is recognised in the investor's profit and loss account. Distributions received from an investee reduce the carrying amount of the investment.

Monetary Items: Foreign currency transactions are translated into equivalents Taka (Functional currency) currency at spot exchange rate at the date of transaction.

non-inoneary terms:

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.

Gain and Losses: Gains or losses arising (on monetary items) from fluctuation of exchange rates are recognised in

Commitments for outstanding forward foreign exchange have included in the profit and loss

The results of financial statements of the Bank whose functional currency is not Bangladesh Taka

are translated into Bangladesh taka as follows: rate on the date of balance sheet .b. income and expenses for the profit and Loss account have been

translated at monthly average rate.

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.

ion is recognized for-ssible obligation that arises from past events and the existence of which will be confirmed

ny present obligation that arises from past events but is not recognized because

* It 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. Such obligations are recorded as contingent liabilities. These are assessed continually and 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

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

2.5.2 Deferred 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 purposes and their tax

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

Deferred tax liabilities are recognised for all taxable temporary differences. 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 its of the temporary difference

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply to 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 liabilities.

These financial statements cover one calendar year from 01 January to 31 December 2015

The accounting policies set out below have applied consistently to all the periods presented in these financial statements and have been applied consistently by the bank.

2.7.1 Assets and the basis of their valuation

2.1.1.1 Dash and cash equivalent for the purpose of presentation in the cash flow statements, cash an cash in hand and cash at bank , highly liquid interest bearing investmaturities of less than three month.

Cash flow statement is prepared in accordance with BAS-7 " Statement of Cash Flows", However ng activities have been presented according to the format mentioned in BRPD circular 14. dated 25 June 2003.

ments 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 **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 subseque 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"

According to DOS Circular no.-05, dated 26 May 2008, DOS Circular no.-05, dated 28 January 2009, DOS Circular no.-02, dated 19 January 2012, the HFT securities are revalued once each week using Marking to Market concept and the HTM securities are amortized once a year according to Bangladesh Bank guidelines. The HTM securities are also revaluated if they are reclassified to HFT

Value of Investments has been shown as under:

Investment Class	initial Recognition	Measurement after Recognition	Recording of changes
Government Treasury Bills (HFT)	Cost	Marking to Market/fair value	Loss to profit and loss a/c, gain to revaluation reserve
Government Treasury Bills (HTM)	Cost	Amortized cost	Increased or decreased in value to equity.
Government Treasury Bonds (HFT)	Cost	Marking to Market/fair value	Loss to profit and loss a/c, gain toA revaluation reserve
Government Treasury Bonds (HTM)	Cost	Amortized cost	Amortized Gain/ Loss to Revaluation reserve
Zero Coupon Bond		none	none
Prize Bond and 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 market price at	Loss to profit and loss A/c.

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 whose fair value cannot reliably be measured are carried at cost. All other available for sale investments are

These securities are bought and held primarily for the purpose of selling them in future or hold for dividend income which are reported at cost. Unrealized gains are not recognized in the profit and

loss statement. But required provision kept for diminution in value of investment.

nvestment in unlisted securities is reported at cost under cost method. Adjustment is given for any

shortage of book value over cost for determining the carrying amount of investment in unlisted securities. As per Bangladesh Bank DOS Circular # 04 dated 24 november 2011, provision for diminution in value of investment was made by netting off unrealized gain/loss of shares from market price/book value less cost price.Besides, bank complied with Bangladesh Bank BRPD Circular 14 dated June 25, 2003 as follows, "All investment in shares and securities (both dealing and investment) should be revaluated at the year-end. The quoted shares should be valued as per market price in the stock exchange(s) and unquoted shares aper book value of last audited balance sheet. Provision should be made for any loss arising from diminution in value of

ances is calculated daily on product basis but charged and accounted

tterest on loans and advances is cancinated using 6.1, p. 5.1.

Tithly and quarterly on accrual basis.

Jassification and provisioning for loans and advances is created based on the period of arrears ollowing Bangladesh Bank BRPD circulars no. 14, of 23 September 2012, 15 of 23 September and the period of arrears of the period of arrears of the period of a september 2012, 15 of 23 September 2012, 15 of 23 September 2012, and the period of a september 2012, and the period of a september 2012, and the period of arrears of the period of a september 2012, and the peri 2012, 19 of 27 December 2012 and 05 of 29 May 2013 respectively. This is also re-

010 and recognized as income on realization as per BRPD circular no. 27, dated August mber 23, 2012.

Ξ			Rate	es of Provision		-	
	Business Unit	Un-classified (UC)		Classified			
mer	Dusilless Ulit	Standard	Special Mention Account (SMA)	Substandard (SS)	Doubtful (DF)	Bad loan (BL)	
٥	House building and loans for professionals	2%	2%	20%	50%	100%	
	Other than house building and professionals	5%	5%	20%	50%	100%	
.oa	ns to BHs/ MBs against	2%	2%	20%	50%	100%	
Small and medium enterprise		0.25%	0.25%	20%	50%	100%	
hc	rt term Agri/Micro credit	2.5%	-	5%	5%	100%	
III others		1%	1%	20%	50%	100%	
)ff	Balance Sheet	1%	-	-	-	-	

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.

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 outstanding in respect of

The Bank as Lessee In compilance 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 and liabilities respectively of the company, and the interest elements has been charged as expenses.

"All fixed assets are stated at cost less accumulated depreciation as per BAS 16 "Property Plant and Equipment". Land is measured at cost. The cost of an item of property, plant and equipment is recognizes as an asset if this probable that future economic benefits associated with the item. flow to the entity; and the cost of the item can be measured reliably. The cost of the items of propert plant and equipment comprises:a) its purchase price, including import duties and non refundable purchase tax, after deducting trade discount and rebatesb) any cost directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the maintended by management.c) the initial estimate of the cost of dismantling and removing the and restoring the site on which it is located, the obligation for which an entity incurs either when the item is acquired or as consequence of having used the item during a particular period of purpose

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 and loss account during the financial period in which they are incurred.

Land is not depreciated. Depreciation is charged on straight-line basis. In case of acquisition of 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:

Category of assets	BRAC Bank Limited	BRAC EPL Investments Limited	BRAC EPL Stock Brokerage Limited	B-Kash Limited	BRAC IT Services Limited	BRAC Saajan Exchange Limited
urniture and fixture	10%	10% -20%	12.5%	10%	10%	10%
easehold Building	2.5%	-	-		-	-
ffice equipment	20%	10% -20%	20%	20%	10%	-
Fequipment - Hardware	20%	25%	25%	20%	33%	10%
Fequipment - PC, Laptop, UPS, rinter and Scanner	33.33%	33.33%	33.33%	20%	-	-
Feguipment - Software	20%	-	-		-	-
Notor vehicles	20%	20%	20%	20%	20%	-
ffice Decoration	-	15%	15%	-	-	-
ir Cooler and Ceiling Fan	-	20%	20%	-	20%	-
uilding and other construction	-	5%	2%		-	-
enerator and Multimedia	-		-	-	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 and loss account as per provision of BAS 16 Property plant and

The fair value of land and building is usually its market value. This value is determined by appraisal, normally undertaken by professionally qualified valuers. The fair value of items of plant and equipment is usually their market value, determined by

e) Impartment of Property, Plant and Equipment.
At each balance sheet date, the bank assesses whether there is any indication that the carrying amount of the asset exceeds its recoverable amount. If any such indication exist, the bank is recoverable amount of the asset. An asset is carried at more than its recoverable amount of the asset. An asset is carried at more than its recoverable. amount if its carrying amount exceeds the amount to be recovered through use or sale of the asset If this is the case, the asset is described as impaired and impairment loss is recognized as ar expense in the profit and loss account unless the asset is carried at revalued amount in accordance with Bangladesh Accounting Standard (BAS) 16 property plant and equipment, in which case in any impairment loss of a revalued assets should be treated as revolution decrease under the accounting standard. no impairment loss was recognized up to the reporting period as there were no such indication existed as on balance sheet date.

2.7.1.7 Intangible assets

of Minority interest (non-controlling interests) are accounted for as transactions with equity holders in their capacity as equity holders and therefore no goodwill is recognised as a result of such transactions. Subsequently Goodwill is measured at cost less accumulated impairment losses.

ortware acquired by the Bank is stated at cost less accumulated amortisation and accumulate papairment lossess. Subsequent expenditure on software assets is capitalised only when it increas ture economic benefits embodied in specific asset to which it relates. All expenditure is expens incurred. Amortisation is recognised in profit or loss on a straight-line basis over the estimat seful life of the software, from the date that it is available for use since this most closely reflect expected pattern of consumption of the future economic benefits embodied in the asset. T stimated useful life of software is three to five years. Amortisation methods, useful lives a scidual values are reviewed at each financial year-end and adjusted if appropriate.

ue of the license is recognised at cost and since it has an indefinite useful life it is not amortized.

Other assets include mainly advance office rent, payment of advance income tax has not been closed yet and all other financial assets, fees and other unrealized income receivable, advance for

2.7.2.1 Borrowings from other banks, financial institutions and agents
Borrowings from other banks, financial institutions and agents include interest-bearing borrowing
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 balance.

The Journal Laboratory of the laboratory of the laboratory of the labilities comprise items such as provision for loans and advances, provision for taxes, terest payable, interest suspense, accrued expenses. Other liability is recognised in the balance neet according to the guideline of Bangladesh bank, BAS and BFRS, Income Tax ordinance-1984 and internal policies of the bank. Provisions and accrued expenses are recognized in the financial

estimate can be made of the amount of the obligation 2.7.3 Capital and Shareholders' Equity

Capital Management

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.

Capital is managed in accordance with the Board-approved Capital Management Planning from 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.

ital is the maximum amount of share capital that the bank is authorized by its

sents total amount of shareholder capital that has been paid in full by the

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

are 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 Bangladesh Securities and Exchange

Revaluation Reserve on Govt. Securities

tion on Treasury bond (HFT and HTM) in accordance with the

Other reserve comprises Investment revaluation reserve and fixed assets revaluation reserve. Where carrying amount of an item of property, plant and equipment is increased as a result of valuation, the increased amount is credited directly to equity under the heading of assets revaluation reserve as per BAS 16: property, plant and equipment.

2.7.3.6 Minority (non-controlling) interest 2.7.3.6 Minority (non-controlling) interest "Minority interest (non-controlling interest) in business is that portion of the profit or loss and net assets of a subsidiary attributable to equity interests that are not owned, directly or indirectly through subsidiaries, by the parent. The magnitude of the minority interest in BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, BRAC Saajan Exchange Limited and BRAC IT Services Limited are 24%, 10%, 49%, 12.5% and 49% respectively.*

2.8.1 Provident Fund (Defined Contribution Plan)
A "Defined Contribution Plan" is a post employment benefit plan under which an entity pays fixed contribution into a separate 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 Trustees 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

2.8.2 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 actuarial valuation of the fund. "BRAC Bank Employee Gratuity Fund" is a funded Gratuity Fund.

2.8.3 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.

2.8.4 Other Employee Benefits

The objective of the scheme is 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

Welfare Fund

werrare Fund
The objective of the Employees' Welfare Fund is to provide regular category employees from Officer grade 1 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 3 (three) members Management Committee to manage the fund. The Managing Director and CEO of the Bank will be the chairperson of this committee and other 2 (two) members are nominated from the regular

respective dependants at rates provided in the health insurance coverage policy

BRAC bank started an incentive bonus scheme for its employees. 4% of net profit before tax is given the unployees in every year as incentive bonus. This bonus amount is being distribute among to the employees in every year as incentive bonus. This bonus amount is being distributed among ne employees based on their performance. The bonus amount is paid annually, normally by the 1st uarter of the every following year and the costs are accounted for in the period to which it relates.

The Bank has introduced a health insurance scheme to its confirmed employees and their

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

Criteria and details of types wise staff loan is given below

Personal, House building and car loan is provided to the permanent staff at a subsidized rate

Personal Loan: A permanent staff completing 1 year of service can avail personal loan taking

House building Loan: A permanent staff completing 5 year of service can avail house building 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

2.9 Revenue Recognition

n terms of provision of Bangladesh Accounting Standard (BAS -18 Revenue) 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 on

income on investments is recognized on an accruals basis. Investment income includes interest or Treasury bills, treasury bonds, zero coupon, shares, debentures and fixed deposit with other banks

Income on Bills purchased and discounted Income on Bills purchased and Discounted is recognised upon realisation since there is no uncertainty as to its realization and accrued on a monthly basis. Interest and fees receivable on oredit cards are recognized on an accruals basis. Interest and fees cease to be taken into income when the recovery of interest and fees is in arrear for over three months. Thereafter, interest and fees are accounted for on realisation basis.

Fees and Commission Income The Bank earn fees and commission from a diverse range of services provided to its customers. This include fees and 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, loan syndication, locker facilities and SMS banking etc. Fees and ission income arises on services rendered by the Bank are recognized on a realization ba "As per BAS 18 Revenue, Dividend income from investment in shares is recognized when the Banks right to receive the dividend is established. It recognised when:a. It is probable that the economic benefit associated with the transaction will flow to the entity; andb. The amount of the revenue can

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.

Earnings Per Share (EPS) has been computed by dividing the basic earning by the weighted average number of ordinary Shares outstanding as at 31 December, 2015 as per Bangladesh Accounting

Standard (BAS) - 33 "Earnings Per Share 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 yea 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 The basis of computation of number of shares is in line with the provisions of BAS 33 " Earnings per share". The logic behind this basis is, that the bonus shares are issued to the existing share 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 agains 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 2015 has been multiplied by a time nting factor which is the number of days the specific shares were outstanding as a pro number of days in the period.

The objective of diluted earnings per share is consistent with that of basic earnings per share; that is, to provide a measure of the interest of each ordinary share in the performance of an entity taking into account dilutive potential ordinary shares outstanding during the period. In BRAC Bank Limited potential ordinary shares outstanding during the period. In BRAC Bank Limited potential ordinary shares is in convertible subordinate Bond that may entitle their holders to ordinary

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 and financial institutions, money at call and short notice etc. are on the

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

f) Borrowing from other banks, financial institutions and agents as per their maturity/ repayment g) Deposits and other accounts are on the basis of their maturity term and behavioral past trend.

e) Other assets are on the basis of their adjustment.

) Other long term liability on the basis of their maturity term. I) Provisions and other liabilities are on the basis of their settlement.

Dividend on ordinary shares are recognised as a liability and deducted from retained earnings when they are approved by the shareholders in the annual general meeting.

2.13 Reconciliation of inter-bank/inter-branch account

Page 2 of 6

d) Loans and advances are written off to the extent that (i) there is no realistic prospect of recovery, (ii) and against which legal cases are filed and classified as bad loss as per BRPD circular no. 02 dated 13 January 2003 and 13 dated 07 november 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.
2.7.1.4 Impairment of Financial Assets
"At each balance sheet date, BRAC Bank Limited assesses whether there is objective evidence that a financial asset or a group of financial assets ie, loans and advances, off balance sheet items and investments are impaired. A financial asset or groups of financial assets are impaired and impairment losses are incurred if there is objectives evidence of impairment as a result of a loss event that occur after the initial recognition of the asset up to the balance sheet date; the loss event had an impact on the estimated future cash flows of the financial assets or the group of financial assets; and a reliable estimate of the loss amount can be made. In the event of impairment loss tatement in addition to the provision made based on Bangladesh Bank guidelines or other regulatory requirements."

Amount due from lessees under finance lease are recorded as receivables at the amount of the

2.7.1.6 Property, plant and equipment

other than to produce during that period."

intereases in the carping annount as a result of revaluation is detented to single-induced equipy fuller 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.

acquired by the Bank is stated at cost less accumulated amortisation and accumulated

operating and capital expenditure and stocks of stationery and stamps etc.

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

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

The Bank has a capital management process in place to measure, deploy and monitor its available

or share capital represents tour lamount or share moter capital that has been point in didnay shareholders. Holders of ordinary shares are entitled to receive dividends as declar me to time and are entitled to vote at shareholders' meetings. In the event of a winding-uly mpany, ordinary shareholders rank after all other shareholders and creditors and are full to the control of the control

2.1.3.4 Statutury 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 premium account.

AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2015



लामी लायहच

Reporting Standard (BFRS)

Name of the standards	Ref.	Status
First-time adoption of International financial Reporting Standards	BFRS-1	Not Applicable
Share-based Payment	BFRS-2	Not Applicable
Business Combinations	BFRS-3	Not Applicable
Insurance Contracts	BFRS-4	Not Applicable
Non-current assets Held for Sale and Discounted Operations	BFRS-5	Not Applicable
Exploration for and Evaluation of Mineral Resources	BFRS-6	Not Applicable
Financial Instruments: Disclosures	BFRS-7	Applied
Operating Segments	BFRS-8	Applied
Financial Instruments	BFRS-9	Applied
Consolidated Financial Statements	BFRS-10	Applied
Joint Arrangements	BFRS-11	Not Applicable
Disclosure of Interests in Other Entities	BFRS-12	Not Applicable
Fair Value Measurement	BFRS-13	Not Applicable
Regulatory Deferral Accounts	BFRS-14	Not Applicable
Revenue from Contracts with Customers	BFRS-15	Not Applicable
Presentation of Financial Statements	BAS-1	Applied
Inventories	BAS-2	Applied
Statement of Cash Flows	BAS-7	Applied
Accounting Policies, Changes in Accounting Estimates and Errors	BAS-8	Applied
Events after the Reporting Period	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income taxes	BAS-12	Applied
Property, Plant and Equipment	BAS-16	Applied
Leases	BAS-17	Applied
Revenues	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS-20	Not Applicable
The Effect of Changes in Foreign Exchanges Rates.	BAS-21	Applied
Borrowing Cost	BAS-23	Applied
Related party Disclosures	BAS-24	Applied
Accounting and Reporting by Retirement Benefit Plans	BAS-26	Applied
Consolidated and Separate Financial Statements	BAS-27	Applied
Investment in Associates	BAS-28	Applied
Financial Reporting in Hyperinflationary Economies	BAS-29	Not Applicable
Interest in Joint Ventures	BAS-31	Not Applicable
Financial Instruments: Presentation	BAS-32	Applied
Earnings Per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Applied
Impairment of Assets	BAS-36	Applied
Provisions, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Applied
Financial Instruments: Recognition and Measurement	BAS-39	Applied
Investment Property	BAS-40	Not Applicable
Agriculture	BAS-41	Not Applicable
agriculture	BAS-41	INOL APPLICADI

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.

A number of new standards amendments to standards and interpretation are effective for annual periods beginning from 1 January 2016 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 International Accounting Standards Board (IASB) has issued a new standard (IFRS 9) along with related amendments to existing standards (IAS/BAS 32,39). The ICAB has adopted IFRS 9; however it will be applicable on and after 1 January 2018. Therefore, we did not considering possible impact for the amendment or adoption of such BAS/BFRS.

2.15 Risk Management

"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 liabilities, current 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, d. Prevention of Money Laundering and e. Internal Control and Compliance as per BRPD circular no. 17 of 07 October, 2003.

2.15.1 Credit Risk Management 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 ent 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/ 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 and CEO through their line; the Credit Division reports to the Managing Director and CEO, while the Asset Operations Department reports to the Deputy Managing Director. The above arrangement has not only ensured segregation of duties and accountability but also helps in minimizing the risk of compromise with quality of the credit portfolio.

2.15.2 Foreign Exchange Risk Management

2.1.3.2 Potengia Excitating wish wanagement.

Foreign exchange risk is defined as the potential change in profit/loss due to change in market 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.

All treasury functions are clearly demarcated between treasury front office and back office. The 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 Bangladesh Bank 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.

Dealing room is equipped with Reuter's information, a voice screens recorder for recording 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

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

2.15.3 Asset Liability Management

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 Sheet risk and liquidity risks of the Bank.

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 and yield on Advance, F.E. Gap, Market Interest Rate, Loan loss provision adequacy and deposit and lending pricing strategy

2.15.4 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.

2.15.5 Internal Control and 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 and 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 objectives).
 Reliability, 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 and inspection on branches, SME unit offices and departments at Head Office. Monitoring and Compliance team ensures monitoring, compliance of internal and statutory requirement as well as conducts investigation. Internal Control and Compliance also reviews financial, operational activities of the bank to ensure the correctness of the financial information maintained in various systems. The Board Audit Committee reviews the Audit, Inspection, Investigation and compliance and monitoring reports periodically."

2.15.6 Information and communication technology
BRAC Bank Limited follows the guideline stated in BRPD circular no. 14, dated 23 October
2005 regarding "Guideline on Information and Communication Technology for Scheduled
Banks" and BRPD circular no. 21, dated 20 May 2010 "Guideline on ICT Security:

IT management deals with IT policy documentation, internal IT audit, training and insurance.

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

Physical security involves providing environmental safeguards as well as controlling physical

In order to ensure that information assets are protected against risk, there are controls over:

b) User ID maintenance c) Input control d) Network security

e) Data encryption

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 covers BCP, Disaster Recovery Plan and Backup/Restore Plan.

Internal audit function plays a crucial role in ongoing assessment and maintenance of internal control, risk management and governance in banks. BRAC Bank Limited 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. Interna

ssues, observations, lapses are identified and shared with the respective stakeho regular basis. Board Audit Committee periodically reviews the audit reports. Audit team also monitors the audit observations and ensures recommendations are implemented against 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 external auditor to ensure compliance with applicable rules and regulations.

Bank Limited established a department namely "Investigation, Monitoring and 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 point/ information unit where internal and exte fraud and forgery incidences are investigated and reviewed. To protect the bank and its stakeholder's interest, "Investigation, Monitoring and Compliance" Unit performs thorough nvestigation to identify the perpetrator and the root cause of the reported incident. As a counteractive course of action, preventive and corrective measures are recommended to the business/functional unit 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 recommendations as made in the investigation report by performing follow up audit quarterly. All fraud and forgery which were identified in 2015 are also duly reported to the Central Bank

2.15.9 Enterprise Risk Management (ERM)
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

Provide for growth that is sound, profitable and balanced without sacrificing the quality of

Manage and maintain a policy and procedures that are consistent with the short and long term

Development of ERM policy
The MANCOM approved the ERM policy, which contains the guidelines for reporting to the Risk
Management Committee. The ERMC has fourteen members. Managing Director & CEO (Chair),
Deputy Managing Director, Deputy Managing Director, Chief Risk Officer, Company Secretary &
Head of Legal & Regulatory Affairs, Head of Operation, Head of Corporate Banking, Chief
Figural of Circum Medical Patril Parking Head of Tocaus & Emparied Defittees Head of Corporate Financial Officer, Head of Retail Banking, Head of Treasury & Financial Institutions, Head of ICC, Head of Small Business , Head of Technology and Head of HR.

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.

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 minute, which is reviewed by the Board Audit Committee on quarterly basis.

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

Upgrading the "Leading Key Risk Indicator" and DCFCLs are developing gradually through

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 01 January 2009 as a parallel run with BRPD circular no. 10, dated 25 november 2002 (Basel I). At the end of parallel run, Basel I regime started from 01 January 2010 and the guidelines on RBCA came fully into force with ts subsequent supplements/revisions. Instructions regarding Minimum Capital Requiremen (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. 9, dated 31 December 2008 and subsequent updates on BRPD circular no. 10, 12, 24, 35 dated 10 March 2010, 29 March 2010, 3 August 2010, 29 December 2010 and BRPD circular no. 8, dated 23 July 2012. Basel·II framework has three main components

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."

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 Capita" 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 spill over 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.

vision for off balance sheet items is made as per BRPD circular no. 14 of September 23.

2.18 Accounting for Changes in Accounting Estimates

BAS - 8 Accounting Policies, Changes in Accounting Estimates and Errors, states that the effect of a change in an accounting estimate is to be applied prospectively by inclusion in the current accounting period 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

nethod shall be accounted for as a changes in an accounting estimate in accordance with BAS 8 Accounting Policies, Changes in Accounting Estimates and Errors.

During the year, BRAC Bank Limited changed its depreciation rate for depreciating the leasehold building (Annex - D). Management takes the view that this estimate 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.

and the date when the financial statements are authorized for issue. Two types of event can be dentified:(a) Adjusting events after the reporting period which provide evidence of condition which existed at the end of the reporting period; and(b) non adjusting events after the reporting period, are those that are indicative of conditions that arose after the reporting period

Related Party A party is related to an entity if:(i) Directly or indirectly through one or more intermediaries, the party controls, is controlled by, or is under control with, the company; has an interest in the company, that gives it significant influence over the company; or has join control over the company;(ii) The party is an associate (as defined in BAS 28 Invest iii) The party is a joint venture in which the entity is a venturer (as per BAS 31 Interests in Join Ventures);(iv) The party is member of the key management of personal of the entity or its parent;(v) The party is a close member of the family of any individual referred to in (i) or (iv);(vi) The party is an entity that is controlled, jointly controlled or significantly influenced by or for which significant voting power in such entity resides with, directly or indirectly, any individua referred to in (iv) or (v); or(vii) The party is post-employment benefit plan for the benefit of employees of the entity. or of any entity that is related party of the entity."

2.21 Director's responsibilities on statement The board of directors takes the responsibilities for the preparation and presentation of these

"As per BFRS 8 "Operating Segments", an operating segment is a component of an entity:(i) That engages in business activities from which it may earn revenues and incur expenses (include revenues and expenses relating to transactions with other components of the same entity)(ii) Whose operating results are regularly reviewed by the entity's chief operating decisio maker to make decisions about resources to be allocated to the segment and assess its performances, and (iii) For which discrete financial information is available. Bank reported it segment reporting in respect of business segment wise. Business segment comprise SME, Retail, Corporate and Treasury under Conventional banking."

We refer to note 46 for details segment report

2.23 Approval of the financial statement cial statements were approved by the board of directors on 29 February 2016.

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

	Particulars			2015 Taka	2014 Taka
3	Cash	On-Shore	Off-shore	Total	
	A. Cash in hand:				
	Local currency	5,487,799,070	-	5,487,799,070	7,430,892,480
	Foreign currency	126,160,802	-	126,160,802	127,119,622
		5,613,959,872		5,613,959,872	7,558,012,102
	B. Balance with Bangladesh Bank and its agent Bank(s):				
	Local currency	9,371,605,669	-	9,371,605,669	8,673,326,399
	Foreign currency	146,742,512	160,402,586	307,145,098	73,162,466
		9,518,348,181	160,402,586	9,678,750,767	8,746,488,865
	Sonali Bank as agent of				
	Bangladesh Bank (local currency)	914,130,744		914,130,744	784,665,500
		10,432,478,925	160,402,586	10,592,881,511	9,531,154,365
		16.046.438.797	160,402,586	16,206,841,383	17.089.166.467

3.1 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and maintained in accordance with section 33 of The Banking Companies Act, 1991 and MPD circular no. 02, dated December 10, 2013 and MPD circular no. 01, dated

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

	Required reserve			8,956,595,436	8,539,816,532	6
	Actual reserve maintained (as per Ba	ngladesh Bank statem	ent)	9,501,040,973	8,751,332,167	
	Surplus/ (deficit)			544,445,537	211,515,635	
2	Statutory Liquidity Ratio (SLR):					
	Required reserve (Including CRR)			28,362,552,214	25,619,449,592	
	Actual reserve maintained (Including	CRR) (note: 3.1.3)		30,895,889,792	35,727,127,105	
	Surplus/ (Deficit)			2,533,337,578	10,107,677,513	
3	Held for Statutory Liquidity Ratio					
	Cash in hand		(note: 3)	5,613,959,872	7,558,012,102	
	Balance with Bangladesh Bank as pe	r statement		9,501,040,973	8,751,332,167	
	Balance with Sonali Bank as per state	ement		801,432,879	754,775,000	
	TT in Transit			-	-	
	Government securities			14,979,456,068	18,663,007,836	6
	FC used in BDT			-	-	
				30,895,889,792	35,727,127,105	
	Consolidated Cash					
	A. Cash in hand:					
	BRAC Bank Limited			5,613,959,872	7,558,012,102	
	BRAC EPL Investments Limited			130,843	60,580	
	BRAC EPL Stock Brokerage Limited			142,611	948,703	6
	bKash Limited			20,036,318	1,019,801	
	BRAC Saajan Exchange Limited			233,864	103,923	
	BRAC IT Services Limited			53,456	24,253	
				5,634,556,964	7,560,169,362	
	B. Balance with Bangladesh Bar	nk and Ite agent Bank	r(e)·			6
	BRAC Bank Limited	iik aila ito agoiit balik	ųoj.	10.592.881.511	9.531.154.365	•
	BRAC EPL Investments Limited			,,,		
	BRAC EPL Stock Brokerage Limited					
	bKash Limited					6
	BRAC Saajan Exchange Limited					
	BRAC IT Services Limited					
				10,592,881,511	9,531,154,365	
				16,227,438,475	17,091,323,727	
	Balance with Other Banks and Final	ncial institutions				
		On-Shore	Off-shore	Total		6
	A. Inside Bangladesh (note: 4.1		OII-SHOTE	17.705.308.414	23,483,319,659	
	B. Outside Bangladesh (note: 4.3		5.077.303.957	16,647,931,349	12.956.973.526	
	b. Outside bangiadesii (liote. 4.2	29,275,935,806		34,353,239,763	36.440.293.184	
		20,210,000,000	9011,000,001	0-1000,200,100	00,110,200,104	

7,034,048,000 9,506,240,000

4,999,750,365 2,354,991,468 **22,319,441,398 24,579,061,716**

4.1 Balance with Other Banks and Financial Institutions (Inside Bangladesh

Less: On-shore to BBL Off-shore placement

Current Accounts	bullgluddoll)	
Standard Chartered Bank	35,290,431	26,078,087
Southeast Bank Limited	46,198	75,264
Al-Arafa Bank Limited	(5,634,029)	(10,895,412)
Jamuna Bank Limited	(147,497)	2,280,138
Prime Bank Limited	20,648,936	22,286,195
NRB Global Bank Limited	500,000	
Midland Bank Limited	1,000,000	
Mutual Trust Bank Limited	2,939,073	3,284,019
Pubali Bank Limited	150,406,676	154,318,511
Janata Bank Limited	288,252,327	272,030,132
Bangladesh Krishi Bank Limited	138,521,910	154,162,883
The City Bank Limited	4,565,637	4,147,190
Agrani Bank Limited	182,324,984	149,982,568
Islami Bank Bangladesh Limited	46,219,417	74,891,392
United Commercial Bank Limited	3,627,121	4,128,516
National Bank Limited	20,518,919	21,421,007
Sonali Bank Limited	41,627,562	17,371,285
ICB Islamic Bank Limited	24,152	24,600
AB Bank Limited	103,037,639	86,341,564
Rupali Bank Limited	173,364,070	118,800,568
Social Islami Bank Limited	(5,094,053)	(8,589,946)
First Security Islami Bank Limited	6,747,279	6,612,716
EXIM Bank Limited	12,830,352	11,528,413
BASIC Bank Limited	1,333,619	1,270,325
Bank Asia Limited	5,892,056	5,764,552
Standard Bank Limited	1,737,195	1,634,435
Meghna Bank Limited	2,228,440	1,870,657
Mercantile Bank Limited	2,500,000	2,500,000
	1,235,308,414	1,123,319,659

	1,235,308,414	1,123,319,65
Fixed Deposit with Banks		
Local currency:		
AB Bank Limited	1,000,000,000	1,000,000,00
Dhaka Bank Limited	- 1	500,000,000
IFIC Bank Limited	- 1	1,000,000,000
Jamuna Bank Limited	- 1	2,500,000,00
Midland Bank Limited	500,000,000	200,000,000
Modhumoti Bank Limited	- 1	1,000,000,000
National Bank of Pakistan Limited	100,000,000	100,000,000
ONE Bank Limited	- 1	2,500,000,00
Standard Bank Limited	1,000,000,000	1,500,000,000
The City Bank Limited	- 1	1,000,000,000
Southeast Bank Limited	- 1	800,000,000
NRB Bank Limited	300,000,000	
Commercial Bank of Ceylon PLC	400,000,000	-
	3,300,000,000	12,100,000,000

Foreign currency:		
	3,300,000,000	12,100,000,000
Fixed Deposit with Financial Institutions		
Industrial and Infrastructure Development Finance Co. Limited	160,000,000	350,000,000
International Leasing and Financial Services Limited	800,000,000	500,000,000
Uttara Finance and Investment Limited	300,000,000	550,000,000
Fareast Finance and Investment Limited	100,000,000	100,000,000
First Lease Finance and Investment Limited	-	100,000,000
GSP Finance Company (Bangladesh) Limited	250,000,000	250,000,000
IDLC Finance Limited	2,200,000,000	1,700,000,000
Union Capital Limited	400,000,000	200,000,000
National Housing Finance and Investment Limited	260,000,000	160,000,000
Prime Finance and Investment Limited	750,000,000	600,000,000
Premier Leasing and Finance Limited	350,000,000	250,000,000
Phoenix Finance and Investments Limited	400,000,000	400,000,000
Bangladesh Finance and Investment Co. Limited	250,000,000	150,000,000
Bangladesh Industrial Finance Company Limited	100,000,000	100,000,000
United Leasing Company Limited	-	500,000,000
Investment Corporation Of Bangladesh (ICB)	3,500,000,000	3,000,000,000
Delta Brac Housing Finance Corporation Limited	1,300,000,000	400,000,000
Reliance Finance Limited	200,000,000	200,000,000
Peoples Leasing and Financial Services Limited	300,000,000	300,000,000
Lanka Bangla Finance Co. Limited	1,050,000,000	450,000,000.00
United Finance Limited	200,000,000	- 1
Bay Leasing and Investment Limited	200,000,000	-
First Finance Limited	100,000,000	-
	13,170,000,000	10,260,000,000
	17,705,308,414	23,483,319,659

	16,647,931,349	12,956,973,526
	5,077,303,957	3,210,920,712
Off-shore to On-shore placement	4,999,750,365	2,354,991,468
Islami Bank Bangladesh Limited	-	779,200,000
Habib Bank Limited, Pakistan	11,273,610	282,615
ICICI Bank Limited, Mumbai, India	445,102	441,287
Commerz Bank, Germany	26,889,932	61,762,290
Standard Chartered Bank, New York	38,944,948	14,243,052
Off Shore Banking Unit		
	11,570,627,392	9,746,052,814
Total On Shore to Off Shore placement	11,194,813,000	9,506,240,000
Details are shown in Annex-B	375,814,392	239,812,814
HypoVereinsbank, Germany	231,301	850,006
AB Bank Limited, Mumbai, India	2,006,916	346,588
Deutsche Bank Trust Company Americas	20,609,644	10,894,134
HDFC Bank Limited, India	11,925,037	25,702,039
Sonali Bank Limited, United Kindom (GBP)	8,648	
Sonali Bank Limited, United Kindom (USD)	10,485,128	3,443,160
JP Morgan Chase Bank, New York, USA	161,241,336	134,244,385
Westpack Banking Corporation, Australia	2,266,172	4,586,253
United Bank of India, Kolkata, India	3,224,678	5,581,660
Commerz Bank AG, Germany (EURO)	51,294,581	5,409,074
Commerz Bank AG. Germany (USD)	20,175,582	2,828,304
Unicredito Italiano SPA, Italy	15,086,835	1,563,728
ING Belgium NV/SA, Belgium	10,188,147	2,062,288
Zuercher Kantonal Bank, Switzerland	591.103	5.657.736
U.B.A.F., Japan	3,894,760	2,544,840
Habib Bank Limited, Pakistan	332,932	6.000.685
ICICI Bank Limited, Mumbai, India HSBC Bank, Australia	771,958	5,765,373 65,190
The Bank of nova Scotia- Canada	774.050	475,895
Mashreq Bank, New York, USA	1,148,230	3,576,031
Standard Chartered Bank, Frankfurt, Germany	922,332	388,010
Standard Chartered Bank, United Kingdom	50,604,488	5,020,701
Standard Chartered Bank-New York, USA	8,804,584	12,806,736

4.a	Consolidated Balance with Other Banks and Financial A. In Bangladesh	Institutions	
		22,319,441,398	24,579,061,716
	More than 5 years		
	More than 1 year but not more than 5 years	-	
	More than 3 months but not more than 1 Year	1,615,515,000	1,659,200,000
	not more than 3 months	16,037,675,000	14,680,000,000
	Up to 1 month	4,666,251,398	8,239,861,716

BRAC Bank Limited 17,705,308,414 23,483,319,659

BRAC EPL Investments Limited	59,932,025	19,470,807
BRAC EPL Stock Brokerage Limited	803,574,893	682,239,712
bKash Limited	12,927,973,918	8,724,785,056
BRAC Saajan Exchange Limited	157,642,631	99,391,748
BRAC IT Services Limited	9,402,184	7,848,618
	31,663,834,065	33,017,055,600
Less: Intra-company transactions:		
Subsidiary wise balance with BRAC Bank Limited:		
BRAC EPL Investments Limited	11,901,293	3,039,957
BRAC EPL Stock Brokerage Limited	85,804,316	118,302,685
bKash Limited	11,457,913,286	8,724,713,545
BRAC Saajan Exchange Limited	68,638,727	66,457,529
BRAC IT Services Limited	9,402,184	7,848,618
	11,633,659,806	8,920,362,335
	20,030,174,259	24,096,693,265
B. Outside Bangladesh		
BRAC Bank Limited	4,614,132,984	1,095,742,057
BRAC EPL Investments Limited		
BRAC EPL Stock Brokerage Limited		
bKash Limited		
BRAC Saajan Exchange Limited	146,178,685	72,422,144
BRAC IT Services Limited		
	4,760,311,669	1,168,164,201
Less: Intra-company transactions:		
BRAC EPL Investments Limited	-	-
BRAC EPL Stock Brokerage Limited	-	-
bKash Limited	-	-
BRAC Saajan Exchange Limited	-	-
BRAC IT Services Limited		
		-
	4 760 244 660	1 160 164 201

24,790,485,928

25,264,857,467

Total. 14 979.456,068 20,559,303,620
 (note: 6.2)
 4,760,543,576
 39,252,500
 4,799,796,076
 3,339,291,388

 19,739,999,644
 39,252,500
 19,779,252,144
 23,898,595,008
 Held for trading (Treasury Bill, Bond and BB-Bill) Held to maturity (Treasury Bond) 2,830,616,283 8,646,513,082 4,801,572,076 3,342,344,888 19,779,252,144 23,898,595,008 6.1 Government Securities Freasury Bills Bangladesh Bank Bills Freasury Bonds 12,801,389,208 17,682,560,284 1,776,000 3,053,500 14,979,456,068 20,559,303,620 6.1.1 Treasury Bills
On Pays Treasury bills 182 Days Treasury Bills 364 Days Treasury Bills 977,394,052 6.1.2 Bangladesh Bank Bills 12,801,389,208 17,682,560,284 Industrial and Infrastructure Development Finance Co. Limited Bangladesh Rating Agency of Bangladesh Limited Central Depository Bangladesh Limited 48.459.190 Total 250.000,000 Investment in Commercial Papers Anwara Mannan Textile Mills Limited 150,000,000 400,000,000 39,252,500 439,252,500 Summit Uttaranchal Power Co Ltd Summit Purbanchal Power Co Ltd 21,584,600 53,961,000 Trust Bank unsecured , non Convertible, Subi UCBL Variable rate Subordinated Bond MBL Variable rate Subordinated Bond AB Bank Floating Rate Subordinated Bond City Bank Floating Rate Subordinated Bond Bank Asia Floating Rate Subordinated Bond 24,000,000 EBL Floating Rate Subordinated Bond 100,000,000 ime Bank Floating Rate Subordinated Bond 100,000,000 EXIM Bank Mudaraba Subordinated Floating Rate Bond AB Bank Floating Rate Subordinated Bond II MTBL Floating Rate Subordinated Bond 2,946,000,000 1,872,000,000 4,799,796,076 3,458,371,846 3.897.877.724 not more than 3 months More than 3 months but not more than 1 Year 1,991,615,091 19,779,252,144 23,898,595,008 Consolidated Investments

3,339,291,388 23,898,595,008 4,799,796,076 19,779,252,144 192,698,440 BRAC Saajan Exchange Limited 20,017,491,682 24,225,504,521 On-Shore 33,984,146,057 6,541,114,066 40,525,260,123 15,267,427,819 34,564,192,744 52,884,165,867 47,624,640,310 Small and medium enterprises 124,190,296,475 21,955,315,964 146,145,612,439 121,358,408,559 Bills purchased and (note - 7.17) 892,663,387 395,331,460 1,287,994,847 582,144,574 125,082,959,862 22,350,647,424 147,433,607,286 121,940,553,133 7.1 Net Loans and Advances 121.940.553.133 766,084,298 7,181 745 833,053,798 8,417,328,266

More than 1 year but not more than 5 years 9,831,656,111 12,693,286,337 147,433,607,286 121,940,553,133 7.3 Maturity Wise Grouping of Lease receivables not more than 3 months More than 1 year but not more than 5 years

208,864,579 7.4 Loans and Advances under the following broad categories 111.750.960.448 22.203.873.345 133.954.833.793 115.941.765.449

 13,331,999,415
 146,774,078
 13,478,773,493
 5,998,787,684

 125,082,959,863
 22,350,647,423
 147,433,607,286
 121,940,553,133
 125,082,959,863 22,350,647,423 147,433,607,286 121,940,553,133 94,066,228,801 22,350,647,424 116,416,876,225 90,744,669,628 4,118,496,803 4,118,496,803 3,511,258,628 1,627,176,741 1,828,130,596 125,082,959,862 22,350,647,424 147,433,607,286 1,656,313,238 125,082,959,862 22,350,647,424 147,433,607,286 121,940,553,133

80.794 22.145.186.952 91,504,410 **22,236,691,362** 74.713.666.230 52,476,974,868 33.579.080.796

7.8 Detail of Large Loan Number of clients with amount outstanding and classification status to whom loans and advances sanctioned exceeds 10% of the total capital of the Bank. Total capital of the Bank was Taka 21,713.66 million on Consolidated basis and Taka 20,375.18 million on Solo basis

7.7 Staff Loan

as at 31 December 2015 (Taka 21,057.56 million and 19,717.60 million as at 31 December 2014 respectively). (Details are shown in Annex - E) On-Shore Off-shore 114,874,373,979 22,340,292,850 137,214,666,829 113,041,218,393 1,057,024,156 1,062,194,274 8,833,470,596 8,838,640,714

116,249,489,266 22,345,477,306 138,594,966,572 114,960,168,263 6,980,384,870 125,082,959,862 22,350,647,424 147,433,607,286 121,940,553,133 7.10 Loan type wise classified loa 5,662,981,573 8,833,470,596 5,170,118 8,838,640,714 6.980.384.870

121,940,553,133

AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2015



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7.11 Sector-wise Allocation of Loans and Advances On-Shore Off-ehore Total Government:	9.2 non Income Generating Other Assets <u>On-Shore</u> <u>Off-shore</u> <u>Total</u>	1.4.1 Private Placement details	A. General <u>On-Shore</u> <u>Off-shore</u> <u>Total</u>
Private: Agriculture, fishing, forestry and dairy firm 3,221,204,187 3,221,204,187 - 3,221,204,187 2,296,012,532 18,467,672,749 18,467,672,749	Stock of stamps 8,633.253 4,633.253 447,162 Other receivables (note - 9.2.1) 815,397,739 815,397,739 812,597,739 812,495,525 Stock of security stationery 21,694,150 23,494,150 21,694,150 13,49,685	no. of Unit Nederlandse Financierings-Maatschappij 525,000 525,000,000 525,000,000 Voor Ontwikkelingslanden N.V Triodos Fair Share Fund 175,000 175,000,000 175,000,000	Balance at the beginning of the year 1,035,620,075 172,696,681 1,208,316,756 1,246,498,307 Add: Exchange difference in Off-shore book Add: Provision made during the year 231,347,279 86,997,674 318,344,953 (38,181,551) Belance at the end of the year 1,266,997,354 200,676,000 1,627,643,754 1,208,316,766
Cemerits etc.	Stock of printing stationery 2.1,09+1,200 2.2,09+1,200 15,0+9,000 2.0 15,0+9,000	Tributors Hair State Fund 175,000, 175,000,000 175,000 175,000 175,000 175,000 175,000 175,000 175,000	B. Specific Balance at the beginning of the year 5,973,428,417 5,973,428,417 5,885,759,844
Commercial credit S1.697.827.862 - \$1.697.827.962 S.17.738.186 S.777.338.186 S.777	Advance to supplier 2.163,226 2,163,226 4,279,722 Deferred revenue expenditure 2,6,670,519 76,969,045 103,639,554 13.4,22,482 Advance payment of income tax 8,500,423,645 8,500,423,645 7,221,865,968	BRAC Employee Provident Fund 482,500 482,500,000 482,500,000 Delta Life Insurance Company Limited 20,000 20,000,000 20,000,000	Add: Provision made during the year 2.734,713,086 14,397,525 2,749,110,611 2,619,807 2,749,110,611 2
125,082,969,882 22,350,647,424 147,433,607,286 121,940,553,133 125,082,969,882 22,350,647,424 147,433,607,286 121,940,553,133	Advance Value Added Tax 4,370,000 - 4,370,000 Deferred tax asset (note - 9.2.2) 1,012,728,917 - 1,012,728,917 1,012,728,917 1,012,728,917 1,312,690 1,312,690 - 1,312,690 1,312,690	RACE Asset Management * 82,500 82,500,000 82,500,	Net actual provision at the end of the year (A+B) 8,142,254,341 275,073,925 8,417,328,266 7,131,745,173
Securities against loans/advances including bills purchased and discounted 7.12	Advance against fixed assets 30.883,484 30.883,484 35.297,910 Advance against fixed rent 590,262,799 590,262,799 651,389,212 Advance security deposit 8.171,958 8,171,958 16,269,953	14.2 Public Subscription details no. of Unit Other than non-resident Bangladeshis non-resident Bangladeshis 212,775 212,775,000 212,775,000 2,285,000 2,285,000 2,285,000	17.2 Provisions for Off Balance Sheet Items
On-Shore Off-shore Total Collateral of moveable/immoveable assets 26,077,611,564 26,077,611,564 20,077,611,564 20,389,561,577 Local banks and financial institutions guarantee . <td>Advance for software migration 48,635,690 - 48,635,690 103.356 Receivable from Off-Shore 262,317.817 - 262,317.817 322,323 Receivable in proxy account 15,116,070 631,162 15,747,232 1332,785</td> <td>Mutual Funds 84,940 84,940,000 84,940,000 Total Subscription received 300,000,000 300,000,000 Less: Refundable against excess subscription</td> <td>Provision for off balance sheet items is made as per BRPD circular no. 14 of September 2012 for covering the bank for possible losses on off balance sheet items in the future. Details movement of Provision for Off Balance Sheet items is as follows:</td>	Advance for software migration 48,635,690 - 48,635,690 103.356 Receivable from Off-Shore 262,317.817 - 262,317.817 322,323 Receivable in proxy account 15,116,070 631,162 15,747,232 1332,785	Mutual Funds 84,940 84,940,000 84,940,000 Total Subscription received 300,000,000 300,000,000 Less: Refundable against excess subscription	Provision for off balance sheet items is made as per BRPD circular no. 14 of September 2012 for covering the bank for possible losses on off balance sheet items in the future. Details movement of Provision for Off Balance Sheet items is as follows:
Government guarantee	Interbranch Account (note-9.24) 123,785 123,78	300,000,000 300,000,000	Dialance direct tens is as incomes. Balance at the beginning of the year 357,673,833 254,941,567 Add: Provision made during the year 69,673,337 102,732,266
Fixed deposit receipts (FDR) 4,022,667,829 - 4,022,667,829 +2,209,493,339 FDR of other banks	15,754,950,853 14,191,611,497	14.3 Maturity Wise Grouping of Subordinated Convertible Bonds Up to 1 month	Balance at the end of the year 427,347,170 357,673,833
Government bonds	9.2.1 Other Rocelvables 20,201.817 15,347,518 Receivable against billis pay 10,484 4,164	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 3,000,000,000 3,000,000,000	17.3 Provision for diminution in value of investments Balance at the beginning of the year 326,035,394 299,743,075 Add: Provision made during the year 40,000,000 30,000,000
125,082,969,862 22,350,647,424 147,433,607,286 121,940,553,133	Receivable against DD 38,000,000 39,000,000 Receivable against Cheques 66,860 19,725 Receivable against Cards 10,543,661 7,729,345 Receivable rom Merchant 73,937,229 35,008,829	More than 5 years 3,000,000,000 3,000,000,000	Less: Reversal made during the year 7,083,701 3,707,681 Balance at the end of the year 358,951,693 326,035,394
7.13 Particulars of required provisions for loans and advances Outstanding Base for Percentage Required Beguired	Receivable from National Medical Receivable from Particular 269,980.543 399,288,321 Receivable from CO-BRAND ATM 68,759,762 68,793,400 Receivable against Faud and forgery 20,063,116 25,086,998		17.4 Interest suspense
Loens and provision required provision provision provision provision provision provision provision 2015 2014	Receivable from Member Bank - ELDORADO 12,287.614 16,09,9552 Sundry debtors 282,018,541 200,097,673 Receivable from BACH 5,000,000 5,000,000	1.4.a Consolidated Subordinated Convertible Bonds BRAC Bank Limited 3,000,000,000 3,000,000,000 BRAC EPL Investments Limited - - -	Classified loans and advances of the banks are categorised as sub-standard, doubtful and bad/loss as per guidelines of Bangladesh Bank. Interest accrued on Sub-Standard, Doubtful and Bad/Loss loans is
Unclassified All unclassified loans (Other than Small and Medium enterprise Financing, Consumer 68,653,724,975 68,076,503,259 1% 680,765,033 536,278,613	VAT current account 14,528,112 5,000,000 815,397,739 812,465,525	BRAC EPL Stock Brokerage Limited brAcsh Limited BRAC Saajan Exchange Limited	transferred to interest suspense account and not considered as interest income. This interest is recognized as interest income when it is realized in cash by the bank.
Financing BHs/MBs/SDs, Housing and loans for	9.2.2 Deferred Tax asset/ (Liability) Deductible/ (Taxable) Deferred Tax Asset/ Book Value Tax Base Temporary Difference (Liability)	BRAC IT Services Limited 3,000,000,000 3,000,000,000	Balance at the beginning of the year 766,084,298 662,483,056 Add: Amount transferred to "Interest Suspense" Account during the year 595,686,198 979,423,783
Loans to BHk/MBk/Sbs against share etc. 1,768,886,903 1,768,886,903 2% 35,377,738 38,198,00 Housing and loan for professional 9,856,281,411 9,856,281,411 2% 197,125,628 157,625,487	Balance as at 31 December 2014	15 Money at call and short notice Banking Company:	Less: Amount recovered in "Interest Suspense" Account during the year 240,190,475 648,305,142 Less: Amount written off during the year 266,466,874 188,630,178
Lans for professionals to Set up business (LP) 349,617,468 349,617,468 2% 6,992,349 3,515,46 Consumer finance 8,226,659,067 8,226,659,067 5% 411,332,953 356,696,380	Deferred Tax Liability (196,927,321) Net Deferred Tax Asset 2014 893,063,893	Rupali Bank Limited 500,000,000 400,000,000 Hong Kong Shanghai Banking Corporation, Dhaka 100,000,000 - One Bank Limited 350,000,000 -	Less: Interest waiver during the year 22,059,349 38,887,221 Balance at the end of the year 833,053,798 766,084,298
Short Term Agricultural and Micro Credit 1,088,586,712 1,088,586,712 2,50% 27,214,668 5,314,55 1,480,436,394 1,206,316,25 1,480,436,394 1,4	Balance as at 31 Desember 2015 August 1 August 2 August 2 <th< td=""><td>Janata Bank Limited 550,000,000 National Bank Limited 500,000,000 Sonali Bank Limited 310,000,000</td><td>1.7.5 Withholding Tax Payable</td></th<>	Janata Bank Limited 550,000,000 National Bank Limited 500,000,000 Sonali Bank Limited 310,000,000	1.7.5 Withholding Tax Payable
Sub-standard (Short Term Agricultural Credit) 421.855 421.855 5% 21.093 39.173 Sub-standard 1,061,772,418 757,553,530 20% 151,510,706 187,460,216	Provision against off balance sheet items Deferred tax asset (a) 1,012,728,916 Interest receivable from treasury bills and bonds 362,538,323 (362,538,323 (145,015,329)	State Bank of India 370,000,000 120,000,000 Dutch Bangla Bank Limited 1,100,000,000 7,000,000 1,220,000,000 1,	Payable on Interest 182,880,812 165,833,887 Payable (Suppliers) 17,762,381 9,046,404
Doubtful 673,482,710 438,155,818 50% 218,882,797 366,928,198 Bad/Loss 7.102,963,731 5,261,772,515 50% 218,882,797 366,928,198 6,011,341,465 4,390,123,985	Fixed assets equiduring Vehicle (Annex D)	15.1 Maturity Wise Grouping of Money at call and short notice	Payable (Contractors and Consultants) 152,018 27,641 Payable (Staff Salaries and Allowance) 4,085,051 3,251,126 Payable (Rent) 3,072,948 2,573,132
Required provision for loans and advances 7,491,777,890 5,005,228,649 Total provision maintained (note 17.1) 8,417,328,266 7,181,745,173 Excess/(Short) provision 925,500,407 1,787,415,724	Decrease of deferred tay asset recognized into Profit and Loss statement as expense (77.7.962.208)	Up to 1 month 3,780,000,000 1,220,000,000 not more than 3 months - 4.000,000 not more than 3 months but not more than 1 Year - 5.000,000,000 not more than 3 months but not more than 1 Year - 5.000,000,000 not more than 3,780,000,000 not more than 3 months not	Payable (Export) 11,910,245 3,260,638 Payable on Commission Paid 8,306,768 4,555,368 Payable on Others 4,799,119 1,547,866
BHs = Brokerage Houses, MBs = Merchant Banks, SDs = Stock Dealers Against Shares	9.2.3 A deferred tax asset shall be recognised for all deductible temporary differences to the extent that	More than 1 year but not more than 5 years More than 5 years 3,780,000,000 1,220,000,000	232,969,342 190,095,882 17.6 VAT Payable
7.14 Particulars of required provisions for off balance sheet items - General Provision Percentage Required Requir	it is probable that taxable profit will be available against which the deductible temporary difference can be utilised. Temporary difference arising from loan loss provision is recognized to the extent it is probable that taxable profit will be available in foresable future against which it can be utilized. According to the	15.a Consolidated Money at Call and Short notice BRAC Bank Limited 3,780,000,000 1,220,000,000	Payable on Letter of Credit Commission 3,382,481 2,398,678 Payable on Commission for Remittances 2,861,251 239,698 Payable on Loan Processing Fees 10,052,609 6,978,335
Name of Exposure Outstanding (%) of required provision provision 2015 2014	requirement of Bangladesh Bank BRPD Circular no. 11 dated 12 December 2011, Deferred tax asset can be created against "Loan Loss Provision" according to the requirement of BAS - 12 but such amount (i.e. BDT 976.833.747) should be excluded from Reculator Capital (i.e. Tier - 1 Capital). Exceeded time to	BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited BRAC EPI. Stock Brokerage Limited BRAC EPI. Stock Brokerage Limited - Skash Limited	Payable - Credit Cards 7,466,104 6,363,137 Payable - Supplier 18,216,735 11,482,477 Payable - Rent 5,283,675 4,373,462
Irrevocable letter of credits 20,193,505,068 1% 201,935,051 173,316,518 Bills for collection 3,804,180,414 1% 38,041,804 3,434,867 Total required provision 427,304,015 23,858,486	adjust the above loan loss provision through write off is 5 years.	BRAC Saajan Exchange Limited - BRAC IT Services Limited	Payable - DESA and DESCO 11,496,539 9,192,499 Payable - BPDB 24,061,315 20,080,220
Total provision maintained (note 17.2)	9.2.4 Interbranch Account Inter Branch Account - BDT Inter Branch Account - FCY	3,780,000,000 1,220,000,000	Payable - DPDC 66,423,309 51,989,898 Payable - Others 8,569,435 9,292,186 157,813,453 122,390,590
7.15 Particulars of Loans and Advances i) Debts considered good in respect of which Bank is fully secured 30.100.279.393 30.100.279.393 49.147.130.		16 Deposits and Other Accounts On-Shore Off-shore Total	17.7 Provision for current taxation Balance at the beginning of the year 9,529,948,684 7,432,473,086
ii) Debts considered good for which Bank holds no other security than the debtries personal security (ii) Debts considered good secured by the personal undertakings of	9.a Consolidated Other Assets BRAC Bank Limited 15,754,950,850 14,191,611,497	Local Currency: 44,535,451,389 47,677,856,550 Current and other accounts 44,535,451,389 - 44,535,451,389 47,677,856,550 Billis papality (note-16.4) 843,532,886 - 843,532,886 1,035,003,538	Add: Provision made during the year 2,250,022,595 2,097,475,598 11,779,971,279 9,529,948,684
one or more parties in addition to the personal guarantee of the debtors. 94,673,789,210 22,350,647,424 117,024,416,634 49,998,158, b) Debts considered doubtful or bad, not provided for	bKash Limited 811,906,971 467,898,548	Saving deposits 29,105,666,315 - 29,105,666,315 25,820,159,617 Fixed deposits 61,681,567,704 - 61,681,567,704 61,681,567,704 Other deposits (note-16,5) 543,064,404 - 543,064,404 119,732,050	Balance at the end of the year 11,779,971,279 9,529,948,684 Corporate tax position of the Bank has been shown in Annex F.
126,082,986,883 22,350,647,424 147,433,607,286 121,940,883 121	BRAC IT Services Limited 41,083,023 39,406,614	136,709,282,698 136,709,282,698 141,982,797,713	17.a Consolidated Other Liabilities
of these either separately or jointly with any other persons: () Detts due by companies of firms in which the directors or officers of the bank are interested as directors, partners or managing agents or in case of orbitate companies a memory:	Less: Investment in subsidiaries BRAC EPL Investments Limited 752,715,794 BRAC EPL Stock Brokerage Limited 1,344,147,500 1,344,147,500	Bills payable Sawing deposits Fixed deposits (note-16.5) 520,072,821 1,472,892,345 1,347,930,076 Other deposits (note-16.5) 520,072,821 520,072,621 309,286,622	BRAC Bank Limited 28,617,828,167 24,289,966,469 BRAC EPL Investments Limited 514,885,986 523,798,570 BRAC EPL Stock Brokerage Limited 846,750,147 1,032,077,027
vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or	bKash Limited 168,921,800 168,921,800 BRAC Saajan Exchange Limited 59,388,531 59,388,531 BRAC IT Services Limited 31,224,000 31,224,000	2,660,232,096 3,950,996,689 6,611,228,785 6,813,306,554 Total Deposit and other accounts 139,399,514,794 3,950,996,889 143,320,511,483 148,464,104,267	DKASh Limited 1,261,676,794 702,113,097 BRAC Saajan Exhange Limited 31,3728,913 221,998,355 BRAC IT Services Limited 440,879,130 290,287,099
managers or dincers or the banking companies of any of them 577,351,777 - 577,351,777 543,974, either separately or jointly with any ordine persons, viii) Maximum total amount of advances, including temporary advances garnet during the year to the companies or firms in	34 2,356,397,625 2,356,397,625 Less: Intra-company transactions: BRAC Bank Limited 270,170,969 193,961,102	16.1 Deposits details concentrating liquidity nature	27,060,240,617 Less: Intra-company transactions:
which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies, as members;	BRAC EPL Investments Limited 2,165,292 2,040,932 BRAC EPL Stock Forkerage Limited 4,368,916 2,804,595 bKash Limited 2,700,000	On-Shore	BRAC EPL Investment Limited 33,250,304 3,559,838 BRAC EPL Stock Brokerage Limited 22,084,259 21,301,467
Due from banking companies X) Amount of Classified loans on which interest has not been	BRAC Sasjan Exchange Limited 6,647,894 4,985,562 283,353,071 206,492,191	Sawing deposits (10%) 2.910,566,632 - 2.910,566,632 2.522,015,962 Foreign currency deposits 1,998,262,023 3,140,074,417 5,138,336,440 5,138,376,477 Sundry deposits (note-16.6) 525,829,680 80,469,199	bKash Limited 266,840 3,288,515 BRAC Saajan Exchange Limited 9,882,335 3,815,936 BRAC IT Services Limited 245,990,027 171,826,436
charged should be mentioned as follows: 9) Increase; decrease of provision (specific) 916.256,095 916.256,095 87.688, annount of debts written off 2,099,321,390	15,340,369,249 13,842,134,516	Bills payable 843,532,886 843,532,886 1.035,003,538 42,178,866,806 3,140,074,417 45,318,931,022 48,099,251,979 II) Time deposit	311,473,765 206,492,192 31,704,275,372 26,853,748,425
amount realized against loan previously written off. 963,528,967 963,528,967 627,674, b) Amount of provision kept against loan classified as "bed/loss" on the date of preparing the balance sheet 6,500,587,838 - 6,500,587,838 5,247,767,	10 Non Banking assets 62,230,075 -	Sawing deposits (910) 26.195,099,863 26.195,099,683 22.328,143,655 Foreign currency deposits 661,970,073 810,922,272 41,472,892,345 1,347,930,076 Fixed deposits 53,612,002,645 5 56,012,002,002,645 5 56,012,002,002,645 5 56,012,002,002,645 5 56,012,002,002,002,002,002,002,002,002,002	18 Share Capital
c) Interest creditable to the Interest Suspense a/c. 833,053,798 - 833,053,798 766,084, xi) Cumulative amount of the written off loan and the amount written	BRAC EPL Investments Limited 246,289,821 246,289,821	Sinit term teleposis	18.1 Authorized Capital Authorized Capital is the maximum amount of share capital that the bank is authorised by its Memorandum and Article of Association to issue to shareholders.
off during the current year should be shown separately. The amount of written off loan for which lawsuit has been field should also be metitioned.	BRAC EPL Stock Brokerage Limited 1.126,273,572 1.126,273,572 bKash Limited 73,393,751 73,393,751 BRAC Saajan Exchange Limited 54,905,518 54,905,518	97,190,658,189 810,922,272 98,001,580,461 100,384,852,288 139,369,514,794 3,960,996,689 143,320,511,483 146,464,104,267	1,200,000,000 ordinary shares of Tk. 10 each 12,000,000,000 12,000,000,000
- Current year 2,099,321,390 - 2,099,321,390 2,610,282,	69 BRAC IT Services Limited 1,476,391 1,476,391		
- Cumulative to date 12,091,243,547 - 12,091,243,547 9,991,922. The amount of written off loans for which law sult filed 12,045,099,820 - 12,045,099,820 9,991,922.	1,412,198,710 1,442,245,491	16.2 Deposits and Other Accounts Deposits from Banks 102.561.967 88.710.795	18.2 Issued, Subscribed and Paid up Capital
2,00,000	12 Borrowing from other Banks, Financial institutions and Agents:		The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding.
The amount of written off loans for which law suit filed 12,045,099,820 - 12,045,099,820 9,991,922, 7.16 Bill Purchased and Discounted under the following broad categories	12 Borrowing from other Banks, Financial Institutions and Agents: 14 1,412,198,710 1,442,245,491	Deposits from Banks 102,851,967 88,710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as bonus share 3,612,350,330 3,612,350,330 26,400,000 Right Share of Tk. 10/- each issued as right share in the year 2008 264,000,000 264,000,000
The amount of written off loans for which law suit filed 12,045,099,820 12,045,099,820 9,991,922. 7.16 Bill Purchased and Discounted under the following broad categories Inside Bangladesh Outside Bangladesh 7.17 Maturity Wise Grouping of Bill Purchased and Discounted Psyable within 1 month 353,636,864 265,903,828	12 Borrowing from other Banks, Financial Institutions and Agenta: 12 Borrowing from other Banks, Financial Institutions and Agenta: 13 Institutions and Agenta: 1442,245,491	Deposits from Banks 102.561.967 88.710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as bonus share 3,612,350,330 3,612,350,330
The amount of written off loans for which law suit filed 12,045,099,820 12,045,099,820 9,991,922 7.16 Bill Purchased and Discounted under the following broad categories Inside Bangladesh Outside Bangladesh 7.17 Maturity Wise Grouping of Bill Purchased and Discounted	142,198,710 1,442,245,491 1,442,245,491 1,442,245,491	Deposits from Banks 102,561,967 88,710,795 Deposits from Customers 143,217,949,516 143,375,393,472 143,372,511,483 148,375,393,472 143,372,511,483 148,484,104,267 143,372,511,483 148,484,104,267 143,372,511,483 148,484,104,267 148,864,196	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as bonus share 3,612,350,330 3,612,350,330 26,400,000 Right Share of Tk. 10/- each issued as night share in the year 2008 264,000,000 264,000,000 274,052,2880 2,216,522,880
The amount of written off loans for which law suit filed 12,045,099,820 12,045,099,820 9,991,922	1,412,198,710 1,442,245,491	Deposits from Banks 102,561,967 88,710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 3,612,350,330 ordinary Share of Tk. 10/- each issued as bonus share 26,400,000 Right Share of Tk. 10/- each issued as right share in the year 2008 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 18.2.1 Issued, Subscribed and Pald up Capital Balance at the beginning of the year Add: Bonus share issued 4,433,045,760 Add: Bonus share issued 4,433,045,760
The amount of written off leans for which law sait filed 12,045,099,820 12,045,099,820 9,991,922. 7.16 Bill Purchased and Discounted under the following broad categories Inside Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Over 1 month but less than 3 months Over 1 month but less than 6 months 643,042,476 171,079,475 Over 3 month but less than 6 months 56,104,304 57,610,923 6 months or more 244,211,203 87,7503,484 7.18 Write off of Loans and advances Balance at the beginning of the year 8,183,351,481 6,194,549,703 Add: Write off ouring the year 2,099,321,390 2,616,476,048 Less: Recovery of Write off loans 8,811,025,751 Less: Recovery of Write off loans 9,576,74,270 98,352,897 86,764,276	12 Borrowing from other Banks, Financial Institutions and Agents: 1,412,198,710 1,442,245,491 12 Borrowing from other Banks, Financial Institutions and Agents: 1,1412,198,710 1,442,245,491 13 Inside Bangladesh: 0n-Shore 0ff-shore 7total 14 Inside Bangladesh: 2,560,000,000 392,525,000 1,392,525,000 - 14 Ultara Bank Limited 1,000,000,000 314,020,000 1,614,020,000 - 16 Bangladesh Krish Bank Limited 1,300,000,000 235,515,000 235,515,000 - 16 Bangladesh Krish Bank Limited 2,325,525,000 392,525,000 - 10 Commercial Bank of Ceylon 392,525,000 392,525,000 - 10 Dinaka Bank Limited 3,925,525,000 392,525,000 - 10 Dinaka Bank Limited 1,500,000,000 744,227,400 481,935,200 - 10 Dinaka Bank Limited 1,500,000,000 785,050,000 2,255,050,000 - 10 BBL Off Shore to Nohore 4,999,750,365 4,999,750,365 2,354,991,468 - 11 Sep,780,365 10,290,435,400 22,190,185,765 13,382,254,668 -	Deposits from Banks 102,561,967 88,710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as bonus share 361,400,000 Right Share of Tk. 10/- each issued as right share in the year 2008 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 18.2.1 Issued, Subscribed and Paid up Capital Balance at the beginning of the year 7,092,873,210 4,433,045,760
The amount of written off leans for which law sait filed 12,045,099,820 -12,045,099,820 9,991,922. 7.16 Bill Purchased and Discounted under the following broad categories Inside Bangladesh Outside Bangladesh 7.17 Maturity Wise Grouping of Bill Purchased and Discounted Payable within 1 month Over 1 month but less than 3 months Over 1 month but less than 6 months 649,042,476 F11,079,475 Over 3 month but less than 6 months 6 months or more 1244,211,203 87,550,348 7.18 Write off of Loans and advances Balance at the beginning of the year Add: Write off luming the year 10,282,672,871 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761 8,811,025,761	12 Borrowing from other Banks, Financial Institutions and Agents: 12 Borrowing from other Banks, Financial Institutions and Agents: 13 Inside Bangladesh:	Deposits from Banks 102,561,967 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,375,938,472 148,484,104,267 148,375,938,472 148,484,104,267 148,375,938,472 148,484,196 148,375,938,473 148,484,196 148,375,938,473 148,484,196 148,375,938,473 148,	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 100,000,000 ordinary Share of Tk. 10/- each issued as bonus share 3,61,235,033 ordinary Share of Tk. 10/- each issued as right share in the year 2004 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 18.2.1 Issued, Subscribed and Paid up Capital Balance at the beginning of the year Add: Bonus share issued Add: Right share issued Ciosing at the end of the year 7,092,873,210 7,092,873,210 7,092,873,210 7,092,873,210 7,092,873,210
The amount of written off loans for which law sait filled 12,045,099,820 0,991,922	12 Borrowing from other Banks, Financial Institutions and Agents: 1,412,198,710 1,442,245,491 12 Borrowing from other Banks, Financial Institutions and Agents: 1,741 13 Inside Bangladesh: On-Shore Off-shore 0,750,000,000 14 Ultara Bank Limited 2,560,000,000 392,525,000 1,392,525,000 - 15 Ultara Bank Limited 1,300,000,000 314,020,000 1,614,020,000 1	Deposits from Banks 102,561,967 88,710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 310,000,000 ordinary Share of Tk. 10/- each issued as bonus share 326,400,000 dight Share of Tk. 10/- each issued as ponus share 326,400,000 dight Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 18.2.1 Issued, Subscribed and Pald up Capital Balance at the beginning of the year Add: Bonus share issued Add: Right share issued Add: Right share issued Closing at the end of the year Add: Right share issued 7,092,873,210 7,092,873,210 7,092,873,210 18.3 Initial Public Offering (IPO) According to IPO rules 2006 "Initial public offering (IPO)" means first offering of security by an issuer to the general public. Out of the total issued, subscribed, and fully paid up capital of the bank 5,000,000
The amount of written off loans for which law sait filled 12,045,099,820 12,045,099,820 9,991,922. 7.16 Bill Purchased and Discounted under the following broad categories Inside Bangladesh Outside Bangladesh 1287,994,847 582,144, 7.17 Maturity Wise Grouping of Bill Purchased and Discounted Payable within 1 month Over 1 month but less than 3 months 634,042,476 171,079,475 Over 3 month but less than 6 months 654,042,476 171,079,475	12 Borrowing from other Banks, Financial Institutions and Agents: 142,198,710 1,442,245,491 1442,245,	Deposits from Banks 102.561.967 88.710.795 Deposits from Customers 143.217.940.516 148.317.5933.472 143.320.511.483 148.317.5933.472 143.320.511.483 148.315.933.472 16.3 Maturity Wise Grouping of Deposits Repayable on demand 2.358.755.434 1.886.643.196 Repayable within 1 month 18.039.957.124 23.373.664.719 Over 1 month but within 6 months 39.836.996.708 48.892.267.410 Over 2 month but within 1 year 27.000.519.414 20.299.163.387 Over 3 years but within 1 years 39.796.255.191 36.546,776.212 Over 5 years but within 10 years 16.285.983.078 17.442.299.310 Unclaimed deposits for 10 years or more 143.320,511.483 144.464.104.267 Unclaimed deposit outstanding for 10 years and above BDT 7.76,047.90 (PO no-BR 0.3561.79) has been deposited to Bangladesh Bank at February 02, 2016, as per section 35 of Bank companies act 1991. 16.4 Bills payable	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 21,235,033 ordinary Share of Tk. 10/- each issued as bonus share 22,1652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 22,1652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 22,1652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 22,1652,2880 18.2.1 Issued, Subscribed and Paid up Capital Balance at the beginning of the year 7,092,873,210 4,433,045,760 Add: Bonus share issued 7,092,873,210 Add: Right share issued 7,092,873,210 Closing at the end of the year 7,092,873,210 7,092,873,210 18.3 Initial Public Offering (IPO) According to IPO rules 2006 "Initial public offering (IPO)" means first offering of security by an issuer to the general public. Out of the total issued, subscribed, and fully paid up capital of the bank 5,000,000 ordinary shares of Tk. 100.00 each amounting to Taka 500,000,000 was raised through Initial public offering of shares held in 2006.
The amount of written off lears for which law sait filled 12,045,099,820 12,045,099,820 9,991,922. 7.18 Bill Purchased and Discounted under the following broad categories Inside Bangsadesh Outside Bangsadesh 1287,994,847 582,144, 7.17 Maturity Wise Grouping of Bill Purchased and Discounted Payable within 1 month Over 1 month but less than 3 months 634,042,476 171,079,475 Over 3 month but less than 6 months 56,104,304 57,610,923 6 months or more 244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 78,244,211,203 87,550,348 1,287,994,847 79,244,211,203 87,250,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,244,574 1,287,247,247,247,247,247,247,247,247,247,24	12 Borrowing from other Banks, Financial Institutions and Agents: 1,412,198,710 1,442,245,491 12 Borrowing from other Banks, Financial Institutions and Agents: 1,500,000,000 2,500,000,000 13 14 14 15 15 15 15 15 15	Deposits from Banks 102,561,967 88,710,795	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 210,000,000 ordinary Share of Tk. 10/- each issued as bonus share 21,400,000 Right Share of Tk. 10/- each issued as right share in the year 2008 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share of Tk. 10/- each issued as right share in the year 2014 21,652,288 Right Share issued Add: Borus share issued as right share in the year 2014 21,216,522,880 22,16,522,880 22,16,522,
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The amount of written off leans for which law sait filled 12,045,099,820 12,045,099,820 9,991,922. 7.18 Bill Purchased and Discounted Under the following broad categories Inside Bangladesh 0used Bangladesh 1287,994,847 582,144, 7.17 Maturity Wise Grouping of Bill Purchased and Discounted Payable within 1 month 0ver 1 month but less than 3 months 634,042,476 171,079,475 0ver 3 month but less than 6 months 561,004,304 57,610,923 6 months or more 244,211,203 87,550,348 7682,144,5174 71.28 Write off of Loans and advances Balance at the beginning of the year 8,183,351,481 6,194,549,703 Add: Write off during the year 2,099,321,390 2,616,476,048 81.40,257,751 Balance at the beginning of the year 963,528,967 963,528,967 827,674,270 Balance at the end of the year 9,319,143,904 8,183,351,481 10,286,751,351 381,025,751 Balance at the off of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,319,143,904 8,183,351,481 10,285,751 Balance at the end of the year 9,3	1.412,198,710 1.442,245,491 1.412,198,710 1.442,245,491 1.412,198,710 1.442,245,491 1.412,198,710 1.442,245,491 1.442,245,49	Deposits from Banks 102,561,967 88,710,795 Deposits from Customers 143,320,511,483 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,393,472 148,375,364,719 148,093,957,124 148,373,664,719 148,093,957,124 148,373,664,719 148,093,957,124 148,392,67,410 149,000	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 1,000,000,000 ordinary Share of Tk. 10/- each issued as honus share 21,255,033 ordinary Share of Tk. 10/- each issued as right share in the year 2004 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2004 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2004 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2004 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2004 221,652,2880 7,092,873,210 7,092,873,210 18.2.1 Issued, Subscribed and Paid up Capital Balance at the beginning of the year Add: Borus share issued 2,7,092,873,210 4,433,045,760 Add: Right share issued 3,612,350,330 2,216,522,880 7,092,873,210 7,092,873,210 18.3 Initial Public Offering (IPO) According to IPO rules 2006 "Initial public offering (IPO)" means first offering of security by an issuer to the general public. Out of the total issued, subscribed, and fully paid up capital of the bank 5,000,000 ordinary shares of Tk. 100.00 each amounting to Taka 500,000,000 was raised through Initial public offering of shares held in 2006. 18.4 Cash Dividend/Borus Issue 0 n 23rd April 2015 Cash Dividend @20% (Tk. 2 per Share of. 10 each) amounting to Taka 1,418,574,642.00 was approved by the shareholders in 16th Annual General Meeting and the cash dividend was paid accordingly.
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Table Tabl	12 Borrowing from other Banks, Financial Institutions and Agents: Institutions and Institutions and Agents: Institutions and Institutions Institution	Deposits from Danks Deposits from Customers Deposits from Deposits Deposits from Deposi	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 361,235,033 ordinary Share of Tk. 10/- each issued as borrus share 361,235,033 ordinary Share of Tk. 10/- each issued as borrus share 361,235,033 ordinary Share of Tk. 10/- each issued as first share in the year 2018 294,000,000 2021,652,286 Right Share of Tk. 10/- each issued as right share in the year 2018 271,592,867 271,000,000,000,000,000,000,000,000,000,0
Table Tabl	1.442,198,710 1.442,245,491 1.442,245,49	Deposits from Customers	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued a for cash 31,000,000,000 1,000,000,000 31,000,000 31,000,
T.18 Proteosed and Discounted water of both law sulf field 12.045,099,820 12.045,099,820 9.991,922 T.18 Proteosed and Discounted under the Roboring broad estagerine loads Bangadean (June Bangadean) T.17 Maturity Wise Grouping of Bill Purchased and Discounted Poyable within 1 month over 1 month but less than 3 months 0ver 3 month but less than 3 months 0ver 3 month but less than 6 months 630,042,476 171,079,475 0ver 3 month but less than 6 months 650,043,946 75,610,939 6 months or more 1,287,994,847 582,144,574 171,079,475 0ver 3 month but less than 6 months 650,043,947 651,043,934 75,610,939 77,18 Write off of Loans and advances Balance at the beginning of the year 4,244,211,203 877,050,939 72,051,475,048 77,610,939 77,18 Write off of Loans and Advances Balance at the end of the year 4,205,937,313,900 72,051,475,048 77,000,937 78,000,937,139 72,051,475,048 77,000,937 78,000,937,139 72,051,475,048 78,051,051,051,051,051,051,051,051,051,051	1.442,245,491 1.442,291,291 1.442,291,29	1.02 1.02	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash 381,235,033 ordinary Share of Tk. 10/- each issued as borus share 28,400,000 Right Share of Tk. 10/- each issued sa share in the year 2018 294,000,000 2021,652,286 Right Share of Tk. 10/- each issued as fight share in the year 2018 294,000,000 2021,652,286 Right Share of Tk. 10/- each issued as right share in the year 2018 27,1652,286 Tk. 21,652,286 Right Share of Tk. 10/- each issued as right share in the year 2014 27,1652,287,2110 27,002,873,2110 18.2.1 Issued, Subscribed and Pald up Capital Balance at the beginning of the year 7,092,873,210 4,433,045,790 Add: Right share issued 7,092,873,210 7,092,873,210 7,092,873,210 18.3 Initial Public Offering (IPO) According to IPO rules 2006 'Initial public offering (IPO)* means first offering of security by an issuer to the general public. Out of the total issued, subscribed, and fully paid up capital of the bank 5,000,000 ordinary shares of Tk. 10,000 each amounting to Taka 500,000,000 was raised through initial public offering of shares held in 2006. 18.4 Cash Dividend/ Bonus Issue On 23rd April 2015 Cash Dividend 820% (Tk. 2 per Share of, 10 each) amounting to Taka 1,418,574,642,00 was approved by the shareholders in 16th Annual General Meeting and the cash dividend was paid accordingly. 18.4.3 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 tof of shares from 50 shares in each lot. The maximum limit for Authorized Share capital was increased to BDT 12,000,000,000. 18.5 Ordinary Shares Panage of Hadding of Shares No of Shares Panage of Hadding of Shares No of Shares Percentage of Hadding of Shares No of Shares Percentage of Hadding of Shares No of Shares held in 2006. 18.6 Classification of Sharesholding Percentage of Hadding of Shares No of Sha
The amount of written off borns for which has suit filled 12,045,099,200 \$9,919,222 7.16 Bit Prochesed set Discounted under the following broad categories inside fleeglastesh	1.2 Serrowing from other Banks, Financial Institutions and Agents:	1.00 1.00	The issued share capital of the bank is the total nominal value of the shares of the bank which haw been issued to shareholders and which cerian outstanding. 100,000,000 critinary Share of Tk. 100- each issued for cash 361,235,033 of 3612,3503,33 of 361
Table Processor of Without of Income Server Interest Processor of Server Interest I	1.2 Servering from other Beats, Financial Institutions and Agenits:	1.00 1.00	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to shareholders and which remain outstanding.
The sercount of written off loans for which has suit filed 12.04.009.820 9.99.1922 7.1.8 Bhrothward and Discounted under the following broad contegeries inside Designation of the State of Sta	1.2 Serroving from other Banks, Financial Institutions and Agenits:	10.00 10.0	The issued share capital of the bank is the total norminal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Th. 10/- each issued for cash 361,235,033 and 361,235,033 and 362,230,000 and 361,235,033 and 361,235,033 and 362,236,000,000 221,652,288 Right Share of Tk. 10/- each issued as right share in the year 2008 264,000,000 272,652,288 Right Share of Tk. 10/- each issued as right share in the year 2008 27,652,288 Right Share of Tk. 10/- each issued as right share in the year 2008 27,652,288 Right Share of Tk. 10/- each issued as right share in the year 2018 27,652,288 Right Share of Tk. 10/- each issued as right share in the year 2018 27,652,288 Right Share of Tk. 10/- each issued as right share in the year 2018 27,652,288 Right Share of Tk. 10/- each issued as right share in the year 2018 27,652,288 Right Share of Tk. 10/- each issued share 2019 27,652,287 2,210
The sercount of written off loans for which has suit filed 12.04.009.820 9.99.1922 7.1.8 Bhrothward and Discounted under the following broad contegeries inside Designation of the State of Sta	1.2 Borrowing from other Banks, Financial Institutions and Agents: 1.442,198,7100 1.442,246,401 1.41 Institution and Agents: 1.442,245,000 1.442,245,000 1.42 Borrowing from other Banks 1.000,000,000 302,525,000 1.302,525,000 1.302,525,000 1.42 Prime Bank Limited 1.000,000,000 314,000,000 1.302,525,000 0.000,000,000 1.42 Prime Bank Limited 1.200,000,000 314,000,000 312,000,000 300,000,000 1.42 Bangalasiah Kristia Bank Limited 1.200,000,000 314,000,000 312,000,000 302,525,000 302,525,000 302,525,000 302,525,000 1.42 Bangalasiah Kristia Bank of Oylon 3.200,000,000 302,525,000 30	1.0.2 Maturity Wine Grouping of Deposits 1.0.2 Maturity Wine Grouping Wine G	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to stareholders and which remain output and in the cash stareholders and which remain output and in the cash issued as a fight share in the year 2008 264,000,000 224,000,000 264,000,000 224,000,000 264,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000
The amount of written of bars for which law sait field 12,05,09,820 12,045,09,820 9,991,922 7.1.8 Bit Prochamed and Obscounted under the following front deningeries brace bengines 1.287,994,947 982,144 7.1.9 Mountly Visio Grouping of Bill Purchased and Discounted Physiols which 1.00000 10 10 10 10 10 10 10 10 10 10 10 1	12 Borrowing from other Banks, Prinancial Institutions and Agents: 1.4422,198,710	1.0.2 Maturity Wise Grouping of Deposits 1.0.2 Maturity Wise (Proping of Deposits 1.0.2 Maturity Wise (Proping of Deposits 1.0.2 Maturity Wise (Proping of Maturity Maturity 1.0.2 Maturity Wise (Proping of Maturity Mat	The issued share capital of the bank is the total norminal value of the shares of the bank which hawe been issued to shareholders and which remain output of 1.00.000.000 1.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000.000 1.000.000
T.1.5 Bit Prochamed and Discounted under the following bread chappens 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 1287.994.917 92.144 92.147 92.1	12 Borrowing from other Banks, Preacelal Institutions and Agentic 14 Institution Institution Institutions Instit	1.0.2 Martiny Wise Grouping of Deposits 1.0.2 Martiny Wise Grouping Office Grouping of Deposits 1.0.2 Martiny Wise Grouping Office	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to stareholders and which remain output and in the cash stareholders and which remain output and in the cash issued as a fight share in the year 2008 264,000,000 224,000,000 264,000,000 224,000,000 264,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000 224,000,000,000 224,000,000
Table Tabl	12 Borrowing from other Banks, Prenactal Institutions and Agentic 14 Indies Bangladeath:	1.0.2641.097	The issued share capital of the bank is the total norminal value of the shares of the bank which have been issued to stareholders and which remain outstanding. 200,000,000 ordinary Share of Th. 100- each issued as right share in the year 2002 243,003,003 243,003,003 264,000,000 264,000 26
The amount of writter of base for which he suit filed 1206,079,820 1208,069,820 991,922 138 148	12 Borrowing from other Basins, Prisancial Institutions and Agentic 14 Indice Bargladeath:	10.2561.987 88.710.786 88.710.786 10.2561.987 10	The search share capital of the bank is the total norminal value of the shares of the bank which have been issued to stareholders and which remain outstanding. 100,000,000 ordinary Share of Th. 10/- each issued as right share in the year 200 20, 264,000,000 20, 264,000
The smoot of white in the following bread chaptines have bragates and factors and factor	12 Borrowing from other Banis, Financial Institutions and Agentics India Bangladesh: India Banglad	10.2961.987 88.710.798 10.2961.987 1	The issued share capital of the bank is the total normal value of the shares of the bank which have been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Th. 10/- each issued as fight share in the year 208 244,000,000 264,000,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000,000 264,000,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000,000 264,000,000 264,000,000 264,000,000 264,000,000 264,000,000,000 264,0
Table Tabl	12 Borrowing from other Basins, Pinancial Institutions and Agentics 1.4312,198,710 1.442,245,495 1.442,245,495 1.442,245,495 1.442,245,495 1.442,245,495 1.444,2245,495 1.444	10.2561.987 88.710.792 10.2561.987 10.2561.987 10.257.292.172 10.2561.987 10.257.292.172 10.2561.987 10.2561.9	The issued share capital of the bank is the total nominal value of the shares of the bank which have been issued to stareholders and which remain outstanding. 100,000,000 ordinary Share of Tb. 10/- each issued as form that are controlled to the shares of the bank in the shares of the shares of the bank in the shares of the shares of the bank in the shares of the bank in the shares of the shares of the bank in the shares of the bank in the shares of the shares of the bank in the shares of th

AS AT AND FOR THE YEAR ENDED 31 DECEMBER 2015



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Particulars	2015	23 Contingent Liabilities		28.1 Other fees Passport Endorsement Fees Locker fees	On-Shore off-shore Total 3,666,814 3,666,814 5,890,530 - 5,890,530	4,131,700 40.a Consolidated Provisions 6,576,480 BRAC Bank Limited
09 Capital Adequacy Ratio - As per BASEL-II and III	Consolidated basis SOLO Basis Consolidated basis SOLO Basis	Acceptances and endorsements Import Letter of Credits - Sight Import Letter of Credits - Usance	12,967,621,606 7,433,193,266 9,493,957,028 7,752,643,652 8,314,887,899 8,030,491,120	Service fees - ATM Service fees - BIT IOM Service Fees	5,890,530 - 5,890,530 472,038 - 472,038 796,555 - 796,555 1,473,020 - 1,473,020	76,67,480 Elike El
Common Equity Tier-1 (Going Concern Capital) Fully Paid -up capital/funds from Head office for the purpose of meeting the capital adequacy	7,092,873,210 7,092,873,210 7,092,873,210 7,092,873,210	Import Letter of Credits - Back to Back Total Letter of Credits and Acceptances and endorsements: (Note 23.2 Guarantees Issued (Note 23.3) 5,765,094,383 4,250,216,847	Annual Membership Fees-Premium Membership Fees-ELDORADO Annual Fees-SMS Banking	106,200 - 106,200 5,906,078 - 5,906,078	96,860 BRAC Saajan Exchange Limited 3,069,278 BRAC IT Services Limited 70,990,978
Non-Repayable Share Premium account Statutory Reserve General reserve	4,781,671,715 3,622,522,880 4,781,671,715 3,622,522,880 3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332	Bills for collection (Note 23.4 Tax Liability (Note 23.5 Contingent Assets - FX deals		Annual Fees-Internet Banking Syndication Fees Valuation fees	1,172,550 - 1,172,550	2,674,672 15,814,521 6,691,250 41 Provision for Tax
Retained Earnings Dividend Equalization Reserve Minority Interests in Subsidiaries	4,088,724,423 3,892,934,140 3,189,355,328 2,876,737,432 1,297,477,645 1,286,736,135	Forward contract Stock of Travellers Cheques (TC) Stock of Govt. Sanchaya Patra	1,993,599,324 4,152,915 4,121,968 12,851,000	Omnibus settlement fees	3,608,395 - 3,608,395	8,489,905 21,796,942 Current Tax Provision for Income Tax has been ma of Tk. 2,250,022,595 (2014: 2,097,4
Actuarial gain/loss (Actuarial gain/loss kept in books in Bangladesh for foreign bank Non-repatriable interest free funds from Head Office for the purpose		23.1 Significant concentration wise grouping	49,953,722,520 37,713,353,830	28.a Consolidated Commission, Exchange and B BRAC Bank Limited BRAC EPL Investments Limited	2,880,811,788 2,5 99,483,400 1	666,596,779 128,183,763
of acquisition of property and held in a separate account and have the ability to absorb Losses regardless of their losses. (Applicable for foreign banks) others (If any Item approved by Bangladesh Bank)	23,718,584 - 23,715,983 -	 i) Documentary credits and short term trade related transactions; ii) Forward asset purchased and forward deposits placed; 	-	BRAC EPL Stock Brokerage Limited bKash Limited* BRAC Saajan Exchange Limited	1,575,861,080 9	Deferred tax is provided using the liab j68,342,597 liabilities and their carrying values for in the period net amount of Tk. 64,193,2
Sub-total Regulatory Adjustments Shortfall in Provision required against Non-performing Loans(NPLs)	20,754,815,909 18,076,880,562 19,844,702,703 17,062,483,854	 iii) Undrawn formal standby facilities, credit lines and commitmen -Under one year -One year and over; 	s to lend:	BRAC IT Services Limited Less: Intra-company transactions:	15,847,883 5,140,114,989 4,1	
Shortfall in Provision required against Investment in shares(Result of the cell No. F2 Remaining deficiton account of frevolution of investments in Securities after netting off from any other surplus of the securities.		 iv) Spot and forward foreign exchange rate contracts; v) Other exchange contracts vi) Others 	9,173,220,373 8,311,105,241 43,700,000 43,700,000	* Commission Income of bKash Limited Commission net off VAT Less: Cost of service	8,586,537,349 5,7 7,010,676,269 4,7 1,575,861,080 9	773,163,109 Net deferred tax liability/(asset)
Goodwill and all other intangible assets Deferred Tax Assets (DTA) Defined benefit pension fund assets	1,412,198,710 - 1,442,245,491 - 963,887,229 963,887,229 1,057,387,675 1,057,387,675	23.2 Irrevocable Letter of Credit including Acceptances and endorse		Net commission income 29 Other operating income Recovery of written off bad debts	 -	58,342,597 Income Tax on Profit 41.a Consolidated Provision for Inco 27,674,270 Current Tax:
Gain on sale related to securitization Transactions Investment in Own CET-1 Instruments/shares(as per Para 3.4.7 of basel III Guidelin Reciprocal Crossholdings in The CET-1 Capital of Banking, financing and insurance of		Letter of Credit (Inland) Letter of Credit (General) Back to Back L/C	122,870,363 518,982,681 22,854,193,985 19,897,874,438 2,384,660,141 1,548,517,070	Profit on sale of assets Profit share from other bank Loan penal interest	27,962,761 2	1,259,544 BRAC Bank Limited 29,386,275 BRAC EPL Investments Limited 26,272,099 BRAC EPL Stock Brokerage Limit
Any investment exceeding the approved limit under section 26(2) of the Bank Company Act, 1991 (50% of investment) Investment of subsidiaries which are not Consolidated (50% of investment)		Back to Back Bills Back to Back Bills (EDF)	4,118,849,941 8,737,489 3,680,552,243 2,790,733,430 33,161,126,673 24,764,845,108	Miscellaneous income 29.a Consolidated Other operating income	59,932,896 5	53,654,683 bKash Limited 8,246,871 BRAC Saajan Exchange Limited
Others if any Sub-total Total common equity Tier-1 capital	2,376,085,939 963,887,229 2,499,633,168 1,057,387,675 18,378,729,970 17,114,793,333 17,345,089,537 16,005,096,179	Less: Margin	597,925,676 649,785,755 32,563,200,997 24,115,059,353	BRAC Bank Limited BRAC EPL Investments Limited		BRAC IT Services Limited 5,046,186 Deferred Tax:
Additional Tier-1 Capital Non-Cumulative irredeemable Preference Shares	<u> </u>	23.3 Letter of Guarantee Letter of Guarantee (Local) Letter of Guarantee (Foreign)	5,627,174,341 3,501,218,399 137,920,042 644,685,333	BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited	10,746,717 1	516,644 BRAC Bank Limited 21,553,824 BRAC EPL Investments Limited 13,160,360 BRAC EPL Stock Brokerage Limit
Instruments issued By the Banks that meet the qualifying Criteria For AT1 (Asspecified in Annex-4 of Basel III Guidelines) Minority Interest i.e AT1 issued by Consolidated		Foreign counter Guarantee Less: margin	5,765,094,383 4,250,216,846 100,995,055 68,935,311	BRAC IT Services Limited Less: Intra-company transactions:	114,832,535 11	75,052,051 bKash Limited 17,195,853 BRAC Saajan Exchange Limited 6,380,083 BRAC IT Services Limited
subsidiaries to third parties as specified in Annex-4 of Basel III Guidelines(For Consolidated Reporting) Head Office Borrowing in foreign currency by Foreign		Balance for which the Bank is contingently liable in respect of gua	5,664,099,328 4,181,281,535	30 Consolidated Salaries and allowances BRAC Bank Limited BRAC EPL Investments Limited		18,698,470 70,079,943 42 Earnings Per Share
Banks' operation in Bangladesh for inclusion In Additional tier-1 capital which comply with the regulatory requirements as specified in Annex-4 of		Directors Government Bank and other financial institution	2,110,734,256 2,550,569,911 177,231,458 198,624,346	BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited	644,689,174 40 59,253,891 5	04,261,266 08,099,296 06,320,472 Profit after taxation Less: Preference dividend
Basel III Guidelines(Applicable for foreign banks) Any other item especially allowed by Bangladesh Bank from time to time for inclusion in Additional		Others Less: Margin	3,477,128,669 1,501,022,589 5,765,094,383 4,250,216,846 100,995,055 68,935,311	BRAC IT Services Limited		55,897,336 Profit attributable for distribution Weighted average number of shi Weighted average Earnings Per S
Tier-1 capital (applicable for foreign banks). Others(if any item approved by Bangladesh Bank) Subhitial			5,664,099,328 4,181,281,535	31 Rent, Taxes, Insurance, Electricity etc. Rent, rates and taxes		Weighted average Earnings Per 5,321,706
Regulatory Adjustments: Investment in own AT-1 instrument/Shares (as per para 3.4.7 of Basel III Guidelines)		23.4 Bills for collection Outward local bills for collection Outward foreign bills for collection	1,513,429,660 304,368,704 297,151,430 39,117,930	Insurance Power and electricity WASA and Sewerage	164,505,723 223,902 164,729,625 14 10,845,403 8,389 10,853,792 1	42.a Consolidated Earnings Per Sha 2,327,193 0,236,560 Profit after taxation Less; Preference dividend
Reciprocal Crossholdings in The AT-1 Capital of Banking, financing and insurance entities. Others(If any) Total Additional Tier-1 Capital Available		Inward local bills for collection Inward foreign bills for collection	1,810,581,090 343,486,634	31.a Consolidated Rent, Taxes, Insurance, E BRAC Bank Limited	lectricity etc.	Profit attributable to Minority Profit attributable for distribution
Maximum limit of Additional Tier-1 Capital(AT-1 Capital can be maximum Up to 1.5% Of the Total RWA or 33.33% of CET1. Whichever is higher)		23.5 Contingent Liabilities (Taxation) Large Tax Payers (VAT) office has issued a Demand Order of BDT 2,37,00	0,000 against VAT audit for the Income year	BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited	27,497,502 2 26,339,551 2	27,646,504 Weighted average Earnings Per 24,996,291
Excess amount over maximum limit Of AT-1 Subtotal Total Admissible Additional Tier-1 Capital 18,378,72	29,970 17,114,793,333 17,345,089,537 16,005,096,179	2009 and BDT 2,00,00,000 against VAT audit for the Income year 20 Honorable High Court Division against the order no. VAT- 123/2013 date 08 May 2014 respectively of the Customs, Excise and VAT Appellate Trib	d 05 August 2013 and VAT-44/2014 dated	bKash Limited BRAC Saajan Exchange Limited BRAC IT Services Limited	16,221,787 1 17,988,738 1	5,545,248 Weighted average Earnings Per 14,841,631 Aachte Beek insured sight charge in
Tier-2 Capital (Gone-Concern Capital) General Provision (Eligible For inclusion in Tier 2		23.6 Suit filed by the Bank No law suit filed by the bank against contingent liabilities.		32 Consolidated Legal expenses BRAC Bank Limited	75,358,034 14	As the Bank issued right share in number of shares to reflect The 10,504,345 As per BAS:33 "Farnings Per Sh
will be limited to 1 maximum 1.25 percentage points of Credit Risk Weighted Assets calculated under the Standardised Approach) All other preference shares	26,067 1,783,186,562 1,565,990,590 1,565,990,590	23.a Consolidated Contingent liabilities BRAC Bank Limited	49,953,722,520 37,713,353,830	BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited	2,813,883 - 14,147,882 1	2,219,983 As per BAS-33 "Earnings Per Sheercise or other issue of potent There is an antidilutive effect of considering the diluted earning.
Subordinated debt/Instruments issued by the Banks		BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited		BRAC Saajan Exchange Limited BRAC IT Services Limited	3,216,612	1.9.349,206 considering the diluted earning 1.9.353,121
(as per Annex 4 of Basel III Guidelines) Minority interest. Le. Tier 2 issued by Consolidated Subsidiaries to third Parties (For Consolidated Reporting Only)		BRAC Saajan Exchange Limited BRAC IT Services Limited	49,953,722,520 37,713,353,830	33 Postage, Stamp, Telecommunication etc	95,536,411 16 On-Shore off-shore Total	SECTION -FOL
Reporting Only) Head Office(HO) borrowings in foreign Currency Received that meet the Criteria Of tier 2 Debt Capital (Applicable For Foreign banks).		Section -Three: Notes to Profit and loss Account Income statement	31,/13,393,830	Postage and courier Telegram, telex, fax and Network Court fees and stamps	24,990,264 46,863 25,037,127 3 84,028,192 - 84,028,192 7	15,663,772 6,990,181 14,759,245 43 Cash and Cash Equivalents
Revaluations Reserve as on 30th June, 2015 (50% Of	02,408 346,502,408 346,502,408 346,502,408 	Income: Interest, discount and similar income (Note-24.1) Dividend income (Note-27)	20,505,027,252 19,533,867,152 69,355,506 55,552,839	Court fees and stamps Telephone	82,145,075 147,390 82,292,465 8	14,759,245 21,953,072 29,366,270 Balance with Bangladesh Bank and in Balance with Dangladesh Bank and in Balance with Other Danks and fi
Sub-total 3,404,22 Regulatory Adjustments Revaluation Reserve for Fixed Assets and Security and	28,475 3,329,688,970 3,712,492,998 3,712,492,998	Fees, commission and brokerage (Note-24.2) Gains less losses arising from investment securities Gains less losses arising from dealing from foreign currencies (Note-28)	2,031,374,734 1,884,882,564 (4,492,413) (34,064,247) 849,437,054 681,714,216	33.a Consolidated Postage, Stamp, Telecom BRAC Bank Limited		Balance with other banks and fit Money at call and on short notic Prize Bond
equity securities (Follow Phase-In deduction as per Basel (III) guidelines) Investment in OWN T2 Instruments/Shares		Gain less losses arising from REPO Income from non-banking assets Other operating income (Note-29)	(820,362,856) 107,648,878 1,078,913,770 738,246,871	BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited	2,664,858	2,985,988 4,335,484 43.a Consolidated Cash and Cash E
(as Per para 3.4.7 of Basel III Guidelines) Reciprocal Crossholdings in The AT-2 Capital of Banking, financing and insurance entitles.		Share of profit/(loss) of equity in associate company	(818,197) (907,427) 23,708,434,850 22,986,940,846	BRAC Saajan Exchange Limited BRAC IT Services Limited	5,875,558 12,568,674 1	H,425,065 BRAC Bank Limited 0,370,980 BRAC EPL Investments Limited 1,483,787 BRAC EPL Stock Brokerage Limit
Any investment exceeding the approved limit under section 26(2) of the Banking Companies Act, 1991(50% of investment)		Expenses: Interest, fees and commission (Note-26) Losses arising from dealing securities	8,764,027,645 9,496,521,444 (185,951,789) 62,138,598	34 Stationery, Printing, Advertisement etc.	On-Shore off-shore Total	bKash Limited BRAC Saajan Exchange Limited BRAC IT Services Limited
Investment of subsidiaries which are not Consolidated (50% of investment) Others if any		Administrative expenses (Note-24.3) Other operating expenses (Note-39) Depreciation on banking assets (Note-38)	5,290,368,525 4,937,056,316 1,438,359,150 1,144,205,582 601,855,010 553,472,303	Stationery and Printing Security Stationery	55,304,580 41,823 55,346,403 3	00,121,097 Less: Intra-company transactions 33,231,665
Total Tier-2 Capital Available Maximum limit of Tier-2 Capital(Tier-2 Capital can be maximum Up to 4% Of the Total RWA or 88.89%		Impairment Loss Operating Profit	2,046,717 15,910,705,258 16,193,394,243 7,797,729,592 6,773,546,603	Advertisement 34.a Consolidated Stationery, Printing, Adve	372,288,161 756,963 373,045,124 26	7,348,795 44 Receipts from other operating Loan Penal Interest
of CET1, Whichever is higher) 16,041,99 Excess amount over maximum limit of T-2 Total Admissible Tier-2 capital 3,334,92		24.1 Interest, discount and similar income Interest on loans and advances	15,715,334,969 15,882,581,242	BRAC Bank Limited BRAC EPL Investments Limited	373,045,124 26 1,316,387	Miscellaneous Income Gain on trading shares 3,423,355 Profit share from other banks
Total Capital 21,713,65	57,963 20,375,181,821 21,057,562,535 19,717,589,177	Interest on money at call and short notice Interest on balance with other banks	10,543,973 57,205,225 10,315,708 10,835,732	BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited	557,965,702 20 5,416,227	6,934,870 11,999,191 4,232,309 44.a Consolidated Receipts from or
Total Risk Weighted Assets 176,714,05 Required capital based on Risk Weighted Assets (10%) 17,671,405	09,558 16,662,216,198 13,929,873,096 13,393,044,182	Interest on treasury bills and bonds Interest on fixed deposits with other banks Interest on coupon bearing bond	2,689,139,460 2,311,567,786 1,743,692,528 1,147,890,593 286,501,282 123,786,574	BRAC IT Services Limited 35 Chief Executive's salary and fees		925,529 4,864,049 BRAC Bank Limited BRAC EPL Investments Limited
Surplus/ (Deficiency) 4,042,24 Capital Adequacy Ratio: On core capital (against standard of minimum 5%)	48,405 3,712,965,623 7,127,689,439 6,324,544,995 10,40% 10.27% 12.45% 11.95%	Interest on zero coupon bond 24.2 Fees, commission and brokerage	49,499,332 20,505,027,252 19,533,867,152	Basic salary Bonus and others (Note-35.1) House rent allowance		9,743,666 BRAC EPL Stock Brokerage Lim 3,842,250 bKash Limited 168,000 BRAC Saajan Exchange Limited
	12.29% 12.23% 15.12% 14.72% 2015 2014	Fees Commission	1,682,591,781 1,510,434,223 348,782,953 374,448,341 2,031,374,734 1,884,882,564	Medical/ other allowance 35.1 Bonus and others	29,417 14,260,584 1:	30,000 BRAC IT Services Limited 3,783,916
Particulars 19 Statutory Reserve Balance at the beginning of the year	Taka Taka 3,470,350,332 3,281,594,098	24.3 Administrative expenses Salaries and allowances Rent, taxes, insurance, electricity etc.	3,283,904,177 2,918,698,470 957,364,996 899,088,069	Festival Bonus Performance Bonus Leave Fair Assistance	1,000,000	1,667,000 45 Payment for other operating act 1,000,000 Rent, taxes, insurance, electricity 1,175,250 Audit fees
Add: Transferred from profit during the year	3,470,350,332 3,470,350,332	Legal expenses Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc.	75,358,034 140,504,345 262,499,755 219,366,270 373,045,124 267,348,795	36 Directors' Fees and Expenses	4,017,250	Directors fees and expenses Repair and maintenance Other expenses
			3/3,045,124 20/,346,/95			
exceeded the paid up capital.	inies Act 1991, there is no requisite to transfer fund from ecause the sum of share premium and statutory reserve	Chief Executive's salary and fees Directors' fees and expenses	14,260,584 13,783,916 681,700 671,831	Director's fees represent fees paid for attending	g board meeting, board audit committee meeting @ Tk. 5 ber 2016 per director per meeting and travel and accor loard meeting.	,000 up to
exceeded the paid up capital. L9.a Consolidated Statutory Reserve BRAC Bank Limited		Chief Executive's salary and fees	14,260,584 13,783,916	Director's fees represent fees paid for attendin September 2016 and @ Tk. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses a Directors Fees	ber 2016 per director per meeting and travel and accor- loard meeting. are given below: 557,400	Legal expenses 45.a Consolidated Payment for other
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited	ecause the sum of share premium and statutory reserve	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316	Director's fees represent fees paid for attending September 2016 and eff Tk. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses a Directors Fees Traveling and Others	ber 2016 per director per meeting and travel and accordant meeting. are given below: 557,400 124,300 681,700	Legal expenses 45.a Consolidated Payment for othe 131.831 BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limit
exceeded the paid up capital. Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC ST Services Limited	ecause the sum of share premium and statutory reserve	Chief Executive's salary and fees	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316 Total Total 2,268,496,452 2,482,183,796 6,334 5,079,255,559 5,63,570,138	Director's fees represent fees paid for attending September 2016 and ® Tk. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses a Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited	ber 2016 per director per meeting and travel and accordoral meeting. 1557,400 124,300 681,700 435,000	Legal expenses
exceeded the paid up capital. Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC ST Services Limited	3,470,350,332 3,470,350,350,350 3,470,350 3,470,350 3,470,350 3,470,350 3,470,350 3,470,350 3,470,35	Chief Executive's salary and fees	14,260,584 13,783,916 681,700 671,831 955,000 955,000 3222,299,155 476,639,620 5,290,368,525 4,937,056,316 Total 2,268,496,452 4,937,056,316 5,079,255,559 5,083,570,138 7,310,906,205 7,288,490,735 188,435,062 281,214,883 544,418,374	Director's fees represent fees paid for attending september 2016 and e "R. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses a Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC ED Limited BRAC ED Limited	ber 2016 per director per meeting and travel and accordant meeting. are given below: 557,400 124,300 681,700 435,000 860,539 238,000	45.a Consolidated Payment for othe 540,000 131,831 671,831 671,831 672,831 673,831 67
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Stapian Exchange Limited BRAC Saajan Exchange Limited BRAC Savibange Limited BRAC Savibange Limited BRAC Savibange Limited BRAC Reveluation Reserve Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2)	3,470,350,332 3,470,350,350,350,350,350,350,350,350,350,35	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on Ioens and advances - Retail	14,260,584 13,783,916 681,700 671,831 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316 hore Total 2,268,496,452 2,482,183,796 5,079,255,559 5,063,570,138 7,310,906,205 1,584,997,35 188,435,062 281,214,883 5,541,739,891 52,804,066 6,334 15,411,228,689 15,712,681,992 0,312 10,543,973 7,205,239	Director's fees represent fees paid for attending September 2016 and e "Tk. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses a Directors Fees Traveling and Others 36.8 Consolldated Director's Fees and Exper BRAC Bank Limited BRAC Bank Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saijan Exchange Limited	ber 2016 per director per meeting and travel and accordoral meeting. 557,400 124,300 681,700 435,000 860,539 238,000 2,215,239 955,000	540,000 131,831 671,831 671,831 672,250 315,000 1,082,198 150,000 2,2442,2779 955,000 Legal expenses 45.a Consolidated Payment for othe BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC Seajan Exchange Limited BRAC IT Services Limited SRAC IT Services Limited SRAC IT Services
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 20. Revaluation Reserve Revaluation Reserve (note - 20.2) Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities	3,470,350,332 3,470,350,350,350,350,350,350,350,350,350,35	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate 4,191,489,225 SME 1,310,906,205 Lease Finance 1,84,35,056 Lease Finance 2,304,306 Staff Interest on money at call and short notice Interest on balance with other banks Interest on fixed deposits with other banks Interest on fixed d	14,260,584 13,783,916 681,700 971,831 955,000 955,000 322,299,1,55 476,639,620 5,290,368,525 4,937,056,316 Total Total 2,268,496,452 2,482,183,796 6,344 5,792,925,559 5,663,570,138 7,310,906,205 7,288,490,735 184,450,62 148,450,62 184,450,62 148,450,62 184,450,62 148,450,62 184,41,228,689 15,712,681,992 0,312 10,543,973 57,205,225 10,315,708 10,385,732 0,312 10,543,973 57,205,225 10,315,708 10,385,732 10,315,708 10,385,732 10,315,708 10,385,732 10,385,738 13,17,789,884	Director's fees represent fees paid for attendin September 2016 and @ Th. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses in Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' Fee is BDT 700,000 (excluding the services and the se	ber 2016 per director per meeting and travel and according to the director per meeting and according to the director per meeting and travel and according to the director per meeting and travel and according to the director per meeting and travel and according to the director per meeting and travel and according to the director per meeting according to the director per meeting and according to the director per mee	45.a Consolidated Payment for othe 131.831 671.831 671.831 623.250 315.000 1.082.198 67.000 2.842.279
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saejan Exchange Limited	3,470,350,332 3,470,350,350 3,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME 7,310,996,205 Lease Finance 188,435,062 Credit Cards 541,739,891 22,395,490 14,523,462,325 Interest on balance with other banks Interest on balance with other banks Interest on biance with other banks Interest on fixed deposits with other banks 1,0,131,6708 Interest on fixed deposits with other banks 2,047,798,838	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316 Total - 2,268,496,452 2,482,183,796 6,334 5,079,255,559 5,663,570,138 7,310,906,205 128,490,735 188,435,062 281,214,883 541,739,891 52,804,066 6,334 15,411,228,659 15,712,681,992 0,312 10,543,973 5,205,225 - 2,047,798,881 13,7789,844	Director's fees represent fees paid for attending september 2016 and e "Tk. 8,000 from Octo expenses of foreign Director fer attending the E Breakup of Directors fees and expenses a Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' fee is BDT 700,000 (excluding') 37.a Consolidated Auditors' fee BRAC Bank Limited BRAC BC EPL Investments Limited	Der 2016 per director per meeting and travel and accordant meeting. 1557,400 124,300 681,700 1898 681,700 435,000 860,539 238,000 2,215,239 955,000 955,000 253,000	45.a Consolidated Payment for othe 131.831 e71.831 e874.900 e874.831 e874.8
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC BL Stock Brokerage Limited bRASh Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 20. Revaluation Reserve Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year Add: Reserve made during the year	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,350 516,373,535 3,10,350,350 516,373,535 3,10,350,350 516,373,535 3,10,350,350 516,373,535 3,10,373,535 516,373,535 3,10,373,535 516,373,535	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lease Finance Lease Finance Credit Cards Staff Interest on money at call and short notice Interest on balance with other banks Interest on balance with other banks Interest nor fixed deposits with other banks Less: Interest Income from BBL Less: Interest Income from BBL 25.a Consolidated Interest Income BRAC Bank Limited	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,1,55 476,639,620 5,290,368,525 4,937,056,316 Total 12,268,496,452 2,482,183,796 6,344 5,792,925,559 5,663,570,138 7,310,906,205 7,288,490,735 184,845,062 184,845,062 184,845,062 164,843,74 2,236,490 5 7,208,297,35 184,431,374 2,236,490 5 7,208,225 10,512 10,543,973 57,205,225 10,312 10,543,973 57,205,225 10,315,708 10,835,732 13,17,898,814 14,178,893,718 13,098,512,783 13,17,789,844 14,778,893,718 13,098,512,783 17,372,892,072 16,794,142,525	Director's fees represent fees paid for attendin September 2016 and e Pt. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses in Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' fee is BDT 700,000 (excluding of the BRAC Bank Limited) 37.a Consolidated Auditors' fee BRAC Bank Limited	Der 2016 per director per meeting and travel and according and travel and according are given below: 124,300 124,300 681,700 435,000 860,539 238,000 2,215,238 955,000 955,000 27,000 170,903 170,903 170,903 170,903 170,903 170,903 170,903 170,903 155,500 155,500 165,500 170,903 170,903 170,903 155,500 170,903 155,500 170,903 155,500 155,500 155,500 155,500 155,500 155,500 155,500 155,500 155,500 155,500 155,500 165,500 170,903	45.a Consolidated Payment for othe 871,831 671,831 671,831 671,831 682,3250 315,000 1,082,198 150,000 2,842,2789 955,000 46 Segment Reporting:
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Seajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 20. Revaluation Reserve Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year 20.2 Assets Revaluation Reserve Balance at the beginning of the year Add: Reserve made during the year 20.1.a Consolidated Revaluation Reserve on Govt. Securities BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited	3,470,350,332 3,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME 1,310,906,206 Lease Finance Credit Cards Staff 1,731,906,206 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,435,065 188,776 198,388 10,532,208 10,532,638 10,532,090,532 1	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316 Total Total 2,268,496,452 2,482,183,796 6,334 5,792,795,559 5,663,570,138 7,310,906,205 7,288,490,735 188,435,082 281,214,883 1,511,739,891 544,418,374 22,395,490 52,804,066 6,334 15,411,228,689 15,712,681,992 0,312 10,543,973 52,804,066 6,334 15,411,228,689 15,712,681,992 0,312 10,543,973 57,205,225 10,313,778,893,131,778,88149 17,372,892,072 18,794,142,525 324,161,399 614,643,530 54,995,375 60,708,914	Director's fees represent fees paid for attending September 2016 and 6 "Th. 8,000 from Octo expenses of foreign Director for attending the E Breakup of Directors fees and expenses in Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' Fee BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited	ber 2016 per director per meeting and travel and according and travel and according are given below: 557,400 124,300 681,700 435,000 860,539 238,000 2,215,238 955,000 955,000 170,903 655,500 3,071,164 100,000 5,205,667	45.a Consolidated Payment for othe BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limi b/Gsh Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited BRAC IT
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saejan Exchange Limited BRAC Saejan Exchange Limited BRAC Saejan Exchange Limited BRAC Bervices Limited 20. Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year Add: Reserve made during the year Add: Reserve made during the year 20.1.a Consolidated Revaluation Reserve on Govt. Secu BRAC Bank Limited BRAC EPL Investments Limited	3,470,350,332 3,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lease Finance Lease Finance 188.435.062 Credit Cards Staff 11.153.462.325 Interest on money at call and short notice Interest on balance with other banks Interest on balance with other banks Interest income from OBU Less: Interest Income from OBU Less: Interest Income from BBL 25.a Consolidated Interest noome BRAC EPIL Intestments Limited BRAC EPIL Notok Prokerage Limited BRAC EPIL Notok Prokerage Limited	14,260,584 13,783,916 681,700 671,831 955,000 955,000 3222,299,155 476,639,620 5,290,368,525 4,937,056,316 Total 2,268,496,452 4,937,056,316 7,310,906,205 7,288,490,735 188,435,062 281,214,883 541,739,891 52,804,066 6,334 15,411,228,659 15,712,881,992 0,312 10,543,973 57,205,225 10,315,708 13,177,98,414 22,395,490 52,804,066 6,384 15,411,228,659 15,712,681,992 10,312 10,543,973 57,205,225 10,315,708 13,177,98,814 19,630,510 51,119,626 17,372,892,072 16,794,142,525 324,161,399 614,643,530 54,995,375 60,708,914 896,509,972 641,158,260 2,594,160 2,742,977 950,865,351 858,957,340	Director's fees represent fees paid for attending September 2016 and e "Th. 8,000 from Octo expenses of foreign Director fees and expenses of Directors fees and expenses a Directors Fees Traveling and Others 36.a Consolldated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' fee is BDT 700,000 (excluding' 37.a Consolldated Auditors' fee BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited	ber 2016 per director per meeting and travel and accordinate of the control of th	Legal expenses
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exceeded the paid up capital. 19.4. Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Sapian Exchange Limited BRAC Sapian Exchange Limited BRAC Sapian Exchange Limited BRAC Sapian Exchange Limited BRAC To Services Limited 20. Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Less: Adjustment during the year Less: Adjustment during the year Balance at the beginning of the year Add: Reserve made during the year Add: Reserve made during the year 20.1. Consolidated Revaluation Reserve on Govt. Securities BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC Services Limited BRAC Services Limited BRAC EPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Broke Brokerage Limited	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,350,350,350,350,350,350,373,535 3,10,350,350,350,350,350,350,350,350,350,35	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lease Finance Lease Finance Credit Cards Staff Interest on biance with other banks Interest on biance with other banks Interest on biance with other banks Interest on fixed deposits with other banks Less: Interest Income from BBL 25.a Consolidated Interest Income BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited Less: Intra-company transactions: 26 Interest paid on Deposits and Borrowing etc. A. Interest paid on Deposits and Borrowing etc. A. Interest paid on deposits: On-Shore Off-ehot 741,574,7618 Current Savings 741,574,7618 Term 4,636,696,3844 2,567	14,260,584 13,783,916 681,700 971,831 955,000 955,000 322,299,1,55 476,639,620 5,290,368,525 4,76,639,620 6,344 5,792,955,559 5,663,570,138 7,310,906,205 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,430,622 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,435,062 7,288,490,735 188,436,436 7,288,225 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,7700,287,627 16,794,142,525 17,7700,287,627 17,284,438,866	Director's fees represent fees paid for attending September 2016 and 6 "Th. 8,000 from Octo expenses of foreign Directors fees and expenses of Directors fees and expenses in Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IS Services Limited 37 Auditors' Fee Auditors' Fee is BDT 700,000 (excluding's BRAC Bank Limited BRAC BRAC BRAC BRAC BRAC BRAC BRAC BRAC	bee 2016 per director per meeting and travel and accordant meeting. 557,400 124,300 681,700 1888 681,700 435,000 860,539 238,000 2215,239 955,000 975,000 975,000 975,000 975,000 170,903 685,500 170,903 685,500 170,903 685,500 170,903 685,500 170,903	Legal expenses
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bRAC EPL Stock Brokerage Limited bRAC Bank Limited BRAC Stagian Exchange Limited BRAC Sagian Exchange Limited BRAC IT Services Limited 20. Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year Less: Adjustment during the year 20.2 Assets Revaluation Reserve Balance at the beginning of the year Add: Reserve made during the year 20.1.a Consolidated Revaluation Reserve on Govt. Secu BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Sagian Exchange Limited	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,11) 219,539,410 176,631,280 516,373,535 516,373,535 735,912,945 693,004,815 176,631,281 194,438,486 757,748,003 791,124,320 71,4839,874 194,384,896 219,539,410 176,631,280 516,373,535 516,373,535 516,373,535 516,373,535 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lease Finance Credit Cards Staff Interest on blance with other banks Interest on blance with other banks Interest on balance with other banks Interest on balance with other banks Interest on Example 10,315,708 Less: Interest Income from BBL 25.a Consolidated Interest Income BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC BRAC Interest paid on deposits: A Interest paid on deposits: Current STD Savings 74,15,47,616 Term 7,139,018,542 2,567 B. Interest paid for borrowings: Interest on noney at call and short notice 1,371,404,350 389,370,192 341,547,616 7,139,018,542 2,567 B. Interest paid for borrowings: Interest on noney at call and short notice	14,260,584 13,783,916 681,700 671,831 955,000 955,000 322,299,155 476,639,620 5,290,368,525 4,937,056,316 Total 2,268,496,452 2,482,183,796 6,334 5,792,795,559 5,663,570,138 7,310,906,205 7,288,490,735 188,435,082 7,288,490,735 188,435,082 341,439,430 541,739,891 544,418,374 22,395,490 52,804,066 6,334 15,411,228,659 15,722,681,992 0,312 10,543,973 52,204,206 0,312 10,543,973 57,205,225 10,315,708 13,1778,9814 9,630,510 51,1792,681,992 17,372,892,072 18,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 17,94,142,526 17,372,892,072 16,794,142,526 17,372,892,072 16,794,142,526 17,372,892,072 17,254,438,866	Director's fees represent fees paid for attending September 2016 and 6 "Th. 8,000 from Octo expenses of foreign Directors fees and expenses of Directors Fees and Experiments of Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC BRAC IT Services Limited 37 Auditors' Fee Auditors' Fee Auditors' Fee BRAC Bank Limited BRAC Bank Limited BRAC Bank Limited BRAC BRAC EPL Stock Brokerage Limited BRAC BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 38 Depreciation on and repairs to bank's assets Depreciation on Reashold Building office equipment IT hardware Motor vehicles Amortization of Intangible assets IT software Repairs and Maintenance expenses Transportation cost	bee 2016 per director per meeting and travel and accordand meeting. 557,400 124,300 681,700 124,300 681,700 435,000 860,539 238,000 2,215,238 955,000 955,000 955,000 955,000 170,903 655,500 3,071,164 100,000 5,205,5667 106,531,820 58,957 106,590,777 14,901 156,531,820 123,129,001 64,938 123,129,339 121,801,491 293,204,126 193,204 194,443,472 196,305,204 126,136,992	Legal expenses
exceeded the paid up capital. 19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bRAC EPL Stock Brokerage Limited bRAC Bank Limited BRAC Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 20 Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Less: Adjustment during the year Less: Adjustment during the year Balance at the beginning of the year Add: Reserve made during the year 20.2 Assets Revaluation Reserve Balance at the beginning of the year Add: Reserve made during the year 20.1.1 Consolidated Revaluation Reserve on Govt. Securities BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,332 3,470,350,332 3,10,350,350 516,373,535 3,50,12,945 693,004,815 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280 176,631,280	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lesse Finance Lesse Finance Credit Cards Staff 10,513,661 11,713,9891 Staff 12,2395,490 14,523,462,325 15,516 11,519,	14,260,584 681,700 955,000 950,000 17068,316 18,434,483,5062 96,334 15,411,228,689 16,712,681,992 0,312 10,543,973 15,205,225 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 10,315,708 11,719,819	Director's fees represent fees paid for attending September 2016 and eff TR. 8,000 from Octo expenses of foreign Directors fees and expenses of Directors fees and expenses in Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 37 Auditors' Fee Auditors' Fee Auditors' fee is BDT 700,000 (excluding' BRAC BAC BAC BAC BAC BAC BAC BAC BAC BAC B	ber 2016 per director per meeting and travel and accordand meeting. 1557,400 124,300 681,700 124,300 681,700 124,300 681,700 125,300 125,300 125,300 125,300 125,300 125,000	Legal expenses
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19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Stagain Exchange Limited BRAC BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC BRAC EPL Stock Brokerage Limited BRAC Bank Limited BRAC EPL Stock Brokerage Limited (Durain Limited Brace of BRAC Bank (as Parent) on Share money deposited by BRAC Saajan Limited Add: Retained Surplus Brom BRAC EPL Stock Brokerage Limited Add: Retained Surplus from BRAC EPL Stock Brokerage Limited Add: Retained Surplus from BRAC EPL Stock Brokerage Limited Add: Retained Surplus from BRAC EPL Stock Brokerage Limited Add: Retained Surplus from B	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 1,1) 219,539,410 176,631,280 516,373,535 516,373,535 735,912,945 93,004,815 757,748,003 797,124,320 714,839,874 219,539,410 176,631,280 516,373,535 516,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest income Interest on loans and advances- Retail Corporate SME Lesse Finance Lesse Finance Credit Cards Staff 1,310,906,205 Lesse Finance Lesse Finance Lesse Finance Lesse Finance Interest on money at call and short notice Interest on belance with other banks Interest on blance with other banks Interest on blance with other banks Interest on blance with other banks Interest not fixed deposits with other banks Interest not more yat call and short notice BRAC Brit Interest not noted bank accounts Bangadoenh Bank-efinance Interest not incal bank accounts Bangadoenh Bank-efinance Interest not incal bank accounts Bangadoenh Bank-efinance Interest not incal bank accounts Bangadoenh Bank-efinance Interest not be fixed banks Interest not company transactions: 27 Investment Income BRAC Brit Interest not more yat and social securities. Her Instruments Interest not company transactions: 28 Interest not company transactions: 29 Investment Income BRAC Bank Limited BRAC Eric Investments Limited BRAC Eric Investments Limited BRAC Eric Investments Limite	14.260.584 13.783.916 681.700 955.000 955.000 955.000 955.000 955.000 955.000 955.000 955.000 15.260.368.525 476.639.620 6.334 5.792.5559 5.663.570.138 7.310.906.205 7.288.490.735 184.845.062 12.288.490.735 184.845.062 12.288.490.735 184.845.062 12.288.490.735 18.845.062 12.288.590 18.845.477.288 2.501.445.804 18.845.07.935.890 18.845.477.288 2.501.445.804 18.845.77.141.585.688 2.501.445.804 18.845.77.990 12.288.490.790 18.845.77.990 12.288.490.790 18.845.77.990 12.288.490.790 18.845.77.990 12.288.490.790 18.845.77.980 12.288.490 18.845.77.980 12.288.490 18.845.77.288 2.501.445.804	Director's fees represent fees paid for attending September 2016 and eff TR. 8,000 from Octo expenses of foreign Directors fees and expenses in Directors Fees and Expenses of Directors Fees Traveling and Others 36.8 Consolidated Director's Fees and Expenses in Directors Fees Traveling and Others 36.8 Consolidated Director's Fees and Expenses in Directors Fees In Directors Fees and Expenses In Directors Fees In Place	bee 2016 per director per meeting and travel and accordand meeting. 1888	Association Legal expenses
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19.4 Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Statutory Reserve Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year Less: Adjustment during the year Add: Addition during the year Less: Adjustment during the year Balance at the beginning of the year Add: Retained Brace EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Brokerage Limited Brokerage Limited Add: Retained Surplus from BRAC EPL Investments Limite Add: Retained Surplus from BRAC EPL Stock Brokerage Limited Add: Retained Surplus from BRAC EPL Stock Brokerage Limited BRAC Brokerage Limited BRAC Brokerage Limited BRAC Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Broke	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 1,1) 219,539,410 176,631,280 516,373,535 735,912,945 93,004,815 757,748,003 797,124,320 714,839,874 814,931,528 219,539,410 176,631,280 516,373,535 516,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances Retail Corporate SME Lease Finance Lease Finance Lease Finance Lease Finance Interest on money at call and short notice Interest on balance with other banks Interest on briged eposits with other banks Interest on fixed deposits with other banks Interest on Excellenges with other banks Interest not fixed deposits with other banks Interest on Excellenges Interest Income from OBU Less: Interest Income from OBU Less: Interest Income from BBL 25.a Consolidated Interest Income BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC FI Services Limited BRAC Bank Lim	14.260.584 681.700 955.000 182.266.496.452 1.266.496.452 1.288.490.735 1.884.50.62 1.293.95490 1.2395.499 1.2395.499 1.311.28.659 1.312.2047.788.289 1.317.789.289 1.317.789.2072 1.317.40.350 1.317.4	Director's fees represent fees paid for attending September 2016 and eff TR. 8,000 from Octo expenses of foreign Directors fees and expenses in Directors Fees and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Staff training Staff Iveries Staff verling Staff Verli	See	Associated Ass
19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC BRAC BEAL STORM STATE STAT	3,470,350,332 3,470,350,323 3,470,350,332 3,470,350,332 3,470,350,341,250 3,481,331,331,331,331,331,331,331,331,331,3	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interest on loans and advances - Retail Corporate SME Lease Finance Lease Finance Coredit Cards Staff Interest on money at call and short notice Interest on balance with other banks Interest on Exad deposits with other banks Interest factor of the deposits with other banks Interest on Exader Example Limited BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited bRAC EPI. Stock Brokerage Limited BRAC Salajan Exchange Limited Interest on fepuruhsae agreement (REPO) Interest on Repurchase agreement (REPO) Interest on	14,260,584	Director's fees represent fees paid for attending September 2016 and e Pt. 8,000 from Octo expenses of foreign Directors fees and expenses of Directors Fees and Experiments of Directors Fees and Experiments Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Experiments Directors Fees Traveling and Others 36.a Consolidated Director's Fees and Experiments Directors Fees and Experiments Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 38 Depreciation on and repairs to bank's assets Depreciation on Property plant and equipment IT hardware Motor vehicles Amortization of Intangible assets IT software Repairs and Maintenance expenses Transportation cost Equipment Tepairing Hardware and Software Maintenance Premises Maintenance Premises Maintenance 38.a Consolidated Depreciation on and repairs to bank's assets Depreciation on Leasehold Building office equipment Tepairing Hardware and Software Maintenance Premises Maintenance Transportation cost Equipment Tepairing Hardware and Software Maintenance Premises Maintenance 38.a Consolidated Depreciation on and repairs to Bank's Acc PPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Brace Grokeries IT Services Limited BRAC Brace Grokeries Staff twelfare SWIFT Business development Books, news papers and periodicals Donation and subscription VAT and excise duty Fraud and forgeries Staff training Staff twelfare SWIFT Business development Books, news papers and periodicals Donation and Subscription VAT and excise duty Fraud and forgeries Staff training Staff twelfare SWIFT Business development Bank Capa Limit	See	Association
19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC IT Services Limited 20. Revaluation Reserve Revaluation Reserve on Govt. Securities (note - 20. Assets Revaluation Reserve (note - 20.2) 20.1 Revaluation Reserve on Govt. Securities Balance at the beginning of the year Add: Addition during the year Less: Adjustment during the year Less: Adjustment during the year Balance at the beginning of the year Add: Reserve made during the year Add: Reserve made during the year 20.1.a Consolidated Revaluation Reserve on Govt. Securities BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Bank Limited BRAC EPL Stock Brokerage Limited Dokash Limited BRAC Bank Limited BRAC	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 1.1) 219,539,410 176,631,280 516,373,535 516,373,535 735,921,945 93,004,815 757,748,003 797,124,320 714,839,874 219,539,410 176,631,280 516,373,535 516,	Chief Executive's salary and fees Directors' fees and expenses Auditors' fee Repairs and maintenance of fixed assets 25 Interest Income Interect on loans and advances - Retail Corporate SME	14.260.584	Director's fees represent fees paid for attending September 2016 and eff TR. 8,000 from Octo expenses of foreign Directors fees and expenses of Directors Fees and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC Saajan Exchange Limited BRAC IT Services Limited BRAC Brokerage Limited BRAC Brokerage Limited BRAC Brokerage Staff training Staff Inveries Staff training Staff Inveries Staff training Staff Inverse Staff Staff Sea Staff Staff Sea Staff Sea Staff Sea	ber 2016 per director per meeting and travel and accordand meeting. 124,300 124,300 681,700 2315,238 238,000 2215,238 955,000 955,000 955,000 955,000 170,900 121,329,001 64,398 123,193,939 121,3129,001 64,398 123,193,939 121,301,491 293,204,126 531,359 93,204,126 531,359 93,204,126 531,359 93,354,850 124,443,472 1693,520 126,136,992 126,136,992 126,136,994 127,373,701 66,811 319,736,665 2,962,490 322,99,155 47,801,491 29,0437,306 37,733,701 66,811 319,736,665 2,962,490 322,99,155 47,801,491 319,736,665 2,962,490 322,901,155 47,801,491 319,736,665 3,761,859	Legal expenses
19.a Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Stassian Exchange Limited BRAC EPL Stock Brokerage Limited BRAC BRAC BRAC Bank (as Parent) on Share money deposit in bKash Ltd Share money deposit on translation Share of BRAC Bank (as Parent) on Share money of Total share of BRAC Bank (as Parent) on Share money of Brace Bank (as Parent) on Share of BRAC Bank (as Parent) on Share money of Brace Bank (as Parent)	3,470,350,332 3,470,350,332 3,470,350,332 3,470,350,332 1,1) 219,539,410 176,631,280 516,373,535 516,373,535 735,912,945 93,004,815 757,748,003 797,124,320 774,4339,874 814,931,528 219,539,410 176,631,280 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 516,373,535 176,631,280 516,373,535 516,373,535 516,373,535 516,373,535 31	Chief Executive's salary and fees	14.260.584 681.700 955.000 955.000 955.000 955.000 955.000 15.260.368.525 6.334 5.792.5559 7.310,906.205 7.310,906.205 7.310,906.205 7.310,906.205 7.328.490.735 18.4845.662 1.2395.490 9.2395.490 9.2395.490 0.312 10.543.973 10.543.973 10.315.780 10.315.	Director's fees represent fees paid for attending September 2016 and eff TR. 8,000 from Octo expenses of foreign Directors fees and expenses in Directors Fees and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited 38. Depreciation on and repairs to bank's assets Depreciation on Property plant and equipme Furniture and fixtures Depreciation on Intangible assets IT software Repairs and Maintenance expenses Transportation cost Intendigue assets IT software Repairs and Maintenance expenses Transportation cost Equipment repairing Hardware and Software Maintenance Premises Maintenance Premises Maintenance 38.a Consolidated Depreciation on and repairs Maintenance Premises Maintenance 39.a Consolidated Depreciation on and repairs Maintenance 39.a Consolidated Depreciation on and repairs Maintenance Premises Maintenance 39. Other Expenses Conveyance expense Fuel expenses Right issue expenses Bood issue expenses For classified loans and advances For Lans and Advances: For Lans and	See	Association Legal expenses
19.4. Consolidated Statutory Reserve BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Bank Limited BRAC BL Stock Brokerage Limited BRAC Bank Limited BRAC BL Stock Brokerage Limited BRAC BRAC BRAC BRAC BRAC BRAC BRAC BRAC	3,470,350,332 3,	Chief Executive's salary and fees	14.260.584 681.700 955.000 12.268.496.452 2.2482.183.796 1.083.570 1	Director's fees represent fees paid for attending September 2016 and ef Pt. 8,000 from Octo expenses of foreign Directors fees and expenses in Directors Fees and Others 36.a Consolidated Director's Fees and Exper BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC IT Services Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock	See	Associated Ass

Passport Endorsement Fees Locker fees Service fees - ATM Service Fees - BIT IOM Service Fees Annual Membership Fees-Premium Membership Fees-ELDORADO Annual Fees-SMS Bariking Annual Fees-SMS Bariking Syndication Fees Valuation Fees Omnibus settlement fees Consolidated Commission, Exchange and Br	On-Shore 3,666,814 5,890,530 472,038 796,555 1,473,020 106,200 5,906,078 87,416,679 1,172,550 3,608,395 122,444,364	- 3,6 - 5,8 - 4 - 7 - 1,4 - 5,9 - 87,4 1,1 15,793,839 15,7	otal 656.814 4,131.700 990,530 6,576,480 990,530 6,576,480 172,038 245,992 173,020 2,138,731 106,200 96,880 106,787 3,099,278 116,679 70,990,978 116,679 70,990,978 117,2550 2,674,672 172,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,550 2,674,672 173,750,942	40.a Consolidated Provisions BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 41 Provision for Tax Current Tax Provision for Income Tax has been made according to the Income Tay GT Kt. 2,255.0022,595 (2014: 2,097,475,597) has been provided for	
BRAC Bank Limited BRAC FL Investments Limited BRAC FL Stock Brokerage Limited bKash Limited* BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions:		99,4 338,7 1,575,8 261,0	172,165,862 - - - - - 2,300,004	Deferred Tax Deferred tax is provided using the liability method for timing different liabilities and their carrying values for reporting purposes as per Banethe period net amount of Tk. 64,193,254 (2014: 25,476,009) has I The charge for taxation is based upon the profit for the year co	gladesh Accounting Standard (BAS) - 12. During been provided as deferred tax income. imprises:
* Commission Income of bKash Limited Commission net off VAT Less: Cost of service				Current tax on taxable income @ 40% Adjustment - prior year Net deferred tax liability/(asset) originated for temporary	2,250,022,595 2,097,475,597 2,250,022,595 (64,193,254) (25,476,009)
Net commission income Other operating income Recovery of written off bad debts Profit on sale of assets Profit share from other bank Loan penal interest Miscellaneous income		963,528,9 2,472,6 27,962,7 25,016,4 59,932,8	967 627,674,270 984 1,259,544 761 29,386,275 462 26,272,099 936 53,654,683	Income Tax on Profit 41.a Consolidated Provision for Income Tax Current Tax: BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited	2,185,829,341 2,071,999,588 2,250,022,595 2,097,475,597 19,473,387 17,200,000 68,546,182 62,996,796 43,230,936 19,182,653
Consolidated Other operating Income BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited		1,078,913,7 1,078,913,7 4,129,1 119,251,0	770 738,246,871 147 5,046,186 - 516,644	BRAC Saajan Exchange Limited BRAC IT San Vices Limited Deferred Tex: BRAC Bank Limited BRAC FPL Investments Limited	6,520,114 6,518,952 2,387,793,214 2,203,346,998 (64,193,254) (25,476,009) 2,632,515 (4,248,325)
BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: Consolidated Salaries and allowances		10,746,7 202,269,3 114,832,5 1,300,477,4	717 13,160,360 349 175,052,051 535 117,195,853	BRAC EPL Stock Brokerage Limited blash Limited BRAC Saajan Exchange Limited BRAC ST Services Limited	99,206,232 118,242,301
BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited		3,283,904,1 60,412,2 113,263,4 644,689,1 59,253,8 166,378,6 4,327,901,5	70,079,943 144 104,261,266 174 408,099,296 391 56,320,472 511 155,897,336	42 Earnings Per Share Profit after taxation Less: Preference dividend Profit attributable for distribution to ordinary shareholders Weighted average number of shares Weighted average Earnings Per Share (Taka)	2,425,438,707 2,291,864,965 2,434,771,350 2,090,888,540 2,434,771,350 2,090,888,540 709,287,321 655,302,051 3,43 3,19
lent, rates and taxes	On-Shore 723,280,437 57,682,924		tal 29,475 665,321,706 52,104 81,202,610	Weighted average Earnings Per Share (EPS) of 2014 has been	restated as per BAS-33 "Earnings Per Share".
ower and electricity VASA and Sewerage Consolidated Rent, Taxes, Insurance, El BRAC Bank Limited BRAC EPL Investments Limited	164,505,723 10,845,403 956,314,487 lectricity etc.	223,902 164,72 8,389 10,85 1,050,509 957,36 957,364,99 27,497,50	33,792 10,236,560 34,996 899,088,069 96 899,088,069	42.a Consolidated Earnings Per Share Profit after taxation Less: Preference dividend Profit attributable to Minority Profit attributable for distribution to ordinary shareholders of Weighted average number of shares	2,334,811,567 2,036,736,192 11,507,301 18,479,452 2,323,304,266 2,018,256,740 709,287,321 655,302,051
BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited		27,497,50 26,339,55 10,585,09 16,221,78	51 24,996,291 98 5,545,248	Weighted average Earnings Per Share (Taka) Weighted average Earnings Per Share (EPS) of 2014 has beer	3.28 3.08 restated as per BAS-33 "Earnings Per Share".
BRAC IT Services Limited Consolidated Legal expenses		17,988,73 1,055,997,67		As the Bank issued right share in the year 2014, required adjust number of shares to reflect Theoretical Ex Right Share price for	
BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited BRAC IT Services Limited		75,358,03 2,813,88 - 14,147,88 3,216,61	33 2,219,983 - 32 15,349,206	As per BAS-33 "Earnings Per Share", the calculation of diluted exercise or other issue of potential ordinary shares that would There is an antidilutive effect on earning per share of BRAC considering the diluted earning per share.	have an anti dilutive effect on earning per share.
Postage, Stamp, Telecommunication etc.	.	95,536,41	161,353,121	SECTION -FOUR : NOTES TO CAS	H FI OW STATEMENT
Postage and courier Telegram, telex, fax and Network Court fees and stamps Telephone	0n-Shore 24,990,264 84,028,192 71,141,971 82,145,075 262,305,502	off-shore Tot 46,863 25,03 - 84,02 - 71,14 147,390 82,29 194,253 262,499	7,127 35,663,772 8,192 76,990,181 1,971 24,759,245 2,465 81,953,072	43 Cash and Cash Equivalents Cash in hand (including foreign currency) Balance with Banglodesh Bank and its agents banks (including foreign Balance with other banks and financial institutions	5,613,959,872 7,558,012,102
Consolidated Postage, Stamp, Telecomr BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Saajan Exchange Limited	nunication etc.	262,499,75 - 2,664,85 18,975,71 5,875,55	i8 2,985,988 .8 14,335,484	Money at call and on short notice Prize Bond 43.a Consolidated Cash and Cash Equivalents BRAC Bank Limited	1,776,000 3,053,500 38,528,058,781 41,671,281,683 38,528,058,781 41,671,281,683
BRAC IT Services Limited Stationery, Printing, Advertisement etc.	On-Shore	12,568,67 302,584,56	14 10,370,980 251,483,787	BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited	60,062,868 19,531,387
Stationery and Printing		off-shore Tot	tal	bKash Limited BRAC Saajan Exchange Limited BRAC IT Services Limited	803,747,503 683,188,415 12,948,010,236 8,725,804,857 304,055,180 171,917,816 9,455,641 7,872,872
Security Stationery Advertisement	133,735,602 55,304,580 183,247,979 372,288,161	- 133,73 41,823 55,34 715,140 183,96 756,963 373,04	35,602 100,121,097 16,403 33,231,665 33,119 133,996,033	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest	12,948,010,236 8,725,804,857 171,917,816 9,455,641 7,872,872 11,633,659,806 41,019,700,403 42,359,234,694 25,016,462 26,272,099
	133,735,602 55,304,580 183,247,979 372,288,161	41,823 55,34 715,140 183,96 756,963 373,04 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91	15,602 100,121,097 16,403 33,231,665 133,199,6,033 5,124 267,348,795 24 267,348,795 27 3,423,355 27 4,233,505 20 201,999,191 21 4,232,309 22 925,529	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities	12,948,010,236 8,725,804,857 171,917,816 9,455,641 7,872,872 11,633,659,806 8,920,362,336 41,019,700,403 42,359,234,694 25,016,462 26,272,099 59,932,896 53,654,682 (4,492,413) (34,064,247) 27,962,761 29,386,276 108,419,706 75,248,810
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited biKash Limited BRAC Bajan Exchange Limited	133,735,602 55,304,580 183,247,979 372,288,161	41,823 55,34 715,140 183,96 756,963 373,04 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 29,41	15,602 100,121,097 16,403 33,231,665 133,119 133,996,033 5,124 267,348,795 267,348,795 17 6,934,870 17 4,232,305 17 4,232,305 17 4,232,305 17 4,232,305 17 4,232,305 10 9,743,666 10 3,842,250 10 3,842,250 17 168,000 17 3,000	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks	12,948,010,236 8,725,804,857 7872,872 171,917,816 9,455,641 7,872,872 8,920,362,336 41,019,700,403 42,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,684 2,359,234,242,276,841 2,359,895 6,394,217,790 13,048,649 15,903,336 242,276,841 261,931,815
Advertisement Consolidated Stationery, Printing, Adversible RAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bRash Limited BRAC Stagian Exchange Limited BRAC IT Services Limited Chief Executive's salary and fees Basic salary Bonus and others (Note-35.1) House rent allowance	133,735,602 55,304,580 183,247,979 372,288,161	41,823 55,34 715,140 183,96 756,963 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 29,41 14,280,58	15,602 100,121,097 16,403 33,231,665 133,119 133,996,033 15,124 267,348,795 17 6,934,870 17 4,232,309 17 4,232,309 19 484,864,049 10 9,743,666 10 3,743,666 10 3,842,250 17 168,000 17 30,000 14 13,783,916	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited 45 Payment for other operating activities Rent, taxes, insurance, electricity etc. 928.923.945	12,948,010,236 8,725,804,857 304,055,180 171,1917,816 9,455,641 7,872,872 11,633,659,806 8,225,936,236 41,019,700,403 42,359,234,684 25,016,462 26,272,099 59,932,896 53,654,682 (4,492,413) (34,064,247) 27,962,761 29,366,276 108,419,706 75,248,810 (19,263,432) 769,601 (19,263,432) 769,601 (19,263,432) 769,601 (19,263,432) 769,601 130,48,649 15,903,336 242,276,841 261,931,815 553,350,444 6,769,650,666 66
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Sajan Exchange Limited BRAC Sajan Exchange Limited BRAC IT Services Limited BRAC Sajan Exchange Limited BRAC IT Services Limited Chief Executive's salary and fees Basic salary Bonus and others (Note-35.1) House rent allowance Bonus and others Festival Bonus Performance Bonus Leave Fair Assistance irectors' Fees and Expenses tor's fees represent fees paid for attending miber 2016 and @ Tk. 8,000 from Octob sees of foreign Director for attending the Bi Breakup of Directors fees and expenses a	133,735,602 55,304,580 183,247,979 372,288,161 rtisement etc.	13,73 41,823 755,963 775,196 7756,963 373,045,12 1,316,38 8,461,91 557,965,70 5,4416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 29,41 14,260,58 1,767,00 1,000,00 1,250,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25	15,602 100,121,097 16,403 3,231,665 133,996,033 15,124 267,348,795 14 267,348,795 17 3,423,355 17 4,232,309 19 484,864,049 10 9,743,666 10 3,842,250 11 13,783,916 10 1,667,000 10 1,000,000 10 1,175,250	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 45 Payment for other operating activities Rent, taxes, insurance, electricity etc. Audit fees Directors fees and expenses 681,700 Repair and maintenance 123,261,953 Cther expenses 1,257,479,782 Legal expenses 7,10,88,836 2,483,343,716 46	12,948,010,296 8,725,804,857 171,917,816 9,455,641 7,872,872 11.633,659,806 8,920,362,336 41,013,700,403 42,359,234,694 25,016,462 53,654,682 (4,492,413) (34,064,247) 27,962,761 29,386,276 108,419,706 75,248,810 (19,263,432) 769,601 69,268,785 21,579,314 139,599,895 6,394,217,790 13,048,649 15,903,336 242,276,841 553,350,444 6,769,650,666 [6febore Total]
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited bRAG Saajan Exchange Limited BRAC Saajan Exchange Limited Chief Executive's salary and fees Basic salary Bonus and others (Note-35.1) House rent allowance Medical/ other allowance Bonus and others Festival Bonus Performance Bonus Leave Fair Assistance irectors' Fees and Expenses tor's fees represent fees paid for attending mber 2016 and © Tk. 8,000 from Octob sses of foreign Director for attending the Bi Breakup of Directors fees and expenses a Directors Fees Traveling and Others	133,735,602 55,304,580 133,247,979 372,288,161 rtisement etc.	133,73 41,823 55,34 715,140 786,963 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 22,941 14,260,58 1,767,00 1,000,00 1,250,25 4,017,25 4,017,25 4,017,25 4,017,25 4,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25 54,017,25	15,602 100,121,097 16,403 33,231,665 133,996,033 15,124 267,348,795 14 267,348,795 17 3,423,355 17 4,232,309 19 484,864,049 10 9,743,666 10 3,842,250 11 13,783,916 10 1,667,000 10 1,000,000 10 1,175,250 10 1,175,250 10 1,175,250 10 1,175,250 10 3,842,250	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44. Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 45 Payment for other operating activities Rent, taxes, insurance, electricity etc. Audit fees 1,907,500 Directors fees and expenses 681,700 Repair and maintenance 223,261,953 Other expenses 1,257,479,782 Legal expenses 7,10,88,836 2,483,343,716 45.a Consolidated Payment for other operating activities BRAC Bank Limited BRAC EPL Investments Limited	12,948,010,236 8,725,804,857 9,040,055,180 9,455,641 7,872,872 11,633,659,806 42,359,2236,2336 42,013,700,403 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,694 42,359,2246,746 42,359,2246,746 42,359,246,746 42,359,247,746 42,359,247,1790 43,364,649 43,217,790 43,048,649 43,217,790 43,048,649 43,217,790 43,048,649,667 43,048,649 43,048,649,667 43,048,
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited bKash Limited BRAC Seajan Exchange Limited bKash Limited BRAC Saajan Exchange Limited Bous and others (Note-35.1) House rent allowance Medical/ other allowance Bonus and others Festival Bonus Performance Bonus Leave Fair Assistance Irectors' Fees and Expenses tor's fees represent fees paid for attending mber 2016 and @ Tk. 8,000 from Octob saes of foreign Director for attending the Be Breakup of Directors fees and expenses a Directors Fees Traveling and Others Consolidated Director's Fees and Expen BRAC BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited BRAC EPI. Stock Brokerage Limited	133,735,602 55,304,580 133,247,979 372,288,161 rtisement etc.	13,73 41,823 755,43 755,063 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 29,41 14,260,58 1,767,00 1,000,00 1,250,25 4,017,25 4,017,25 184,16 29,41 14,260,58 1,767,00 1,000,00 1,250,25 4,017,25 631 4,017,25 631 4,017,25 631 631	15,602 100,121,097 16,403 33,231,665 133,996,033 15,124 267,348,795 14 267,348,795 17 3,423,355 17 4,232,309 19 484,864,049 10 9,743,666 10 3,842,250 17 168,000 14 13,783,916 10 1,667,000 10 1,000,000 10 1,175,250 10 1,175,250 10 1,842,550 10 1,667,000 10 1,175,250 10 1,175,250 10 1,175,250 10 1,400	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.8 Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited 45 Payment for other operating activities Rent, taxes, insurance, electricity etc. 928,923,945 Audit fees 1,907,500 Directors fees and expenses 681,700 Repair and maintenance 223,261,953 Other expenses 1,257,479,782 Legal expenses 1,257,479,782 Legal expenses 7,1,088,836 2,483,343,716 45.8 Consolidated Payment for other operating activities	12,948,010,236 8,725,804,857 9,040,055,180 9,455,641 7,872,872 11,633,659,806 8,920,362,336 41,019,700,403 42,359,234,694 12,932,369 59,932,896 53,654,682 (4,492,413) (34,064,247) 27,962,761 29,386,276 108,419,706 75,248,810 (19,263,432) 769,601 69,268,785 21,579,314 139,599,895 63,934,217,790 13,048,649 15,903,336 242,276,841 6769,650,666 11,907,550 9 29,974,454 6,769,650,666 11,907,550 61,831,716,859 22,6978,812 354,659,607 47,753,494 1,302,233,276 568,682,211 288,458 71,377,294 54,881,371 81,903,320 2,6978,812 354,659,607 47,831,815 26,978,812 354,659,607 47,753,494 1,302,233,276 568,682,211 288,458 71,377,294 54,881,371 54,881,371 54,881,371 54,881,371 54,851,371 54,861,370,362 2,533,153,036 1,855,027,862 2,533,153,036 1,855,027,862
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPI. Newstments Limited BRAC EPI. Stock Brokerage Limited bKash Limited BRAC EPI. Stock Brokerage Limited bKash Limited BRAC Bank Limited BRAC Bank Limited BRAC Salain Exchange Limited BRAC Bank Limited Chief Executive's salary and fees Basic salary Bonus and others (Note-35.1) House rent allowance Medicaly other allowance Bonus and others Festival Bonus Performance Bonus Leave Fair Assistance Irectors' Fees and Expenses tor's fees represent fees paid for attending mber 2016 and @ Tk. 8,000 from Octob sases of foreign Director for attending the Be Breakup of Directors fees and expenses a Directors Fees Traveling and Others Consolidated Director's Fees and Expense BRAC Bank Limited BRAC EPI. Investments Limited BRAC Saajan Exchange Limited	133,735,602 55,304,580 133,247,979 372,288,161 rtisement etc.	13,73 41,823 715,140 756,963 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 18,36 1,767,00 1,000,00 1,250,25 4,017,25 4,017,25 641 14,260,58 1,767,00 1,250,25 4,017,25 681 681 435 681 435 681 436 860	15,602 100,121,097 16,403 33,231,665 133,996,033 15,124 267,348,795 147 267,348,795 147 4,232,309 149 484,864,049 150 9,743,666 150 3,842,250 150 11,763,916 150 150 150 150 150 150 150 150 150 150	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Stroke Brokerage Limited BRAC EPL Stroke Brokerage Limited BRAC IT Services Limited BRAC IT Services Limited 45 Payment for other operating activities Rent, taxes, insurance, electricity etc. Audit fees Directors fees and expenses Category Chief expenses Directors fees and expenses Legal expenses Legal expenses Legal expenses T7.1088,343,343,716 45.a Consolidated Payment for other operating activities BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stroke Brokerage Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC Saajan Exchange Limited BRAC IT Services Limited BRAC IT Services Limited BRAC IT Services Limited BRAC IT Services Limited	12,948,010,236 304,055,180 9,455,641 11,633,659,806 41,013,700,403 25,016,462 25,016,462 25,032,896 (4,492,413) 27,962,761 108,419,706 75,248,810 (19,263,432) 69,268,785 21,579,314 139,599,895 242,276,841 1553,350,444 1,907,500 67,5248,810 67,69,650,666 (5,960,750,750) 681,700 75,248,810
Advertisement Consolidated Stationery, Printing, Adveil BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC EPL Stock Brokerage Limited bKash Limited BRAC Sajan Exchange Limited BRAC IT Services Limited Chief Executive's salary and fees Basic salary Bonus and others (Note-35.1) House rent allowance Bonus and others Festival Bonus Performance Bonus Leave Fair Assistance irectors' Fees and Expenses tor's fees represent fees paid for attending imber 2016 and @ Tik. 8,000 from Octob ses of foreign Director for attending the Bi Breakup of Directors fees and expenses a Directors Fees Traveling and Others Consolidated Director's Fees and Expens BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Investments Limited BRAC Sajan Exchange Limited	133,735,602 55,304,580 183,247,979 372,288,161 rtisement etc.	13,73 41,823 755,436 7756,963 373,045,12 1,316,38 8,461,91 557,965,70 5,4416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 29,41 14,260,58 4,017,25 4,017,25 681 681 681 438 866 238 2,215 955	15,602 100,121,097 16,403 33,231,655 133,996,033 15,124 267,348,795 17 3,423,355 17 6,593,4870 17 4,232,309 19 484,864,049 10 9,743,666 10 13,783,916 10 1,667,000 10 1,000,000 11,000,000 13,000 13,000 15,000 15,000 15,000 15,000 15,000 15,000 955,000 955,000 955,000 955,000 955,000	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.a Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Stock Brokerage Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC TI Services Limited BRAC Ti Services Limited BRAC Saajan Exchange Limited BRAC EPL Stock Brokerage Limited BRAC Epl Linvestments Limited BRAC Epl Linvestments Limited BRAC Epl Linvestments Limited BRAC Epl Exchange Limited BRAC Saajan Exchange Limited	12,948,010,236 304,055,180 9,455,641 11,633,659,806 41,013,700,403 25,016,462 25,016,462 25,032,896 (4,492,413) 27,962,761 108,419,706 75,248,810 (19,263,432) 69,268,785 21,579,314 139,599,895 242,276,841 1553,350,444 1,907,500 67,5248,810 67,69,650,666 (5,960,750,750) 681,700 75,248,810
Advertisement Consolidated Stationery, Printing, Advel BRAC Bank Limited BRAC EPI. Investments Limited BRAC EPI. Stock Brokerage Limited bRAG Stank Limited BRAC Saajan Exchange Limited Brace Brace Said Saajan Saajan Saajan Brace Brace Saajan Saajan Saajan Brace Saajan Saaj	133,735,602 55,304,580 183,247,979 372,288,161 rtisement etc.	133,73 41,823 755,943 775,140 7756,963 373,045,12 1,316,38 8,461,91 557,965,70 5,416,22 1,775,91 947,981,26 10,029,75 4,017,25 184,16 142,260,58 1,767,00 1,000,00 1,250,25 4,017,25 384,16 384 433 860 681 433 860 238 22,215 955 955 t expenses are BDT 150	15,602 100,121,097 16,403 33,231,655 133,996,033 15,124 267,348,795 17 3,423,355 17 6,593,4870 17 4,232,309 19 484,864,049 10 9,743,666 10 13,783,916 10 1,667,000 10 1,000,000 11,000,000 13,000 13,000 15,000 15,000 15,000 15,000 15,000 15,000 955,000 955,000 955,000 955,000 955,000	BRAC Saajan Exchange Limited BRAC IT Services Limited Less: Intra-company transactions: 44 Receipts from other operating activities Loan Penal Interest Miscellaneous Income Gain on trading shares Profit share from other banks 44.8 Consolidated Receipts from other operating activities BRAC Bank Limited BRAC EPL Investments Limited BRAC EPL Stock Brokerage Limited BRAC Saajan Exchange Limited BRAC BRAC Saajan Exchange Limited BRAC BRAC BRAC Saajan Exchange Limited BRAC BRAC BRAC Saajan Exchange Limited BRAC BRAC BRAC BRAC BRAC BRAC BRAC BRAC	12,948,010,236 304,055,180 9,455,641 11,633,659,806 41,013,700,403 25,016,462 25,016,462 25,032,896 (4,492,413) 27,962,761 108,419,706 75,248,810 (19,263,432) 69,268,785 21,579,314 139,599,895 242,276,841 1553,350,444 1,907,500 67,5248,810 67,69,650,666 (5,960,750,750) 681,700 75,248,810

Segment Reporting:					
			For the year 2015		
	SME	Retall	Corporate	Treasury	Total
Interest Income	7,473,914,095	2,832,631,833	4,972,260,453	2,094,085,691	17,372,892,072
Interest Expense	850,763,296	3,712,613,098	3,102,162,802	-	7,665,539,196
Borrowing cost	-	-	-	991,493,344	991,493,344
Inter segment income /(expenses)	(2,963,346,755)	5,046,011,596	(201,166,974)	(1,881,497,867)	-
Net Interest Income	3,659,804,044	4,166,030,331	1,668,930,677	(778,905,520)	8,715,859,532
Investment Income	-	-	9,044,116	2,443,683,070	2,452,727,186
Foreign Exchange Gain/(Loss)	47,527,229	89,075,891	288,863,380	423,970,554	849,437,054
Commission, Fees and Others	669,441,102	960,545,182	522,170,730	4,137,218	2,156,294,232
Write off Reovery	880,172,341	73,821,933	-	-	953,994,273
Total Segment Revenue	5,256,944,716	5,289,473,336	2,489,008,903	2,092,885,322	15,128,312,277
Staff Costs	1,711,845,860	1,277,178,705	251,931,139	57,209,057	3,298,164,761
Other Operating Costs	1,462,519,724	2,064,479,514	348,456,164	156,962,522	4,032,417,924
Total Segment Expenditure	3,174,365,584	3,341,658,219	600,387,303	214,171,579	7,330,582,685
Reportable Segment Operating Profit	2,082,579,132	1,947,815,117	1,888,621,600	1,878,713,743	7,797,729,592
			For the year 2014		
	SME	Retall	Corporate	Treasury	Total
Interest Income	7,529,220,786	3,079,406,236	4,799,684,704	1,385,830,801	16,794,142,526
Interest Expense	994,875,130	4,262,637,465	2,870,099,406		8,127,612,001
Borrowing cost	-	-	-	1,064,539,177	1,064,539,177
Inter segment income /(expenses)	(3,480,908,025)	5,271,956,267	21,394,038	(1,812,442,280)	-
Net Interest Income	3,053,437,631	4,088,725,038	1,950,979,336	(1,491,150,656)	7,601,991,349
Investment Income	-	-	24,635,310	2,476,810,494	2,501,445,804
Foreign Exchange Gain/(Loss)	38,850,703	96,428,476	267,279,167	279,155,870	681,714,216
Commission, Fees and Others	602,481,516	930,459,385	431,369,740	31,137,524	1,995,448,164
Write off Reovery	566,319,574	61,358,196	3,500		627,681,270
Total Segment Revenue	4,261,089,425	5,176,971,094	2,674,267,052	1,295,953,231	13,408,280,803
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ON -SIX : GENERAL DISCLOSURES

 1.492.489.251
 1.193.638.763
 192.000.186
 54.356.185
 2.992.492.386

 1.249.533.081
 1.968.141.520
 315.613.918
 150.963.294
 3.702.251.613

 2.742.022.332
 3.7197.778.286
 507.684.400
 205.5319.479
 688.73.74.199

 1.519.067.093
 1.997.192.810
 2,168.682.948
 1.090.633.752
 6,778.546.004

ituted by the Board of Directors of BRAC Bank Limited in its 23rd meeting sequently, in the 53rd Audit Committee Meeting held on April 15, 2014 ttee as under:

SI No	Name of Director	Status with The Bank	Status with the Committee	Educational Qualification
01	Mr. Hafiz G.A Siddiqi	Director	Chairman	Ph.D (Manchester
				Business School), UK,
				MBA, (Graduate School
				of Business, Indiana
				University), USA
02	Mr. Shib Narayan Kairy	Director	Member	M.Com (Accounting)
03	Ms. Nihad Kabir	Director	Member	L.L.B., L.L.M.,(UK),
				(Barrister at Law)

ber 2015, the Audit Committee of the Board conducted 06 (Six) meetings in which

of different Head office departments, Branches and SME Sales and service Bank's internal audit team from time to time. It Management Report prepared and conducted by ERMC team as and operational loss report ints ents fort of the Bank. the Bank.

AS AT AND FOR THE YEAR ENDED **31 DECEMBER 2015**





Name of the Related Parties			Relationship with BBL		Nature of Transaction	Balance at the end of period
		Parent Compa	any	Deposits made with us	4,917,738,642	
BRAC	EPL Investments Limited		Subsidiary		Deposits made with us	11,901,293
	EPL Stock Brokerage Limited		Subsidiary		Deposits made with us	83,836,880
bKash Limited		Subsidiary		Deposits made with us	11,462,417,945	
BRAC IT Services Limited (biTS)		Subsidiary		Deposits made with us	9,402,184	
BRAC Saajan Exchange Limited		Subsidiary		Deposits made with us	68,638,727	
BRAC Impact Ventures Limited			Associates		Deposits made with us	1,940,400
BRAC Asset Management Company Limited		nited	Associates		Deposits made with us	67,114,86
Industrial and Infrastructure Dev. Finance		nce	Sponsor Shareholder		Deposits made with us	4,578
ndu	strial and Infrastructure Dev. Finar	nce	Sponsor Shareholder		Loans and Advances	549,999,991
Sajid	a Foundation		Common board member		Loans and Advances	300,735,000
BRAC	EPL Investments Limited		Subsidiary Subsidiary		Loans and Advances Interest payable	1,415,110,659 28,120,69
BRAC	EPL Investments Limited					
BRAC			Parent Company		Loans and Advances	2,896,786,692
SI No	ne of Directors and the entities in which	Status	with The Bank	Name of the	firms/companies in which the	
01	Sir Fazle Hasan Abed (Nominated by BRAC)	Cr	BRAC Karnafi BRAC Banskh		Tea Estate nerra Tea Company Limited uli Tea Company Limited aali Tea Company Limited	FCMA, London
12	Mr. Kazi Mahmud Sattar (Independent Director)	D	BRAC Fou Director Unique Ho		and Resorts Limited Exchange Limited	B. Com (Honours) Finance

SI No	Name of Director	Status with The Bank	Name of the firms/companies in which they	Educational
01	Sir Fazle Hasan Abed	Chairman	BRAC Industries Limited	FCMA, London
	(Nominated by BRAC)		BRAC Kodala Tea Estate	
			BRAC Kaiyacherra Tea Company Limited	
			BRAC Karnafuli Tea Company Limited	
			BRAC Banskhali Tea Company Limited	
			BRAC Foundation	
02	Mr. Kazi Mahmud Sattar	Director	Unique Hotel and Resorts Limited	B. Com (Honours)
	(Independent Director)		BRAC Saajan Exchange Limited	Finance
			bKash Limited	
03	MS. Zahida Ispahani	Director	Ispahani Islamia Eye Institute and Hospital	Graduate
	(Independent Director)		BRAC EPL Stock Brokerage Limited	
04	Ms. Nihad Kabir	Director	Kedarpur Tea Company Limited	L.L.B., L.L.M.,(UK)
	(Nominated by BRAC)		Shaistaganj CNG Co. Limited	(Barrister at Law)
			Sathgao Tea Estate Limited	
			Infrastructure Development Company Limited	
05	Mr. Hafiz G.A Siddiqi	Director	BRAC EPL Investments Limited	Ph.D (Manchester
	(Independent Director)		BRAC IT Services Limited	Business School), UK,
			Micro Industries Development Assistance	MBA, (Graduate School
			Services Limited	of Business Indiana
			Asia-Pacific General Insurance Co. Limited	University), USA
06	Tamara Hasan Abed	Director	BRAC Services Limited	MBA in Finance
	(Nominated by BRAC)		BRAC Dairy	(Columbia Business
			BRAC Industries Limited	School, Columbia
			Bangladesh Netting Factory Limited	University, NY, USA)
			Ayesha Abed Foundation	Bsc in Economics
			Board of Trustees, BRAC University	(London School of
			BRAC Karnafuli Tea Company Limited	Economics, London,
			BRAC Kaiyacherra Tea Company Limited	
			BRAC Banskhali Tea Company Limited	
			BRAC Kodala Tea Estate	
			BRAC Environmental Enterprises Limited	
07	Shib Narayan Kairy	Director	Bangladesh Netting Factory Limited	Master of Commerce
	(Nominated by BRAC)		BRAC Services Limited	in Accounting
			BRAC IT Services Limited	University of Dhaka
			BRAC Impact Ventures Limited	
			BRAC Environmental Enterprises Limited	
			BRAC Probashbandhu Limited	
			BRAC Karnafuli Tea Co. Limited	
			BRAC Kaiyacherra Tea Co.Limited	
			BRAC Banskhali Tea Co. Limited	
			BRAC Kodala Tea Estate	
			BRAC Industries Limited	
08	Mr. Selim R. F. Hussain	Managing Director & CEO	IIDFC	MBA (IBA)
iii) Si:	gnificant contracts where bank is	a party and wherein D	irectors have interest:	Nil
				Nil
IV) Sh	nares issued to Directors and exec			

			DRAG ROUdid Ted Estate	
			BRAC Industries Limited	
08	Mr. Selim R. F. Hussain	Managing Director & CEO	IIDFC	MBA (IBA)
iii) S	Significant contracts where ba	ank is a party and wherein	Directors have interest:	Nil
iv) S	Shares issued to Directors and	d executives without consi	deration or exercisable at discount	Nil
v) L	ending Policies to related par	ties:		
	nding to related parties is eff inking Companies Act ,1991.		of section 27(1) of the	Nil
	oan and advances to Directo Classification Status	rs:		130,060 Unclassified
	Business other than Bankin	g business with any relat	ted concern of the Directors	
vii)				
	er Section 18 (2) of the Bank	ing Companies Act, 1991.		Nil

The board of directors in its 197th Board meeting held on 20 April 2016 as proposed 25% cash dividend subject to the approval of share holders at the next annual general meeting.

The external auditor of the Bank, M/s A Qasem & Co., Chartered Accountants worked about in excess of 3,520 man hour at head office, 20 Branches and 20 SME Unit offices and 20 SME Salane sand Service Centre. During their audit, they audited above 80% of the Bank's risk weighted assets as on the Balane Sheet date.

47.7 Share trading
The bank traded its ordinary shares in Central Depository Bangladesh Limited (CDBL) through Dhaka Stock Exchange
(CSE) and Chittagong Stock Exchange (CSE) on 31 January 2007. The closing market price on 31 December 2015 was Tk.48.70 at Dhaka Stock Exchange (CSE) and Tk.48.20 at Chittagong Stock Exchange (CSE).









BRAC BANK LIMITED	
Highlights on the overall Activities	
As at 31 December 2015	

Particulars	2015	2014
Paid-up capital	7,092,873,210	7,092,873,210
Total capital including general provisions	20,375,181,821	19,718,496,603
Capital surplus/(deficit)	3,712,965,623	6,314,960,756
Total assets	224,493,440,200	204,593,071,725
Total deposits	143,320,511,483	148,464,104,266
Total loans and advances	147,433,607,286	121,940,553,133
Total contingent liabilities and commitments	49,953,722,520	37,713,353,830
Credit deposit ratio (Loans and advances/Deposits)*	82.24%	72.13%
Percentage of classified loans against total loans and advances	5.99%	5.72%
Profit after tax and provisions	2,434,771,350	2,091,795,966
Amount of classified loans during the current year	8,838,640,714	6,980,384,870
Provision kept against classified loans	6,889,684,512	5,973,428,417
Provisions surplus/deficit	925,550,407	1,676,416,524
Cost of fund	6.64%	7.43%
Interest earning assets	210,372,469,903	191,688,240,050
Non-Interest earning assets	14,120,970,297	12,904,831,675
Return on Investment (ROI) [PAT/(Shareholders equity+Borrowings)]	6.13%	7.13%
Return on assets (ROA) [PAT/Average assets]	1.13%	1.09%
Return on Equity (ROE) [PAT/Average shareholders equity]	13.32%	14.11%
Income from investments	2,452,727,186	2,502,353,232
Earning Per Share (EPS)	3.43	3.19
Net income per share [(PAT-Dividend on preference share/No. of Ordinary		
Shares)] Price earning ratio (Market price per share/EPS)	3.43 14.19	3.19 11.14
Net Asset Value per Share (NAV) [(Shareholders equity- Preference Share)/N		11.14
of Ordinary Share]	26.53	25.03

* Credit deposit ratio has been computed as per Bangladesh Bank guideline

Balance with other bank and financial institutions (Outside Bangladesh on Current Accounts) As at 31 December 2015

	A/C December 2015							
Name of Bank		FC	Exchange	Equivalent	FC	Exchange	Equivalent	
	Туре	Amount	Rate	Taka	Amount	Rate	Taka	
Standard Chartered Bank-New York, USA	CD	112,153.16	78.51	8,804,584	164,357.50	77.92	12,806,736	
Standard Chartered Bank, United Kindom	CD	434,866	116.37	50,604,488	41,383	121.32	5,020,70	
Standard Chartered Bank, Frankfurt, Germany	CD	10,740.20	85.88	922,332	4,084.81	94.99	388,01	
Mashreq Bank, New York, USA	CD	14,626.21	78.51	1,148,230	45,893.61	77.92	3,576,03	
The Bank of Nova Scotia- Canada	CD	-	-		7,098.73	67.04	475,89	
ICICI Bank Limited, Mumbai, India	CD	9,833.24	78.51	771,958	73,990.93	77.92	5,765,37	
HSBC Bank, Australia	CD	-	-		1,026.54	63.50	65,19	
Habib Bank Limited, Pakistan	CD	4,240.90	78.51	332,932	77,010.84	77.92	6,000,68	
Union DE Banques Arabes ET Françaises (U.B.A.F), Japan	CD	5,975,391.00	0.65	3,894,760	8,931,469.40	0.65	2,544,84	
Zuercher Kantonal Bank, Switzerland	CD	7,469.26	79.14	591,103	71,665.58	78.95	5,657,73	
ING Belgium NV/SA, Belgium	CD	118,637.06	85.88	10,188,147	21,710.95	94.99	2,062,28	
Unicredito Italiano SPA, Italy	CD	175,680.39	85.88	15,086,835	16,462.31	94.99	1,563,72	
Commerz Bank AG, Germany (USD)	CD	256,997.42	78.51	20,175,582	36,297.54	77.92	2,828,30	
Commerz Bank AG, Germany (EURO)	CD	597,305.68	85.88	51,294,581	56,944.57	94.99	5,409,07	
United Bank of India, Kolkata, India	CD	41,076.09	78.51	3,224,678	71,633.21	77.92	5,581,66	
Westpack Banking Corporation, Australia	CD	39,298.30	57.67	2,266,172	72,218.97	63.50	4,586,25	
JP Morgan Chase Bank, New York, USA	CD	2,053,898.93	78.51	161,241,336	,722,848.88	77.92	134,244,38	
Sonali Bank Limited, United Kindom (USD)	CD	133,560.00	78.51	10,485,128	44,188.40	77.92	3,443,16	
Sonali Bank Limited, United Kindom (GBP)	CD	74.32	116.37	8,648		-		
HDFC Bank Limited, India	CD	151,901.62	78.51	11,925,037	329,851.63	77.92	25,702,03	
Deutsche Bank Trust Company Americas	CD	262,527	78.51	20,609,644		77.92	10,894,13	
AB Bank Limited, Mumbai, India	CD	25,564	78.51	2,006,916		77.92	346,58	
HypoVereinsbank, Germany Total	CD	2,693	85.88	231,301 375,814,392	8,949	94.99	850,00 239,812,81	

	Annexure -
BRAC BANK LIMITED	
Investment In Shares	

2,454,163,872

BRAC BANK LIMITED Investment in Shares As at 31 December 2015								
SI. no	Name of the company	Face value	No. of shares	Cost of holding	Average cost	Quoted rate per share as on	Total market value at	
	Ouoted					31/Dec/15	31/Dec/15	
								
	Ordinary shares							
1	Active fine chemicals limited	10.00	1,300,000	74,722,544	57.48	56.20	73,060,000	
2	Aims 1st mutual fund	10.00	2,222,222	49,995,887	22.50	19.70	43,777,773	
3	Bata shoe company limited	10.00	9,700	12,867,461		1,317.70	12,781,69	
4	BATBC	10.00	19,586	48,190,086	2,460.44	2,950.50	57,788,493	
5	Eastern bank limited	10.00	300,000	8,090,035	26.97	28.60	8,580,000	
6	EBL NRB mutual fund	10.00	5,417,172	42,710,189	7.88	4.10	22,210,40	
7	Envoy textiles limited	10.00	372,376	17,320,265	46.51	41.90	15,602,55	
8	Exim bank 1st mutual fund	10.00	5,906,165	50,000,000	8.47	5.50	32,483,90	
9	First Bangladesh fixed income fund	10.00	32,231,632	249,497,686	7.74	6.30	203,059,28	
10	Glaxo Smithkline	10.00	6,250	11,152,268	1.784.36	1,799.80	11,248,75	
11	Grameenphone limited	10.00	494.800	134.624.155	272.08	253.00	125.184.400	
12	Islami bank limited	10.00	543,966	8,975,912	16.50	27.80	15,122,25	
13	LR global Bangladesh mutual fund one	10.00	31,038,090	297,596,596	9.59	5.50	170,709,49	
14	Matin spinning mills limited	10.00	1.150.000	49,699,005	43.22	40.70	46,805,00	
15	Square textile	10.00	594,485	45,512,846	76.56	75.50	44,883,61	
16	Square pharmaceuticals limited	10.00	600,000	149,928,233		253.70	152,220,00	
17	Unique hotel and resorts limited	10.00	300,000	29.421.816		50.60	15.180.00	
			,	1,280,304,986			1,050,697,62	
	Unquoted							
1	Industrial and Infrastructure Development Finance Co.	Limited 10.00	7,329,110	19,683,820				
2	Central Depository Bangladesh Limited	10.00	2,284,721	16,277,770				
3	Bangladesh Rating Agency of Bangladesh Limited	100.00	124,976	12,497,600		-	-	
4	BRAC EPL Investments Limited	10.00	44,459,962	752,715,794		-	-	
5	BRAC EPL Stock Brokerage Limited	100.00	4,063,498	1,344,147,500				
6	bKash Limited	100.00	194,800	168,921,800				
7	BRAC Saajan Exchange Limited	100.00	291,616	59,388,531				
8	BRAC IT Service Limited	1.000.00	31,224	31,224,000		-	_	
9	BRAC Asset Management Company Limited	100.00	125.000	13.527.657				

Preference shares

		C 0			Rate		DEPRECI	ATION		Written
Particulars	Balance	Addition	Adjustment	Balance	of	Balance	Charged	Adjustment	Balance	down
	as on 01.01.2015	during the year	during the year	as on 31.12.2015	Dep. %	as on 01.01.2015	during the year	during the year	as on 31.12.2015	value 31.12.2015
Property, plant and equipm		ure year	tile year	31.12.2013	~	01012010	tire year	uic year	31.12.2013	31.12.2013
and	1,043,298,935	350,000		1,043,648,935						1,043,648,93
easehold Building	4,034,334			4,034,334	2.5	221,889	96,152		318,040	3,716,29
Furnitures and fixtures	1,511,066,158	147,511,212	4,019,558	1,654,557,812	10	625,253,783	156,612,329	3,319,171	778,546,942	876,010,870
Office equipments	1,115,077,098	140,279,969	3,160,707	1,252,196,360	20	828,205,596	123,219,308	2,249,506	949,175,398	303,020,96
T Hardwares *	1,622,069,125	317,306,755	21,389,830	1,917,986,050	20	1,190,149,785	218,473,963	12,614,412	1,396,009,337	521,976,714
Motor vehicles	95,775,700	24,291,946	11,500,000	108,567,646	20	76,030,724	10,212,051	11,454,197	74,788,577	33,779,06
ntangible: T equipment - software	5,391,321,350	629,739,882	40,070,095	5,980,991,137		2,719,861,776	508,613,802	29,637,286	3,198,838,293	2,782,152,84
ntanglible assets with indefinite useful lyes:										
icense	50,000			50,000						50,000
with definite useful lives										
T Softwares	933,057,739	26,982,800		960,040,540	20	711,390,837	93,920,848 93,920,848	185,362	805,126,322 805,126,322	154,914,218
Ns at 31 Dec. 2015	933,107,739 6,324,429,089	26,982,800 656,722,683	40.070.095	960,090,540 6,941,081,677		711,390,837	602,534,650	185,362 29.822,648	4,003,964,615	2,937,117,06
					:	.,	,,		4,44	
la at 31 Dec. 2014	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	2,893,176,470

Detail o	Large Loan December 2015		Alliozdio -
Number of Clients	2010		1
Amount of outstanding advances			46,892,108,484
Amount of classified advances			NI
Measures taken for recovery			NI
Client wise break-up is as follows:			
Name of Clients		Outstanding (BDT)	
Name of Gioria	Funded	Non Funded	Total
HA-MEEM GROUP	1,709,622,652	1,328,763,556	3,038,386,20
CITY Sugar Group	3,079,885,499	435,627,114	3,515,512,61
BANGLA TRAC GROUP	3,054,408,075	391,690,562	3,446,098,63
PRAN GROUP	2,903,632,490	519,570,770	3,423,203,26
AUGERE WIRELESS BROADBAND BANGLADESH LIMITED	3,333,833,769	-	3,333,833,76
ABUL KHAIR GROUP	2,637,054,136	621,861,767	3,258,915,90
CITY Seed Group	2,854,911,551	225,279,600	3,080,191,15
ABUL KHAIR STEEL LIMITED	2,324,126,805	227,344,127	2,551,470,93
S.M. GROUP	1,335,981,528	1,331,987,892	2,667,969,42
SUMMIT GROUP	2,349,427,248	494,249,374	2,843,676,62
BRAC	2,896,786,692	-	2,896,786,69
MEGHNA FRESH GROUP	632,894,919	1,700,282,168	2,333,177,08
WALTON GROUP	1,638,316,822	639,401,915	2,277,718,73
SMILE FOOD PRODUCTS LIMITED	2,036,329,620	162,791,700	2,199,121,32
RAQUEF APPARELS WASHING and PACKAGING INDUSTRY	865,478,036	1,111,955,560	1,977,433,59
UNIVERSAL MENSWEAR LIMITED	261,678,851	1,780,461,797	2,042,140,64
MIR AKHTER HOSSAIN LIMITED	666,196,205	1,340,275,683	2,006,471,88
Total	34.580.564.898	12,311,543,586	46,892,108,48

Accounting Year	Assessment Year	Tax Provision in Financial Statements	Tax as per assessment	(Short)/Excess provision	Advance Tax as per assessment order	Present Status
2001	2002-2003		1.056.739	(1,056,739)	1.107.927	Completed
-	2002-2003		375.000	(375,000)	375.000	Completed
	2004-2005		2.411.653	(2.411.653)	1.587.297	Completed
	2005-2006	111,000,000	82,779,311	28,220,689	78,337,409	Completed
2005	2008-2007	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	Appealed before Hourable High Court against the Order of The Taxes Apellate Tribunal
2010	2011-2012	1,416,240,000	1,214,434,429	201,805,571	1,228,668,951	Assement Order Received from DCT and appealed against the Order before Commissiner of Taxer
2011	2012-2013	1,460,000,000	1,271,413,654	188,586,346	1,256,758,569	Assement Order Received from DCT and appealed against the Order before Commissiner of Taxer
2012	2013-2014	1,530,000,000	1,452,886,168	77,113,832	1,304,653,579	Assement Order Received from DCT and appealed against the Order before Commissiner of Taxe.
2013	2014-2015	1,797,698,269	1,101,920,583	695,777,686	1,088,661,543	Tax return submitted for the assessment
2014	2015-2016	2,097,475,598	1,338,429,288	759,046,310	1,250,930,480	Tax return submitted for the assessment
2015	2016-2017	2,250,022,595	-			Not yet Due

		As per Local Book As per Correspondents' Bo						Book		
SL No	Period of Unreconciliation	Debit Entries		Debit Entries Credit Entries		t Entries	Debit Entries		Credit Entries	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	
01	Up-to 3 months	19	934,425	21	1,308,559	43	888,040	322	5,541,638	
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	19	934,425	21	1.308.559	43	888.040	322	5.541.638	

	Note	1	2015		014
		USD	Taka	USD	Taka
PROPERTY AND ASSETS		0.040.045	400 400 500	288.244	00 450 0
Cash in hand		2,043,215	160,402,586	288,244	22,459,9
(Including foreign currency)		_	_		
Balance with Bangladesh Bank and its					
agent Bank(s)	3	2,043,215	160,402,586	288,244	22,459,9
(Including foreign currency)					
Balance with other Banks and Financial					
Institutions	4	64,674,912	5,077,303,957	41,207,915	3,210,920,7
Inside Bangladesh			-		-
Outside Bangladesh		64,674,912	5,077,303,957	41,207,915	3,210,920,7
Money at call and short notice		-	-	-	-
Investments	5	500,000	39,252,500	-	-
Government		-	-	-	-
Others		500,000	39,252,500	-	-
Loans and advances	6	284,703,489	22,350,647,424	220,727,574	17,199,092,5
Loans, cash credit, overdrafts etc.	•	279,667,740	21,955,315,964	220,727,574	17,199,092,5
Bills purchased and discounted		5,035,749	395,331,460		
Fixed assets including premises, furnitu and fixtures	ire	-			
Other assets	7	3,073,752	241,304,922	3,323,727	258,984,7
Total Property and Assets		354,995,368	27,868,911,389	265,547,460	20,691,458,0
LIABILITIES AND CAPITAL					
Liabilities					
Liabilities					
Borrowings from other banks, finan institutions and agents	cial 8	287,456,103	22,566,741,400	206,383,996	16,081,441,0
Borrowings from Central Bank	9	-	-	-	-
	10	50,327,962	3,950,996,689	48,425,246	3,773,295,1
Deposits and other accounts					
Deposits and other accounts Current accounts and other accounts	10	39,998,400	3,140,074,417	40,087,411	3,123,611,0
Current accounts and other accounts Bills payable	10				3,123,611,0
Current accounts and other accounts					3,123,611,06 - - 649,684,07

Capital and Shareholders' Equity

Off Balance Sheet Items

Contingent Liabilities

Dated, Dhaka

20 April 2016

	8	287,456,103	22,566,741,400	206,383,996	16,081,441,000
	9	-		-	-
	10	50,327,962	3,950,996,689	48,425,246	3,773,295,140
nts		39,998,400	3,140,074,417	40,087,411	3,123,611,066
		-	-	-	-
		10,329,562	810,922,272	8,337,835	649,684,074
		10,329,362	010,922,212	0,337,033	049,004,074
				$\overline{}$	
	11	10,081,739	791,466,840	4,919,456	383,323,987
		347,865,804	27,309,204,929	259,728,698	20,238,060,127
		-	-	-	-
			-	-	-
			-		
	12	7,129,564	559,706,460	5,818,762	453,397,893
	12	7,129,564 7,129,564	559,706,460 559,706,460	5,818,762 5,818,762	453,397,893 453,397,893
Equity	12				
Equity	12	7,129,564	559,706,460	5,818,762	453,397,893
Equity	12	7,129,564	559,706,460	5,818,762	453,397,893

Off-shore Banking Units Profit and Loss Account USD Taka USD Taka 11.308.791 887.796.646 10.075.235 3,003,668 235,803,004 3,441,430 268,156,256 3,451,138 270,931,580 3,720,145 289,873,746 Total operating expenses Profit/(loss) before provisi 805,399 63,227,814 461,382 35,950,944 2,645,739 207,703,766 3,258,763 253,922,802 Total provision for Tax Total profit/(loss) after taxes - - 867,641 67,606,624 1,354,163 106,308,567 2,024,497 157,748,791 Hafiza. A-Sideliqui Director







Auditors' report to the shareholders



909,039,566 10,370,528 808,071,525 297,151,430 -15,364,511 1,206,190,996 10,370,528 808,071,525

15,364,511 1,206,190,996 10,370,528 808,071,525

Off-shore Banking Units







2014

A. Cash flows from operating activities

ment for other operating activities :	
rating Cash flow before changes in operating	
ets and liabilities (i)	
rease/decrease in operating assets and liabilities	
ns and advances to customers	(6
er assets	1
osits from other banks/borrowings	
osits from customers	1
er liabilities	
h utilised in operating assets and liabilities (ii)	
cash (used)/flows from operating activities (I+II)	2
h flows from investing activities	
estment in commercial paper	
cash used in investing activities	
h flows from financing activities	

Cash and cash equivalents at end of year (D+E)

23,119,317 1,814,981,970 12,729,500 551,515,575 26,031,188 2,043,578,390 16,494,693 1,285,266,400

	20,001,100	2,004,020,000	10,404,000	1,200,200,400
	41,186,939	3,233,380,653	25,001,466	1,948,114,253
_	66,718,127	5,237,706,543	41,496,159	3,233,380,653
			-	-
ncluding				
	2,043,215	160,402,586	288,244	22,459,941
6	64,674,912	5,077,303,957	41,207,915	3,210,920,712
	66,718,127	5,237,706,543	41,496,159	3,233,380,653
_				

2015 2014

Auditors' Report	Annexure -
To the Shareholders of BRAC Bank Limited	
Offshore Banking Unit, Bangladesh	

We have audited the accompanying financial statements of the offshore Banking Unit, Bangladesh (the "Unit") of BRAC Ba (the "Bank") which comprise the balance sheet as at 31 December 2015, profit and loss account and cash flow statem year then ended, and a summary of significant accounting policies and other explanatory information. Management's Responsibility for the Financial Statements

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement for financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the entity's internal control. 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 financial statements.

copinion, the financial statements have been prepared in accordance with Bangladesh Financial Reporting Standards (BF plained in note 2, give a true and fair view of the financial position of the Unit as at 31 December 2015, and the results cial performance and cash flows for the year then ended comply with the applicable sections of the Banking Companie: the rules and regulations issued by Bangladesh Bank, the Companies Act, 1994, the Securities and Exchange Rules 1987 applicable laws and regulations.

(i) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose

of our audit and made due verification thereof; (iii) in our opinion, proper books of account as required by law have been kept by the Unit so far as it appeared from our examination of (iii) the Unit balance sheet and profit and loss account dealt with by the report are in agreement with the books of accounts and returns;

(iv) the expenditure incurred was for the purpose of the Unit's business;
(v) the financial statements of the Unit have been drawn up in conformity with the Banking Companies Act, 1991 and in accordance
with the accounting rules and regulations issued by Bangladesh Bank;
(vi) adequate provisions have been made for advance which are in our opinion, doubtful of recovery; (wii) the financial statements of the Unit conform to the prescribed standards set in accounting regulations issued by Bangladesh Bank after consultation with the professional accounting bodies of Bangladesh; (wiii) the information and explanations required by us have been received and found satisfactory; and

(ix) we have reviewed over 80% of the risk weighted assets of the Unit and we have spent around 400 person hours during the audit.





Off-shore Banking Units NOTES TO THE FINANCIAL STATEMENTS For the year ended 31 December 2015

1.1.1 Principal Activities

principal activities of the units are to provide all kinds of commercial banking services to its customers through its off-shore king units in Bangladesh. 2 Summary of Significant Accounting Policies and basis of preparation
2.1 A summary of the principle accounting policies which have been applied consistently (Unless otherwise stated), is set out be

reparation of financial statements requires management to make judgments, estimates and assumptions that affect the ation of accounting policies and the reported amounts of assets, liabilities, income and expenses, Actual results may differ

from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revision of accounting estimates are recognised in the period in which the estimate is revised and in any future periods affected. rorigin currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective foreign currency transactions are converted for longers in Foreign Exchange Rates'. Foreign exchange belances have belanced belance to the closing date of every covered into Take at weighted average rate of inter-bank market as determined by Bangdades have, on the closing date of every norths into the closing of the previous depart of converted into the than US Dollar are converted into equivalent US Dollar at buying rates of New York closing of the previous day and converted into the 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.

2.2 Reporting period
These financial statements cover one calendar year from 01 January to 31 December 2015.

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,

purpose of personation and each of a search of a searc

 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. A provision is recognised in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the BAS 37 * Provisions, Contingent Liabilities and Contingent Assets*.

2.6 Revenue and Exepnse recognition

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) Assests and liabilities and income and expenses have been converted into Taka currency @ US \$ 1 = Taka 78.505 (Closing rate as at 31st December 2015).

		USD	Taka	USD	Taka
	Balance with Bangladesh Bank	2,043,215	160,402,586	288,244	22,459,941
		2,043,215	160,402,586	288,244	22,459,941
	Balance with Other Banks and Financial Inst	titutions			
	Standard Chartered Bank New York, USA	496,082	38,944,948	182,791	14,243,05
(Commerz Bank Germany	342,525	26,889,932	792,637	61,762,29
-	CICI Bank Mumbai, India	5,670	445,102	5,664	441,28
1	HABIB Bank Limited, Pakistan	143,604	11,273,610	3,627	282,61
- 1	slami Bank Bangladesh Limited			10,000,000	779,200,00
	BBL Off-shore to On-shore placement	63,687,031	4,999,750,365	30,223,196	2,354,991,46
		64,674,912	5,077,303,957	41,207,915	3,210,920,71
		2	015	20	014
		USD	Taka	USD	Taka
	nvestments in Commercial Paper:				
į	Avant Garde Fashion Limited	500,000	39,252,500		
		500,000	39,252,500		

	6 Loans and Advances				
	Overdrafts	1,869,614	146,774,079	1,057,524	82,402,251
	Demand loans	83,320,987	6,541,114,066	123,950,602	9,658,230,884
	Term loans	194,477,139	15,267,427,819	95,719,448	7,458,459,437
;	Lease receivables				
	Small and medium enterprises				
	Credit Cards				
		279,667,740	21,955,315,964	220,727,574	17,199,092,572
	P20	5 005 740	005 004 400		

•				
Other Assets				
Other Assets				
Interest receivables	2,085,277	163,704,715	1,813,654	141,319,844
Deferred revenue expenditure	980,435	76,969,045	1,339,099	104,342,628
Receivables from On-shore			170,974	13,322,323
Receivable against freez account	8,040	631,162		

	Deterred revenue expenditure	980,435	76,969,045	1,339,099	104,342,628
	Receivables from On-shore			170,974	13,322,323
	Receivable against freez account	8,040	631,162	-	
		3,073,752	241,304,922	3,323,727	258,984,795
8	Borrowing from other Banks, Financial	Institutions and A	zents:		
_			•		
	Inside Bangladesh:				
	Inside Bangladesh: On-shore to BBL Off-shore placement	89,600,000	7,034,048,000	122,000,000	9,506,240,000
	•	89,600,000 4,000,000	7,034,048,000 314,020,000	122,000,000	9,506,240,000

	287,456,103	22,566,741,400	206,383,996	16,081,441,000
	156,376,103		76,798,966	5,984,177,800
Sonali Bank Ltd. UK	10,376,103	814,576,000	10,898,996	849,249,800
United Bank Ltd. Bahrain			10,900,000	849,328,000
The National Bank of Ras Al-Khaimah	6,000,000	471,030,000		-
Habib Bank Brussels Bel	5,000,000	392,525,000		
NORFUND	10,000,000	785,050,000		-
FMO	85,000,000	6,672,925,000	15,000,000	1,168,800,000
IFC	40,000,000	3,140,200,000	40,000,000	3,116,800,000
Outside Bangladesh:				
	131,080,000	10,290,435,400	129,585,000	10,097,263,200
DCOL			1,400,000	109,088,000
Asian Development Bank	9,480,000	744,227,400	6,185,000	481,935,200
Dutch-Bangla Bank Limited	10,000,000	785,050,000		-
Uttara Bank Ltd.	5,000,000	392,525,000		-
Dhaka Bank Ltd.	5,000,000	392,525,000		-
Commercial Bank of Ceylon	5,000,000	392,525,000		-
Dangiadean Milain Dank Ellinted	3,000,000	200,010,000		

9	Borrowings from Central Bank		
	Borrowings from Central Bank		
	(Bangladesh Bank)	 	
10	Deposit and Other Accounts		

Foreign Currency:				
Other deposits		-	-	
Fixed deposits	-	-	- 1	-
Saving deposits	-	-	-	-
Bills payable		-	-	-
Current and other accounts		-		

ign Currency:				
ent and other accounts	39,998,400	3,140,074,417	40,087,411	3,123,611,066
payable	-	-	-	-
ng deposits		-	-	
d deposits	10,329,562	810,922,272	8,337,835	649,684,074
er deposits	-	-	-	-
	50,327,962	3,950,996,689	48,425,246	3,773,295,140
I Deposit and other accounts	50,327,962	3,950,996,689	48,425,246	3,773,295,140

2005.02.05 2006.02.05 200	2,043,215	160,402,586	288,244	22,459,941		Provisions for loans and advances	3.503.904	275.073.925	2.216.333	172.696.681
## 1900 1900		160,402,586	288,244	22,459,941						142,973,930
Interest Nation 1,244,042 1,242,022							861.177	67.606.624	867.641	67.606.624
	tions								,0-1	
Page		38 011 010	192 704	14 2/13 052			_,		600	
Section 145.102 5.694 41.297 202.165 202.2467 202.165 202.2467 202.165 202.2467 202.165 202.2467	,							262 317 814	-	-10,702
14.3001						_			4.919.45R	383,323,087
1.000.000						-	10,001,100	101,400,040	4,010,400	000,020,001
\$4,871-730,385 \$4,9207-730,385 \$2,023.196 \$2,034.496 \$4,071-730,385 \$2,023.196 \$2,000.007 \$2,		,,,								
## Add: Retained Surplus for the year 2015	63.687.031	4.999.750.365		,,	12	Surplus in Profit and Loss Account/ Retained	I Earnings			
Add Pretained Surplus for the year 1,381,633 1,03,030,577 2,024,497 435,387,88 583,972,88 583	64 674 912	5 077 303 957	41 207 915	3 210 920 712			5,775,401	453,397,893	3,794,265	295,649,102
1.88	01,011,012	0,011,000,001	12,201,020	0,220,020,122		Add: Retained Surplus for the year	1,354,163	106,308,567	2,024,497	157,748,791
Section Table 160							7,129,564	559,706,460	5,818,762	453,397,893
Interest on loans and advances 1,054,054,056 36,054	2	015		:014	40	Interest Income				
	USD	Taka	USD	Taka	13	-				
							.,,	. , ,		,,
	500.000	39.252.500				Interest on bill discounted				
1.689.614 146,774,079 1.087,524 82,402,251 83,203,084 83,203,087 8,411,14,086 122,959,0602 9,562,230,884 9,471,339 15,674,278,1819 95,719,481 7,458,459,437 15 Interest on local bank borrowing 8,727,422 849,406,500 660,066,666 51,44,811,941,94,1339 15,674,278,1819 95,719,481 7,458,459,437 15 Interest on commercial paper (interest, income - Commercial Paper (interest, incom	500,000	39 252 500				=	11,308,791	887,796,646	10,075,235	785,062,298
1.866,614 146,774.079 1.057.574 82,402.251 8.272.422 8	000,000	00,202,000								
Interest on local bank borrowing 8,272.42 649,425.500 6,602.683 514,812.11 8,300.97 6,541,114.086 123,950,802 9,558,230.884 94,477.139 15,267,472.839 95,719,448 7,459,459.437 15 Interest on commercial paper Interest Income - Commercial pa					14	Interest Paid on Deposits and Borrowing etc.				
1,868,614 146,774,077 1,057,524 82,402,251 83,209,67 654,114,166 123,850,052 956,230,864 7,868,49,477 15,267,472,819 36,719,484 7,488,49,487 15 Interest noommercial paper (interest, income - Commercial Pap										2,424,828
1,000,000 1,00						Interest on local bank borrowing				514,481,215
14,171,139 15,267,427,819 95,719,448 7,486,459,437 15 Interest Income - Commercial Paper (OBU 213 16,693 - -						=	6,305,122	001,993,642	0,033,805	516,906,043
Interest Income - Commercial Paper (108U) 213 16,693 - - -										
Tourn Tour	194,477,139	15,267,427,819	95,719,448	7,458,459,437	15					
1.0						Interest Income - Commercial Paper (OBU)				
				-		-	213	16,693	<u> </u>	
	70 667 740	04 055 045 064	000 707 574	47 400 000 E70	40	Commission Evaluate and Brainness				
May			220,727,574	17,199,092,572	16	Commission, Exchange and Brokerage				
Symbol S				47 400 000 570		Commission from letters of credit-foreign	87,247	6,849,304	31,565	2,459,512
Cher fees 1,83,704,715 1,813,654 141,319,844 980,435 76,989,045 1,339,099 10,4342,628 170,974 13,322,323 170,9752 241,304,922 3,323,727 258,984,796 18,804,000,000 0,704,048,000 12,200,000 9,506,240,000 4,000,000 334,622,000 -	84,703,489	22,350,647,424	220,727,574	17,199,092,572		Import and export related fees	158,827	12,468,740	35,388	2,757,414
2,085,277 163,704,715 1,813,854 141,319,844 980,435 76,969,045 1,339,099 104,342,628 170,974 13,322,323 17 Other operating Income Loan Penal Interest Loan Penal Interest S. 8,804 686,04 100,000 31,000,000 10,000,000 10,000,000 10,000,00						Syndication fees	201,183	15,793,839	173,093	13,487,43
2,085,77 163,704,715 1,813,644 141,319,844 980,435 76,969,045 1,339,099 104,342,628 -						Other fees			29,865	2,327,090
10,000,000 31,000,000 10,290,435,400 10,290,500 10,000,000 31,000,000 10,290,435,400 10,290,500 10,000,000 31,000,0							447,257	35,111,883	269,911	21,031,447
170,974 13,322,323 17 Other operating income 1,040 631,162 2 1,043,922 3,323,727 258,984,796	-,,									
Loan Penal Interest	980,435	76,969,045			17	Other operating Income				
Miscellaneous Income	0.040	621 160	110,514	13,322,323				-	8.804	686,043
18			3,323,727	258,984,795		Miscellaneous Income				
Rent, rates and taxes 9,542 749,038 8,662 674,964						_	 -		8,804	686,043
Rent, rates and taxes 9,542 749,038 8,662 674,964						_				
Security Stationery and Printing Stationery Property Identified Security Stationery and Printing Security Stationery Security Security Stationery Security Stationery Security Securi	itutions and A	gents:			18	Rent, Taxes, Insurance, Electricity etc.				
4,000,000 314,020,000 -						Rent, rates and taxes	9,542	749,038	8,662	674,960
4,00,000 314,02,000 1 3,14,02,000 1	89,600,000		122,000,000	9,506,240,000		Insurance	004	69 180	054	50,91
MASA and Sewerage 107 8,389 93 7,277		314,020,000		-						
5,000,000 392,525,000		235 545 000								260,969
5,000,000 9,480,000 9,480,000 10,908,000 1	3,000,000					Power and electricity	2,852	223,902	3,349	
10,000,000 785,050,000 785,050,000 785,050,000 481,935,200 19,088,000 19,088	3,000,000 5,000,000	392,525,000				Power and electricity	2,852 107	223,902 8,389	3,349 93	7,27
9.480,000 744,227,400 6,185,000 481,935,200 190,988,000 10,908,800 10,909,263,200 10,909,263,200 10,909,263,200 10,909,263,200 10,000,000 3,140,200,000 40,000,000 3,116,800,000 85,000,000 6,672,925,000 15,000,000 785,090,000 471,030,0	3,000,000 5,000,000 5,000,000	392,525,000 392,525,000	-			Power and electricity	2,852 107	223,902 8,389	3,349 93	7,270 994,12
No. 100,000 10,290,435,400 10,9585,000 10,907,263,200 10,907,2	3,000,000 5,000,000 5,000,000 5,000,000	392,525,000 392,525,000 392,525,000				Power and electricity WASA and Sewerage	2,852 107	223,902 8,389	3,349 93	7,27
31.080,000 10.290,435,400 129,585,000 10.097,263,200	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000	392,525,000 392,525,000 392,525,000 785,050,000	6,185.000	- - - - 481,935,200	19	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc	2,852 107 13,382	223,902 8,389 1,050,509	3,349 93 12,758	7,27 994,12
2,474 194,253 2,212 172,364 194,000,000 3,140,000,000 3,140,000,000 1,168,800,	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000	392,525,000 392,525,000 392,525,000 785,050,000		,,	19	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier	2,852 107 13,382	223,902 8,389 1,050,509	3,349 93 12,758 39	7,27 994,12 3,04
40,000,000 3,140,200,000 40,000,000 3,116,800,000 40,000,000 1,168,800,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 175,000,000 182,525,000 1	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400	1,400,000	109,088,000	19	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps	2,852 107 13,382 597	223,902 8,389 1,050,509 46,863	3,349 93 12,758 39 35	7,27 994,12 3,04 2,70
Stationery Printing Advertisement etc. Stationery Printing Prin	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400	1,400,000	109,088,000	19	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps	2,852 107 13,382 597 - 1,877	223,902 8,389 1,050,509 46,863 - 147,390	3,349 93 12,758 39 35 2,138	7,27 994,12 3,04 2,70 166,62
Stationery and Printing 9,041 709,783 2,286 178,12 10,000,000 785,050,000 - 5,500,000 - 5,500,000 - 5,500,000 - 10,990,000 849,328,000 - 10,990,000 10,898,996 849,249,800 10,376,103 12,276,306,000 76,798,966 5,984,177,800 10,898,996 16,081,441,000 16,746,103 22,566,741,400 206,383,996 16,081,441,000 16,000,100 16,000,	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 - 10,290,435,400	1,400,000 129,585,000	109,088,000 10,097,263,200	19	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps	2,852 107 13,382 597 - 1,877	223,902 8,389 1,050,509 46,863 - 147,390	3,349 93 12,758 39 35 2,138	7,27 994,12 3,04 2,70 166,62
5,000,000 392,525,000 471,030,000 471,030,000 549,328,000 10,898,968 849,249,800 10,376,103 12,763,005,000 16,789,968 5849,249,800 16,868,103 12,763,005,000 16,789,968 5849,178,00 16,868,103 12,763,005,000 16,789,968 5849,178,00 16,868,103 12,763,005,000 16,789,968 5849,178,00 16,868,103 12,763,005,000 16,789,968 584,1778,00 16,868,103 12,763,104,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 17,105 18,26,09 16,748,104 18,26,09 18,26,09 18,26,09 18,26,09 18,26,09 18,26,09 18,26,09 18,26,09 18	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000 131,080,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 - 10,290,435,400 3,140,200,000	1,400,000 129,585,000 40,000,000	109,088,000 10,097,263,200 3,116,800,000		Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office	2,852 107 13,382 597 - 1,877	223,902 8,389 1,050,509 46,863 - 147,390	3,349 93 12,758 39 35 2,138	7,27 994,12 3,04 2,70 166,62
6,000,000 471,030,000 10,038,096 10,0376,103 814,576,000 10,888,996 849,249,800 56,376,103 12,276,306,000 76,789,996 5,984,177,800 87,456,103 22,566,741,400 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 16,081,441,000 206,383,996 206,3	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 - 10,290,435,400 3,140,200,000	1,400,000 129,585,000 40,000,000	109,088,000 10,097,263,200 3,116,800,000		Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc.	2,852 107 13,382 597 - 1,877 2,474	223,902 8,389 1,050,509 46,863 147,390 194,253	3,349 93 12,758 39 35 2,138 2,212	7,27 994,12 3,04 2,70 166,62 172,36
10,376,103 13,476,000 10,838,996 849,249,800 10,376,103 12,76,306,000 12,76,389,96 16,081,441,000 16,081,64,361,000 16,081,441,441,441,441,441,441,441,441,441,4	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000 	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 	1,400,000 129,585,000 40,000,000	109,088,000 10,097,263,200 3,116,800,000		Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing	2,852 107 13,382 597 - 1,877 2,474 9,041 601	223,902 8,389 1,050,509 46,863 - 147,390 194,253	3,349 93 12,758 39 35 2,138 2,212	7,27 994,12 3,04 2,70 166,62 172,36
10.376.103 814.576.000 10.898.996 849.249.800 Depreciation of Property plant and equipments 14,704 1,154,369 17.019 1,326.09 56.376.103 12.276.306.000 76.798.996 5.984.177.800 Repairs and Maintenance expenses 32,642 2.562.490 35.006 2.727.71 47.346 3,716,859 52,025 4,053,814 1.000 2.727.71	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 	1,400,000 129,585,000 40,000,000	109,088,000 10,097,263,200 3,116,800,000		Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing	2,852 107 13,382 597 - 1,877 2,474 9,041 601	223,902 8,389 1,050,509 46,863 - 147,390 194,253	3,349 93 12,758 39 35 2,138 2,212	7,27 994,12 3,04 2,70 166,62 172,36
10.376,103 814,576,000 10.898,996 849,249,800 Depreciation of Property plant and equipments 14,704 1,154,369 17,019 1,326,09 56,376,103 12,276,306,000 76,798,996 5,984,177,800 Repairs and Maintenance expenses 32,642 2,562,490 35,006 2,727,71 47,346 3,716,859 52,025 4,053,81 47,346 3,716,859 52,025 4,053,81 47,346 3,716,859 52,025 4,053,81	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000 5,000,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 - 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000	1,400,000 129,585,000 40,000,000 15,000,000	109,088,000 10,097,263,200 3,116,800,000		Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing	2,852 107 13,382 597 - 1,877 2,474 9,041 601	223,902 8,389 1,050,509 46,863 - 147,390 194,253	3,349 93 12,758 39 35 2,138 2,212	7,27 994,12 3,04 2,70 166,62 172,36
87,456,103 22,566,741,400 206,383,996 16,081,441,000 Repairs and Maintenance expenses 32,642 2,562,900 35,006 2,727,71 47,346 3,716,859 52,025 4,053,819 52,025	3,000,000 5,000,000 5,000,000 10,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000 5,000,000	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 3,140,200,000 6,672,925,000 392,525,000 471,030,000	1,400,000 129,585,000 40,000,000 15,000,000 	109,088,000 10,097,263,200 3,116,800,000 1,168,800,000	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery	2,852 107 13,362 597 1,877 2,474 9,041 601 9,642	223,902 8,389 1,050,509 46,863 - 147,390 194,253	3,349 93 12,758 39 35 2,138 2,212	7,27 994,12 3,04 2,70 166,62 172,36
22 Other Expenses 570,072 44,753,494 256,743 20,005,41	3,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000 5,000,000 6,000,000 10,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996	109,088,000 10,097,263,200 3,116,800,000 1,168,800,000 - - 849,328,000 849,249,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642	223,902 8,389 1,050,609 46,863 147,390 194,263 709,783 47,180 756,963	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339	7.27 994,12 3,04 2,70 166,62 172,36 178,12 4,15
22 Other Expenses 570,072 44,753,494 256,743 20,005,41	3,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000 6,000,000 10,376,103 156,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment	2,852 107 13,382 597 1.877 2,474 9,041 601 9,642	223,902 8,389 1,050,509 46,863 147,390 194,253 709,783 47,180 756,963	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339	7.27 994,12 3,04 2,70 166,62 172,36 178,12 4,15 182,28
	3,000,000 5,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 40,000,000 5,000,000 10,000,000 6,000,000 10,376,103 156,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642 188 14,704 32,642	223,902 8,389 1,050,509 46,863 -147,390 194,253 709,783 47,180 756,963	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339	7,27 994,12 3,04 2,70 166,62 172,36 178,12 4,15 182,28
	3,000,000 5,000,000 5,000,000 5,000,000 9,480,000 31,080,000 40,000,000 85,000,000 5,000,000 6,000,000 10,376,103 56,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642 188 14,704 32,642	223,902 8,389 1,050,509 46,863 -147,390 194,253 709,783 47,180 756,963	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339	7,27 994,12 3,04 2,70 166,62 172,36 178,12 4,15 182,28
570,072 44,753,494 256,743 20,005,41	3,000,000 5,000,000 5,000,000 5,000,000 9,480,000 9,480,000 40,000,000 85,000,000 10,000,000 6,000,000 10,376,103 56,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment Repairs and Maintenance expenses	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642 18 18 18 14,704 32,642 47,346	223,902 8,389 1,050,509 46,863 147,390 194,263 709,783 47,180 756,963	3,349 93 12,758 39 35 2,138 2,212 2,285 53 2,339 17,019 35,006 52,025	7.27 994,12 3,04 2,70 166,62 172,36 178,12 4,15 182,28 1,326,09 2,727,71 4,053,81
	3,000,000 5,000,000 5,000,000 5,000,000 9,480,000 31,080,000 40,000,000 85,000,000 5,000,000 6,000,000 10,376,103 56,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment Repairs and Maintenance expenses	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642 32,642 47,346 570,072	223,902 8,389 1,050,509 46,863 147,390 194,253 709,783 47,180 756,963 1,154,369 2,562,490 3,716,859	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339 17,019 35,006 52,025	7,27 994,12: 3,04 2,70 166,62 172,36 178,12: 4,15 182,28: 1,326,09 2,727,714 4,053,81:
23 Provisions for Loans and Advances:	3,000,000 5,000,000 5,000,000 10,000,000 9,480,000 40,000,000 85,000,000 10,000,000 6,000,000 10,376,103 156,376,103	392,525,000 392,525,000 392,525,000 785,050,000 744,227,400 10,290,435,400 3,140,200,000 6,672,925,000 785,050,000 392,525,000 471,030,000 471,030,000 12,276,306,000	1,400,000 129,585,000 40,000,000 15,000,000 - - - 10,900,000 10,898,996 76,798,966	109.088,000 10,097.263,200 3,116.800,000 1,168,800,000 - - - 849,328,000 849,249,800 5,984,177,800	20	Power and electricity WASA and Sewerage Postage, Stamp, Telecommunication etc Postage and courier Court fees and stamps Telephone-Office Stationery, Printing, Advertisement etc. Stationery and Printing Security Stationery Depreciation on and repairs to bank's asset Depreciation of Property plant and equipment Repairs and Maintenance expenses	2,852 107 13,382 597 1,877 2,474 9,041 601 9,642 32,642 47,346 570,072	223,902 8,389 1,050,509 46,863 147,390 194,253 709,783 47,180 756,963 1,154,369 2,562,490 3,716,859	3,349 93 12,758 39 35 2,138 2,212 2,286 53 2,339 17,019 35,006 52,025	7,27 994,12 3,04 2,70 166,62 172,36 182,28 1,326,09 2,727,71 4,053,81

For unclassified loans and advances



1,108,180 86,997,674 366,625 28,567,387 1,291,576 101,395,199 366,625 28,567,387

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