FINANCIAL REPORT AS ON DECEMBER 31, 2012

Managing Director & CEO



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AUDITORS' REPORT TO THE SHAREHOLDERS OF BRAC BANK LIMITED

We have audited the accompanying consolidated financial statements of BRAC Bank Limited and its controlled entities (together referred to as the "Group") as well as the financial statements of BRAC Bank Limited (the "Bank") which comprise the consolidated and separate balance sheets as at 31 December 2012, profit and loss accounts, statements of changes in equity, cash flow statements for the year then ended, and a summary of significant accounting policies and other explanatory notes.

Management's responsibility for the consolidated financial statements

Management is responsible for the preparation and fair presentation of these consolidated financial statements of the Group and the separate financial statements of the Bank in accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2, the Bank Companies Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and regulations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' responsibility

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

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 of the 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 on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting principles used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements

The financial statements of the Bank's four subsidiaries, namely BRAC Saajan Exchange Ltd. (UK), BRAC EPL Investments Ltd., BRAC EPL Stock Brokerage Ltd. and bkash Ltd. reflects total assets of Tk. 6,934,547,881 as at 31 December 2012 and total revenue of Tk.1,914,631,345 for the year ended 31 December 2012. These financial statements have been also audited by us except for BRAC Saaian Exchange Ltd. which have been audited by other component auditor who have expressed unqualified audit opinion on those financial statements and accepted by us for the audit of the Group's consolidated financial statements.

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

Opinion

accordance with Bangladesh Financial Reporting Standards (BFRS) as explained in note 2, give a true and fair view of the financial position of the Group and the Bank as at 31 December 2012 and of the results of their financial performance and their cash flows for the year then ended and comply with the applicable sections of the Bank Companies Act 1991, the rules and regulations issued by the Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable

We Also Report That

- a) we have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof;
- b) in our opinion, proper books of account as required by law have been kept by the Bank so far as it appeared from our examination of those books and proper returns adequate for the purpose of our audit have been received from branches not
- c) the Bank's balance sheet and profit and loss account together with the annexed notes 1 to 45 dealt with by the report are in agreement with the books of account $\frac{1}{2}$ and returns;
- d) the expenditure incurred was for the purpose of the Bank's business;
- e) the financial position of the Bank as at 31 December 2012 and the profit for the year then ended have been properly reflected in the financial statements, the financial statements have been prepared in accordance with the generally
- f) the financial statements of the Bank have been drawn up in conformity with the Bank Companies Act 1991 and in accordance with the accounting rules and regulations issued by the Bangladesh Bank;
- our opinion, doubtful of recovery;
- h) the financial statements conform to the prescribed standards set in the accounting regulations issued by the Bangladesh Bank after consultation with the professio accounting bodies of Bangladesh:
- i) the records and statements submitted by the branches have been properly maintained and consolidated in the financial statements;
- i) the information and explanations required by us have been received and found
- k) Capital adequacy ratio (CAR) as required by law has been maintained adequately during the period; and
- I) over 80% of the risk weighted assets have been reviewed by us spending around

March 25, 2013



BRAC Bank Limited Consolidated Balance Sheet As on December 31, 2012

Particulars	Note	2012 Taka	2011 Taka	
Farticulars	Note	ZOIZTAKA	ZULI Taka	
PROPERTY AND ASSETS		13.581.915.641	11.979.216.569	
Cash	3.a	4,750,845,270	3,648,779,467	
Cash in hand	J.u	4,730,043,270	3,040,773,407	
(Including foreign currency)		8,831,070,371	8,330,437,102	
Balance with Bangladesh Bank and its agent Bank(s)				
(Including foreign currency)		10,978,155,044	3,746,866,187	
Balance with other Banks and Financial Institutions	4.a	10,338,261,494	3,138,856,331	
Inside Bangladesh		639,893,550	608.009.856	
Outside Bangladesh			480,000,000	
Money at call and short notice	5.a	25,463,079,931	14,674,983,791	
Investments	6.a	21,858,309,744	10,291,953,253	
Government		3,604,770,187	4,383,030,537	
Others		444 000 000 470	07 470 004 547	
Loans and advances	7.a	114,086,283,173 113,485,146,984	97,478,364,517 97,083,550,903	
Loans and advances Loans, cash credit, overdrafts etc.	1.a	601.136.190	394.813.615	
Bills purchased & discounted		2.861.824.309	2.599.931.447	
Fixed assets including premises, furniture and fixtures	8.a	11,997,406,400	8,553,122,866	
Other assets	9.a	,557,755,760		
Non-banking assets	10	1.427.468.912	1,409,637,597	
Goodwill	11.a	180,396,133,411	140,922,122,974	
Total Property and Assets				
LIABILITIES AND CAPITAL				
Liabilities		4,918,169,184	5,720,180,188	
Borrowings from other banks, financial institutions & agents	12.a	4,526,502,247	1,533,371,184	
Borrowings from Central Bank	13.a	3,000,000,000	3,000,000,000	
Convertible Subordinate Bonds Money at Call and Short notice	14.a 15.a	1,990,000,000	103.648.725.771	
Deposits and other accounts	16.a	134,244,989,307 42.141.724.262	32,369,590,116	
Current accounts & other accounts	10.8	1,693,298,032	768,394,517	
Bills payable		18.130.936.581	18.421.267.314	
Savings deposits		71,999,644,228	51,763,212,319	
Fixed deposits		279,386,204	326,261,506	
Other deposits		20.241.603.354	16.538.199.960	
Other liabilities	17.a	168,921,264,092	130,440,477,104	
Total Liabilities				
Capital and Shareholders' Equity		3,854,822,400	3,212,352,000	
Paid up share capital	18.2	:	350,000,000	
Preference share capital	18.9	1,740,102,253	1,553,052,103	
Share premium	18.8.a 19.a	2,934,017,286	2,536,431,462	
Statutory reserve Revaluation reserve	19.a 20.a	558,121,126 23,741,603	163,089,754 62,333,542	
Share money deposit	20.a 20.b	1,914,456,974	2,282,951,075	
Surplus in profit and loss account/Retained Earnings	20.0 21.a	11.025.261.642	10.160,209,935	
ourplus in profit and loss accounty Retained Earnings	21.0	11,020,201,042	10,100,209,935	
Total BRAC Bank Limited shareholders' equity		449,607,676	321,435,935	
Minority Interest	22	11,474,869,319	10,481,645,870	L
Total equity				
Total Liabilities and Shareholders' Equity		180,396,133,411	140,922,122,974	

BRAC Bank Limited

Off Balance Sheet Items As on December 31, 2012

Particulars			
	Note	2012 Taka	2011 Taka
Contingent Liabilities			
Acceptances and endorsements		149.723.080	160.105.738
Letter of guarantees		4.740.297.069	4.537,278,981
Irrevocable letter of credits		10,958,226,141	16,201,080,847
Bills for collection		405,799,599	626.623.955
Tax liability	23.6	143.894.928	115.398.757
Other contingent liabilities		1,748,952,115	753.151.898
Total Contingent Liabilities	23	18,146,892,932	22,393,640,175
Other Commitments			
Documentary credits and short term trade			
related transactions			
Forward assets purchased and forward			
deposits placed		-	
Undrawn note issuance and revolving			
underwriting facilities		-	
Undrawn formal standby facilities, credit lines and other			
Commitments- lease hold assets			
Communication lease floid assets			-
Total Other Commitments		-	
Total Off-Balance Sheet items including contingent liabilities		18,146,892,932	22,393,640,175

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BRAC Bank Limited

Consolidated Off Balance Sheet Items As on December 31, 2012

Particulars	Note	2012 Taka	2011 Taka
Contingent Liabilities			
Acceptances and endorsements		149,723,080	160,105,738
Letter of guarantees		4,740,297,069	4,537,278,981
Irrevocable letter of credits		10,958,226,141	16,201,080,847
Bills for collection		405,799,599	626,623,955
Tax liability	23.6	143,894,928	115,398,757
Other contingent liabilities		1,748,952,115	753,151,898
Total Contingent Liabilities	23	18,146,892,932	22,393,640,175
Other Commitments			
Documentary credits and short term trade			
related transactions			
Forward assets purchased and forward deposits placed		-	-
Undrawn note issuance and revolving		159,000,000	405,759,290
underwriting facilities	23.a		-
Undrawn formal standby facilities, credit lines and other			-
Commitments- lease hold assets			
Total Other Commitments		159,000,000	405,759,290
Total Off-Balance Sheet items including contingent liabilities		18,305,892,932	22,799,399,465

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BRAC Bank Limited

Consolidated Profit and Loss Account For the year ended 31 December 2012

Net interest income		6,824,469,276	5,638,046,653
Investment income	27.a	1.535.945.862	1.640.318.565
Commission, exchange and brokerage	28.a	2.964.000.773	3,151,441,516
Other operating income	29.a	432,439,952	365,980,102
Total operating income	25.0	11,756,855,863	10,795,786,834
rotal operating moonie		11,750,055,005	10,730,700,034
Salaries and allowances	30.0	2,811,069,919	2,519,148,747
Rent, taxes, insurance, electricity etc.	31.a	724,180,923	631,506,064
Legal expenses	32.0	38,191,360	24,806,497
Postage, stamps, telecommunication etc.	33.a	224,191,903	208,114,022
Stationery, printing, advertisement etc.	34.a	239,889,154	349,200,709
Chief Executive's salary & fees		11,921,417	11,146,417
Directors' fees & expenses	35.a	3.526.900	3,796,156
Auditors' fee	36.a	2.842.161	2.046.680
Depreciation on and repairs to bank's assets	37.a	1,143,521,168	838,480,869
Other expenses	38.a	1.151.410.073	1.008.758.460
Total operating expenses	1	6.350.744.979	5,597,004,620
Profit/(loss) before provisions		5,406,110,884	5,198,782,215
Provision for: Loans and advances	39.a	2.953.867.367	1.536.497.958
Diminution in value of investments	35.4	276,133,403	444.213.413
Off balance sheet items		270,133,403	4.000.000
Official residence sheet items Others			4,000,000
Total provision		3.230.000.770	1 004 744 274
Profit/(loss) before taxes		2.176.110.114	1,984,711,371 3,214,070,844
Provision for Tax:		2,176,110,114	3,214,070,844
Current tax expense		1.595.434.751	1.575.650.322
		(119.108.931)	(174.023.667)
Deferred tax expense/ (income)	40.a		
Total provision for Tax	40.a	1,476,325,820	1,401,626,655
Total profit/(loss) after taxes		699,784,295	1,812,444,189
Appropriations:		207 505 004	045 000 500
Statutory reserve		397,585,824	615,832,590
General reserve			
Dividend etc.		·	L
		397,585,824	615,832,590
Retained earnings		302,198,471	1,196,611,599
Attributable to:			
		307,978,207	1,210,473,400
Equity holders of BRAC Bank Ltd.		(5,779,736)	(13,861,801)
Minority interest		302,198,471	1,196,611,599
Basic earnings per share	41.a	1.74	4.61

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BRAC Bank Limited

Balance Sheet As on December 31, 2012

Particulars	Note	2012 laka	2011 laka
PROPERTY AND ASSETS			
Cash	3	13,580,670,498	11,978,646,295
Cash in hand		4.749.600.127	3,648,209,193
(Including foreign currency)		' ' '	-,,,
Balance with Bangladesh Bank and its agent Bank(s)		8.831.070.371	8.330.437.102
(Including foreign currency)			.,,
Balance with other Banks and Financial Institutions	4	15.320.967.135	3.211.368.001
nside Bangladesh		9,904,922,299	2,657,897,194
Outside Bangladesh		5,416,044,836	553,470,807
Money at call and short notice	5		480,000,000
nvestments	6	25.372.525.282	14.198.827.511
Government	-	21.858.309.744	10.291.953.253
Others		3,514,215,538	3,906,874,257
7.11.01.0		0,011,210,000	0,000,01-1,201
Loans and advances	7	103,624,437,957	90.822.174.665
_oans, cash credit, overdrafts etc.	'	103,023,301,767	90,427,361,050
Bills purchased & discounted		601.136.190	394.813.615
Fixed assets including premises, furniture and fixtures	8	2,591,451,880	2.349.164.755
Other assets	9	13,186,739,278	10,160,867,211
Non-banking assets	10	13,160,739,276	10,100,007,211
von-banking assets	10		
Total Property and Assets		173,676,792,029	133,201,048,438
iotai i Toperty and Assets		173,010,132,023	133,201,040,430
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial	l	l	
nstitutions & agents	12	39,559,407	650,000,000
Borrowings from Central Bank	13	4,526,502,247	461,882,617
Convertible Subordinate Bonds	14	3,000,000,000	3,000,000,000
Money at Call and Short notice	15	1,990,000,000	
		134,646,448,482	103,725,529,225
Deposits and other accounts	16	42,404,819,298	32,339,880,108
Current accounts & other accounts		1,693,298,032	768,394,517
Bills payable		18,173,398,623	18,527,780,776
Savings deposits		72,095,546,325	51,763,212,319
Fixed deposits		279,386,204	326,261,506
Other deposits			
Other liabilities	17	19,319,733,341	15,761,031,757
Total Liabilities		163,522,243,477	123,598,443,600
Capital and Shareholders' Equity			
Paid up share capital	18.2	3,854,822,400	3,212,352,000
Preference share capital	18.9	3,034,022,400	350,000,000
Share premium	18.7	1,406,000,000	1,406,000,000
Statutory reserve	19	2,934,017,286	2.536.431.462
Revaluation reserve	20	558,121,126	163,089,754
Surplus in profit and loss account/Retained Earnings	20	1.401.587.740	1.934.731.623
Surplus in profit and loss account/ Retained Earnings Total shareholders' equity	21		9,602,604,839
iotal snarenolders: equity		10,154,548,552	9,602,604,839
Total Liabilities and Shareholders' Equity		173,676,792,029	133,201,048,438

BRAC Bank Limited

Profit and Loss Account For the year ended 31 December 2012

Particulars	Note	2012 Taka	2011 Taka
Interest income	25	16,713,568,904	13,610,278,427
Interest paid on deposits and borrowing etc.	26	10,195,401,072	8.164.158.813
Net interest income		6.518.167.832	5.446.119.614
			0,110,220,021
Investment income	27	1,530,962,408	1,704,955,227
Commission, exchange and brokerage	28	2,525,466,576	2,722,451,074
Other operating income	29	320,204,951	261,207,507
Total operating income		10,894,801,767	10,134,733,422
Salaries and allowances	31	2,519,815,735	2,348,572,171
Rent, taxes, insurance, electricity etc.	31	659,435,061	566,123,413
Legal expenses		31,384,698	21,523,613
Postage, stamps, telecommunication etc.	33	169,498,124	184,315,961
Stationery, printing, advertisement etc.	34	221,169,733	328,303,823
Chief Executive's salary & fees		11,921,417	11,146,417
Directors' fees & expenses	35	511,750	925,583
Auditors' fee	36	867,800	867,800
Depreciation on and repairs to bank's assets	37	1,054,578,655	792,315,643
Other expenses	38	1,080,422,787	910,727,846
Total operating expenses		5,749,605,760	5,164,822,269
Profit/(loss) before provisions		5,145,196,008	4,969,911,152
Provision for:			
Loans and advances	39	2,881,133,485	1.514.315.870
Diminution in value of investments		276,133,403	444,213,413
Off balance sheet items			4,000,000
Others			
Total provision		3,157,266,888	1.962.529.283
Profit/(loss) before taxes		1,987,929,120	3,007,381,869
Provision for Tax:			
Current tax expense		1,530,000,000	1,460,000,000
Deferred tax expense/ (income)		(82,451,971)	(155,000,000)
Total provision for Tax	40.1	1,447,548,029	1,305,000,000
Total profit/(loss) after taxes		540,381,091	1,702,381,869
Appropriations:			
Statutory reserve		397,585,824	615,832,590
General reserve			
Dividend etc.			
		397,585,824	615,832,590
Retained earnings		142,795,267	1,086,549,279
Basic earnings per share	41	1.32	4.29

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BRAC Bank Limited

ent for the year ended 31 December 2012 Consolidated Cash Flow Staten

A. Cash flows from operating activities			
Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities Operating profif(filess) before changes in	43.a 44.a	18,550,350,922 (10,951,162,753) 58,256,966 3,649,224,285 (2,959,633,267) (841,403,139) (1,435,101,399) 272,847,411 (2,118,273,025)	15,641,915,477 (8,199,547,626) 52,297,592 3,091,237,271 (2,435,244,405) (655,371,909) (1,564,614,901) 538,478,271 (1,504,237,212)
operating assets and liabilities (i)		4,225,197,001	4,964,912,559
Increase/decrease in operating assets & liabilities Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+ii)		(16,512,011,301) (1,275,921,151) 30,444,275,904 (1,493,901,261) 11,162,442,191 15,387,639,193	(11,793,368,545) (1,704,693,078) 15,429,399,774 (1,035,393,072) 895,945,079 5,860,857,638
B. Cash flows from investing activities Treasury bills Bangladesh Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in bonds		(1,275,747,828) (6,967,625,583) 926,085,811 (4,369,480,954) 892,508,788	(1,682,188,797) (983,104,224) 70,000,000
Investment in zero coupon bonds Investment in prize bond Acquisition of fixed assets Disposal of fixed Assets Net cash used in investing activities		(930,100) (509,186,554) 9,332,708 (11,295,043,712)	331,800 (1,363,694,392) 12,220,291 (3,946,435,322)
C. Cash flows from financing activities Proceeds from issue of ordinary shares Proceeds from issue of preference shares Share premium Payment of dividend on preference share Payment of lease finance Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Share money deposil Donor grant received Cash Dividend Net cash flows from financing activities		24,950,000 (350,000,000) 366,765,000 (33,468,750) (378,240) (897,662,105) 1,990,000,000 2,993,131,063 (102,250,745) 119,162,011 (843,415) 4,109,404,819	36,738,938 (150,000,000) (47,812,500) (378,240) (261,184,958) (550,000,000) 1,533,371,184 73,499,295 88,489,123 (236,222,994) 486,499,849
Net increase/decrease in cash Cash and cash equivalents at beginning of year Cash and cash equivalents at end of period Cash and cash equivalents at end of the period: Cash in hand (including foreign currency)	42.a	8,202,000,300 16,358,070,385 24,560,070,685 4,750,845,270	2,400,922,165 13,805,160,592 16,206,082,756 3,648,779,467
Balance with Bangladesh Bañk and its ägents bank(s) (including foreign currency) Balance with other banks and financial institutions Money at call and short notice		8,831,070,371 10,978,155,044 24,560,070,685	8,330,437,102 3,746,866,187 480,000,000 16,206,082,756

BRAC Bank Limited

Cash Flow Statement for the year ended 31 December 2012

Particulars	Note	2012 Taka	2011 Taka
A. Cash flows from operating activities			
Interest receipts Interest payment Dividends receipts Fees & commissions receipts Cash payments to employees Cash payments to suppliers Income tax paid Receipts from other operating activities Payment for other operating activities: Operating profif/filoss) before chances in operating	43 44	17,950,764,671 (10,246,234,577) 58,256,966 2,525,466,576 (2,485,918,472) (388,440,112) (1,380,511,177) 328,332,822 (1,902,694,746)	14,954,276,178 (7,649,000,655 52,297,592 2,722,451,074 (2,381,443,791 (531,170,661) (1,441,491,782 519,870,729 (1,300,956,644
assets and liabilities (i) Increase/decrease in operating assets & liabilities		4,459,021,952	4,944,832,041
Loans and advances Other assets Deposits from customers Other liabilities Cash utilised in operating assets & liabilities (ii) Net cash (used)/flows from operating activities (i+ii)		(12,802,263,292) (1,302,802,342) 30,920,919,257 (1,419,631,875) 15,396,221,748 19,855,243,700	(8,360,687,677 (1,837,339,966 15,567,620,89 (976,121,918) 4,393,471,333 9,338,303,374
B. Cash flows from investing activities			
Treasury bills Banglades Bank Bills Treasury bonds Encumbured Securities Sale/ (Investment) in shares Investment in bonds Investment in zero coupon bonds Investment in zero coupon bond Acquisition of fixed assets Disposal of Fixed Assets Net asia used in investing activities		(1,275,747,828) (6,967,625,583) 926,085,811 (4,369,480,954) 392,658,720 (930,100) (397,780,010) 9,332,708	(1,682,188,797 (788,827,631) 70,000,000 331,800 (1,181,195,585 11,874,065
C. Cash flows from financing activities		(11,683,487,236)	(3,570,006,148
Proceeds from issue of preference shares Payment of dividend on preference share Borrowings from other banks Money at call and short notice Borrowings from Bangladesh Bank Dividend paid Net cash flows from financing activities		(350,000,000) (33,468,750) (610,440,593) 1,990,000,000 4,064,619,630 (843,415) 5,059,866,873	(150,000,000) (47,812,500) (3,050,000,000) (550,000,000) 461,882,617 (236,222,994) (3,572,152,877
Net increase/decrease in cash		13,231,623,336	2,196,144,350
Cash and cash equivalents at beginning of year		15,670,014,296	13,473,869,94
Cash and cash equivalents at end of period Cash and cash equivalents at end of the period: 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	42	4,749,600,127 8,831,070,371 15,320,967,135 28,901,637,632	3,648,209,193 8,330,437,102 3,211,368,001 480,000,000 15,670,014,299

BRAC Bank Limited

								A	nount in Tak
Particulars	Paid up share capital	Preference share capital	Share Premium	Statutory Reserve	Revaluation Reserve	Share money deposit	Retained Earnings	Minority Interest	Total
Balance at 01									
January 2012	3,212,352,000	350,000,000	1,553,052,103	2,536,431,462	163,089,754	62,333,542	2,282,951,075	323,093,637	10,483,303,5
Net profit for									
the period	-	-	-	-		- 1	307,445,050	(5,779,736)	301,665,31
Share Premium									
of B-Kash Ltd.	-	-	187,050,150	-		- 1		179,714,850	366,765,00
Share money									
deposit	-	-		-		(38,591,940)		-	(38,591,94)
Share money deposit of R-Kash I trl								(59.646.574)	(59.646.57
Share Capital	-			-				(59,646,574)	(59,646,574
of R-Kash Ltd								12.225.500	12.225.500
Statutory reserve	-			397.585.824				-	397.585.82
Revaluation reserve	-			-	395.031.373				395.031.37
Dividends									
(Bonus share)	642,470,400	-		-		-	(642,470,400)	-	-
Redemtion of									
preference share	-	(350,000,000)		-		-		-	(350,000,00
Dividend on									
preference share	-	-	-	-	-	-	(33,468,750)	-	(33,468,75)
Balance as at 31 December 2012	3.854.822.400		1.740.102.253	2.934.017.286	558.121.126	23.741.603	1.914.456.975	449.607.678	11.474.869.3
Balance as at	3,804,822,400	-	1,740,102,203	2,934,017,286	008,121,120	23,741,003	1,914,400,970	449,007,078	11,474,809,3

BRAC Bank Limited

Statement of Changes in Equity For the year ended 31 December 2012

							Amount in Taka
Particulars	Paid up share capital	Preference share capital	Share Premium	Statutory Reserve	Revaluation Reserve	Retained Earnings	Total
Balance at January 01, 2012 Net profit for the period	3,212,352,000	350,000,000	1,406,000,000	2,536,431,462	163,089,754	1,934,731,623 142,795,267	9,602,604,839
Statutory reserve	-	-		397,585,824	-	-	397,585,824
Revaluation reserve	-	-	-		395,031,373	-	395,031,373
Dividends (Bonus share)	642,470,400	-			-	(642,470,400)	-
Redemtion of preference share	-	(350,000,000)	-		-		(350,000,000
Dividend on preference share	-				-	(33,468,750)	(33,468,750)
Issue of right share capital	-		-		-		-
Balance as at 31 December 2012	3,854,822,400	-	1,406,000,000	2,934,017,286	558,121,126	1,401,587,740	10,154,548,55
Balance as at 31 December 2011	3,212,352,000	350,000,000	1,406,000,000	2,536,431,462	163.089.754	1,934,731,623	9.602.604.839

BRAC Bank Limited

Consolidated Liquidity Statement (Assets & Liabilities Maturity Analysis) As on December 31, 2012

						ramount in ture
	0-1 Month	1-3 Month	3-12 Month	1-5 Years	Above 5 Years	Total
ASSETS						
Cash in hand	855.216.783				12.726.698.857	13.581.915.6
Balance with other bank. Other Banks and financial						
Institutions (Including foreign currencies)	3.678.155.044	3.530.700.836	3,769,299,164			10.978.155.0
Money at call and on short notice						-
Investments	14,067,086,400	45,277,324	1,527,441,955	4,407,405,620	5,415,868,632	25,463,079,9
Loans and advances	23,320,212,647	14,011,712,186	26,737,382,619	39,394,950,343	10,622,025,378	114,086,283,3
Fixed assets including premises, furniture & fixtures	66,616,567	172,509,639	476,088,028	1,408,048,663	738,561,412	2,861,824,30
Other assets	80,114,928	883,927,073	1,511,110,084	530,444,209	8,991,810,106	11,997,406,4
Non - banking assets		-		-		-
Goodwill	-	-	-	-	1,427,468,912	1,427,468,91
Total Assets	42,067,402,369	18,644,127,058	34,021,321,850	45,740,848,836	39,922,433,298	180,396,133,
HARILITIES						
Borrowings from Bangladesh bank, other Banks.						
financial institutions and agents	8.767.715.724	41.961.434	634.994.273			9.444.671.4
Convertible subordinated debts				3.000.000.000		3.000.000.0
Money at call and on short notice	1.990.000.000			-		1.990.000.0
Deposits & other accounts	22,409,176,100	29,036,321,104	45,794,097,857	25,198,339,661	11,807,054,586	134,244,989,3
Minority Interest	-	-		-	449,607,676	449,607,67
Other liabilities	2,003,768,321	1,272,246,394	1,694,579,198	909,940,290	14,361,069,150	20,241,603,3
Total Liabilities	35,170,660,145	30,350,528,932	48,123,671,328	29,108,279,951	26,617,731,412	169,370,871,7
	6.896.742.224	(44.700.404.074)	(14 102 240 470)	16 622 560 005	13.304.701.886	11 025 261 6

BRAC Bank Limited

	As on	December	31, 2012			
						Amount in Taka
	0 - 1 Month	1-3 Month	3 - 12 Month	1-5 Years	Above 5 Years	Total
Assets	-					
Cash in hand	853,971,641	-	-	-	12,726,698,857	13,580,670,498
Balance with other bank, Other Banks and financial						
nstitutions (Including foreign currencies)	3,151,965,463	5,965,201,672	6,203,800,000	-	-	15,320,967,135
Money at call and on short notice						
rvestments	14,053,503,202		1,495,747,828	4,407,405,620	5,415,868,632	25,372,525,282
oans and advances	19,658,566,821	11,396,250,882	24,645,013,575	37,825,673,561	10,098,933,117	103,624,437,957
Fixed assets including premises, furniture & fixtures	53,097,946	131,953,774	349,012,986	1,318,825,761	738,561,412	2,591,451,880
Other assets	496,478,625	1,002,790,939	2,046,407,069	649,280,308	8,991,782,337	13,186,739,278
Von - banking assets	-	-	-	-	-	-
Total Assets	38,267,583,697	18,496,197,267	34,739,981,459	44,201,185,250	37,971,844,356	173,676,792,029
JABILITIES						
Borrowings from Bangladesh bank, other Banks,						
inancial institutions and agents	3.893.910.000	39.559.407	632.592.247			4.566.061.655
Convertible subordinated debts	-	-		3,000,000,000	-	3,000,000,000
Money at call and on short notice	1.990.000.000			-		1.990.000.000
Deposits & other accounts	22,477,284,676	27,906,249,654	44,383,437,102	27,072,962,703	12,806,514,347	134,646,448,482
Other liabilities	1.675.152.363	1.163.628.023	1.260.825.582	840.736.828	14.379.390.545	19.319.733.341
Total Liabilities	30,036,347,038	29,109,437,085	46,276,854,932	30,913,699,531	27,185,904,892	163,522,243,477
	0.004.000.000	(40.040.000.047)	(44 500 070 470)	40.007.405.740	40 705 000 405	40454540550

SECTION -ONE: CORPORATE PROFILE & SIGNIFICANT ACCOUNTING POLICIES

Notes: To the Financial Statements for the year ended 31 December 2012

1. Corporate Information BRAC Bank Limited (the "Bank" or "Brac Bank") is a scheduled commercial bank

BrAC bank Limited (tile Bank of Brac Bank) is a scheduled commercial bank established under the Bank 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 High Court of Bangladesh, Subsequently, the judgment of the High Court was set aside and dismissed by the Appellate Division of the Supreme Court on 4 June, 2001 and accordingly, the Bank started its operations from 04 July, 2001. At present the Bank has 86 (eighty six) branches, 69 SME service centers, 150 zonal offices and 309 unit offices of SME.

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

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

BRAC Bank Limited aquired 87.5%+1 share (291,667 shares out of the total share 333,333) of "Saajan Worldwide Money Transfer Limited" (SWMTL) in the UK. Bangladesh Bank has provided necessary approval of GBP 500,000 to acquire SWMTL and setting up two other new branches in Luton and Bradford, UK. As per the permission of Bangladesh Bank, SWMTL has already been renamed as "BRAC Saajan Exchange Ltd' (BSE), BRAC Bank would control and monitor all its operations as the Holding

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

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

A fully operational Commercial Bank, BRAC Bank focuses on pursuing unexplored market niches in the Small and Medium Enterprises Business, which hitherto has remained largely untapped within the country. Significant percentage of BRAC Banks clients had no prior experience with formal banking. The Bank has 69 SME service centers and 309 regional marketing unit offices offering services in the heart of rural and urban communities and employs about 1,153 business loan officers

The Bank operates under a "triple bottom line" agenda where profit and social

1.1 Principal Activities and Nature of operations BRAC Bank Limited:
The principal activities of the Bank are banking and related activities such as accepting deposits, personal banking, trade financing, SME, Retail & Corporate credit, lease financing, project financing, issuing debit & credit cards, SMS banking, internet banking, phone banking, call center, remittance facilities, dealing in government securities etc. There have been no significant changes in the nature of the principal activities of the Pank during the financial year under review. activities of the Bank during the financial year under review.

BRAC EPL Investments Limited:

BRAC EPL Investments Limited was established to cater to the needs of the fast growing capital markets in Bangladesh. It works as a merchant bank with a full-fledged merchant banking license from the Securities & Exchange Commission, the appropriate Government Regulatory agency. The company's services comprise of lead managing Initial Public Offerings, Domestic and International Placement, Portfolio Management and Project Development and Consultancy.

BRAC EPL Stock Brokerage Limited was established to cater to the needs of the stock

brokerage business in Bangladesh. It has corporate membership of Dhaka Stock Exchange and Chittagong Stock Exchange.

b-Kash Limited was established to cater to introduce mobile money transfer service in Bangladesh. The Bank has obtained a licence from Bangladesh Bank for rending such

b-Kash Limited:

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

BRAC Asset Management Company Limited: BRAC Asset Management Company Limited was established to include the business of investment and asset management, portfolio management, capital market operation. financial intermediary services, management and launching of mutual funds, fund management and sponsorship, merchant banking activities, etc.

 $\textbf{2.1} \ \, \textbf{A} \ \, \textbf{summary of the principle accounting policies} \quad \text{which have been applied consistently (Unless otherwise stated), is set out below:}$

a) Statement of Compliance & basis of preparation The consolidated financial statements of the Group and the financial statements of the

Bank as at and for the year ended 31 December 2012 have been prepared under the historical cost convention except for government securities and quoted shares which have been measured at fair value and land which are measured at revalued amount in accordance with International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS) adopted by the Institute of Chartered Accountants of Bangladesh (ICAB) as Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS), the "First Schedule (sec-38)" of the Bank Companies Act 1991, BRPD Circular # 14 dated 25 June, 2003, other Bangladesh Bank Circulars, the Companies Act 1994, the Securities and Exchange Ordinance 1969, the Securities and Exchange Rules 1987, Dhaka and Chittagong Exchange's listing regulations and other prevailing laws and rules applicable in Bangladesh. In case the requirement of provisions and Circulars issued by Bangladesh Bank differ with those of other regulatory authorities and accounting standards, the regulations and circulars issued by Bangladesh Bank shall prevail. The consolidated financial statements were authorized for issue by the Board of Directors on 25 March 2013

As such the Group and the Bank has department from those contradictory requirements of BFRSs in order to comply with the rules and regulations of Bangladesh Bank which are disclosed below:

BFRSs: As per requrements of BAS 39 investments in shares and securities generally fall either under "at fair value through Profit and Loss Account" or under "available for sale" where any change in fair value at the year end is taken to Profit and Loss Account or Revaluation Reserve Account respectively.

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

FINANCIAL REPORT AS ON DECEMBER 31, 2012

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

Provision for current income tax has been made @ 42.5% as prescribed in the Finance Act-2011 on the

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 base. 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

and there will be sufficient taxable profits against which to utilise the benefits of the temporary

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

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

Cash flow statement is prepared in accordance with BAS-7 " Cash Flow Statements". Cash flows from operating activities have been presented at "Direct Method".

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

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

Revaluation

According to DOS Circular no.-05, dated 26th May 2008, 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 category with the Board's approval.

ower of cost or market

sheet date

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

b) Provision for loans and advances is created based on the period of arrears by following Bangladesh Bank BRPD Circulars No. 16 of 6 December 1998, 09 of 14 May 2001, 09 and 10 of 20 August 2005, 05 of 5 June 2006, 8 of August 07, 2007, 10 of 18 September 2007, 05 of 29th April 2008, 32 of 12 October 2010, 14 of 23 September 2012 and 19 of 27 December 2012 respectively. This is also

randum records for all such write off accounts are meticulously maintained and follower

1.4 Leases asse of assets where the group has substantially all the risks and rewards of ownership are classified s finance leases. Leases in which a significant portion of the risk and rewards of ownership are retained 4 another party, the lessor are classified as operation lease.

The bank as Lessor Amount due from lessees under finance lease are recorded as receivables at the amount of the Bank's net investment in the leases. Finance lease income is allocated to accounting periods so as to reflect a constant periodic rate of return on the Bank's net investment outstanding in respect of the leases.

Assets held under finance leases are recognized as non-current assets of the Bank at their fair value the date of commencement of the lease or lower at the present value of minimum lease payments. corresponding liabilities to the lessor is included in the Balance Sheet as finance lease obligation. Le

payments are apportioned between finance charges and reduction of lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged directly

cost of an item of property, plant and equipments (Fixed assets) shall be recognized as an asset if, only if it is probable that future economic benefits associated with the item will flow to the entity and

and only if it is probable that thure explained becomes a considerable. The cost of the item can be measured reliably. Property, plant and equipments have been accounted for at cost less accumulated depreciation. includes expenditure that is directly attributable to the acquisition of the items.

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

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:

nce with the Bangladesh Accounting Standards (BAS) - 17 "Lease", cost of assets acquired

Recognition Recognition

Bills (HFT)

Bills (HTM)

Bonds (HFT)

onds (HTM)

Prize Bond & Other Bond Cost

professionals to BHs/ MBs against share etc.

Recording of changes

nrough profit and loss accour

Loss to profit and loss a/c. gai

Amortized Gain/ Loss to

Loss to profit and loss A/c.

Bad loan (BL)

Revaluation reserve

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

settles the carrying amount of its assets and liabilities

Deferred tax liabilities are recognised for all taxable temporary differences. They are also recognise taxable temporary differences arising on investments and it is probable that temporary differences not reverse in the foreseeable future. Deferred tax assets associated with these interests are recognonly to the extent that it is probable that the temporary difference will reverse in the foreseeable fu



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ii) Revaluation gain/loss on Government securities

BFRSs: As per requirement of BAS 39, T-bills and T-bonds fall under the category of "held for trading (HFT)" and "held to maturity (HTM)" where any change in the fair value of held for trading is recognised in Profit and Loss Account and amortised cost method is applicable for held to maturity using an effective

DOS Circular no. 05 dated 28 January 2009, loss on revaluation of Government securi (T-bills/T-bonds) which are caterigorised as held for trading should be charged through profit and la account, but any gain on such revaluation should be recorded under Revaluation Reserve Acco However, at the revaluation loss for that particular held for trading T-bills/T-bonds. T-bills designated held to maturity are measured at amortised cost method but interest income/gain should be recogni through reserve.

BFRSs: As per BAS 39 an entity should start the impairment assessment by considering wheather objective evidence of impairment exists for financial assets that are individually significant. For financial assets which are not individually significant, the assessment can be performed on an individual or

collective (portfolio) basis.

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

BFRSs: As per BAS 1 Other Comprehesive income is a component of financial statements or the ele of Other Comprehensive Income are to be included in a Single Comprehensive Income (OCI) states

bangadoes bank: Earligidoesh Bank has issued temprates for inflancial statements which sold of the 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 a Single Comprehensive Income (OCI) Statement. As such the company does not prepare the other comprehensive income statement. However elements of OCI, if any, are shown in the statements of

In several cases Bangladesh Bank guidelines categorise, recognise, measure and present financial instruments differently from those prescribed in BNS 39. As such some disclosure and presentation requirements of BFRS 7 and BAS 32 cannot be made in the accounts.

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

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

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

viii) Cash and cash equivalents BFRSs: Cash and cash equivalent items should be reported as cash item as per BAS 7.

Bangladesh Bank: Some highly liquid assets such as money at call and short notice. T-bills, prize bonds being attention to the highly make a select sour as individed and a sin not work of the control of the many in the Balance are not prescribed to be shown as cash and cash equivalent rather shown as face item in the Balance Shest. However, in the cash flow Statement, Monay at call and short notice and Prize bonds are shown as cash and cash equivalents beside cash in hand, balance with BB and other banks.

ix) Non banking assets BFRSs: No indication of non banking assets is found in any BFRSs.Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, there should exist a face item named non banking assets.

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

xi) Balance with Bangladesh Bank: (CRR) BFRSs: Balance with Bangladesh Bank should be treated as other assets as it is not available for use in day to day operations as per BAS 7.

ent of disclosure for off balance sheet items as there is no concept of off balance

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, off balance sheet items e. g. L/C,

Bangladesh Bank: As per BRPD Circular No. 14 dated 25 June 2003, provision on loans and advances should be presented separately as liability and cannot be netted off against loans and advances.

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

од комплексион им ревентации ситепсу These financial statements are presented in Taka, which is the Bank's functional currency. Except as indicated, figures have been rounded off to the nearest Taka.

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 discussed below:

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

subsidiaries BRAC EPL Investments Limited, BRAC EPL Stock Brokerage Limited, B-Kash Limited, BRAC Saajan Exchange Limited and its associate BRAC Asset Management Company Limited made up to the

policies generally accompanying a shareholding of more than one half of the voting rights. A parent of a subsidiary should present consolidated financial statements according to BAS-27: "Consolidated financial statements and accounting for investments in subsidiaries". The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectivel commences until the date that the control effectively ceases.

Inter-company transactions, balances and intra-group gains on transaction between group companies are eliminated.

ents under the "equity method". Under the equity method, the inves recorded at cost and the carrying amount is increased or decreased to recognise the investor's share of the profits or losses of the investee after the date of acquisition. Distributions received from an investee reduce the carrying amount of the investi

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

(b) Assets and liabilities in foreign currencies are translated into Taka at mid rates prevailing on the balance sheet date, except bills for collection, stock of travellers cheque and import bills for which the buying rates are used on the date of transactions. (c) Gains or losses arising from fluctuation of exchange rates are recognised in profit and loss account.

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.

No provision is recognized for-a) Any possible obligation that arises from past events and the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the contro of the Bank; or

b) Any present obligation that arises from past events but is not recognized because t is not probable that an outflow of resources embodying economic benefits will be required to

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.

Income tax on earnings 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.

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

sidered by management as significant has been displayed separately in the

ed financial statements include the financial statements of BRAC Bank Limited and its

The consolidated financial statements have been prepared in accordance with Bangladesh Accounting Standard 27: Consolidated financial statements and accounting for investments in subsidiaries. The consolidated financial statements are prepared to a common reporting year ending 31 December 2012.

Office Decoration		1070	1370		
Air Cooler & Ceiling Fan		20%	20%		
Building & other construction		5%	2%		
c) Sale of Fixed Assets Sale price of fixed assets	are determir	ed on the basi	s of fair value of	the assets. Gain	or loss on s

The fair value of items of plant & equipment is usually their market value, this is determined by appraisal

The frequency of revaluation depends upon the movements in the fair value of the items of property, plant

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

is recognised as an expenses in the income statement.

able amount of an asset is less than its carrying amount, the carrying amount of the asset

Useful life and method of depreciation of property plant & equipment are reviewed periodically. As useful lives of assets do not differ significantly from that previously estimated, Bank Management does not consider to revalue its assets by the meantime.

10%

10%

As per Bangladesh Accounting Standards (BAS) - 17 "Lease", all fixed assets taken on lease has been

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

Value of the license is recognised at cost and since it has an indefinite useful life it is not amortized. The value of the license is not measued at fair value.

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

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

ner liabilities comprise items such as provision for loans and advances, provision for taxes, interest payable, interest suspense, accrued expenses. Other liability is recognised in the balance sheet according to the guideline of Barugladesh bank almone Tax Ordinance-1984 and internal policies of the bank. Povisions and accrued expenses are recognized in the financial statement when the bank has a legal or constructive obligation as a result of past event, it is probable that an outflow of economic benefit will be required to settle the obligation and a reliable estimate can be made of the amount of the

2.9 Capital and Shareholders' Equity

Capital Management
The Bank has a capital management process in place to measure, deploy and monitor its available capital and assess its adequacy. This capital management process are 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

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.

Paid up share capital represents total amount of shareholder capital that has been paid in full by the ordinary shareholders. Holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to vote at shareholders' meetings. In the event of a winding-up of the Company ordinary shareholders rank after all other shareholders and creditors and are fully entitled to any residue. proceeds of liquidation

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

um is the capital that the bank raises upon issuing shares that is in excess of the nominal shares. The Share Premium shall be utilized in accordance with provisions of section 57 of

the Companies Act, 1994 and as directed by the Securities and Exchange Commission in this respect Transfer to the Statutory reserve has been maintained @ 20% of Profit Before Tax in accordance with provisions of section 24 of the Bank Companies Act, 1991. This is mandatory until such reserve is equal to the paid up capital together with amount in the share premium account, after this its optional.

nts revaluation on Treasury bond (HFT & HTM) in accordance with the DOS

Circular no.-05, dated 26th May 2008 and Land.

Provident Fund (Defined Contribution Plan)

A "Defined Contribution Plan" is a post employement benefit plan under which an entity pays fixed contribution into a seperate entity and will have no legal constructive obligation to pay further amounts. Provident fund benefits are given to the staff of the bank in accordance with the registered Provident fund rules. The commissioner of income Tax, Large Tax Payers Unit, Dhaka has approved the Provident Fund as a recognized fund within the meaning of section 2(52) read with the provisions of part. B of the First Schedule of Income Tax Ordinance 1984. The recognition took effect from 1st January 2003. The fund is operated by a Board of Trustese consisting of 11 (eleven) members of the bank. All confirmed employees of the bank are contributes of the fund. Section 2(52) read with the fund. Interest earned from the investments is credited to the members' account on half yearly basis. Members are eligible to get both the contributions of the Ciffus) was of continuous service from the date of their membership. "Defined Contribution Plan" is a post employement benefit plan under which an entity pays fixed

c) Interest on classified loans and advances is calculated as per BRPD circular No. 16 of 1998, 09 of 2001 and 10 of 2005 and recognized as income on realization. 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 7 (seven) members of the bank. Employees are entitled to Gratuity benefit after completion of minimum 05 (five) years of service in the Company. The Gratuity is calculated on the basis of last basic pay and is payable at the rate of one month's basic pay for every completed year of service. Gratuity fund is a "Defined Benefit Plan" and contribution to Gratuity Fund is measured through the result of acturial valuation of the fund. "BRAC Bank Employee Gratuity Fund" is a funded Gratuity Fund.

Security Fund

The objective of the fund to provide death or permanent disability benefits to its confirmed employees and on their families with a sum equal to 36 times of the last drawn basic salary to the nominee. The Bank contributes to this fund at a predetermined rate which equals to Tk.5 for each Take one thousand of last basic salary per staff per year. There shall be at least 7 seven members of Management Committees the manager the first of the Reput Committee to the c

e of the Employees' Welfare Fund is to provide regular category employees from Junior Office

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 confirme employees of the bank shall contribute monthly to the Fund according to the designation. The sum subscribed monthly from salaries of employees shall be credited separately in an "Employee Welfare Fund" as a liability of the Bank. There shall be at least 7 (seven Members Management Committee to manage the fund. The Managing Director & CEO of the Bank will be the chairperson of this committee and other 6 members are nominated from the regular category staff.

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

BRAC bank started a incentive bonus scheme for its employees. 4% of net profit before tax is given to the

employees in every year as incentive bonus. This bonus amount is being distributed among the employees based on their performance. The bonus amount is paid annually, normally 1st quarter of the every following year and the costs are accounted for in the period to which it relates.

violation in the description of the description of

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

npleting 1 year of service can avail personal loan taking approva

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

ome on investments is recognized on an accruals basis. Investment income includes interest or Freasury bills, treasury bonds, zero coupon, shares, debentures and fixed deposit with other banks Income on Bills purchased & Discounted

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

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

and equipment is determined as the difference between the

ying amount of the assets at the time of disposal and the proceeds of disposal, and is recognized a in item of other income in the year in which the significant risks and rewards of ownership are transferred

2.12 Earning Per Share
Earning per Share (EPS) has been computed by dividing the basic earning by the weighted average

archeo of Ordinary Shares outstanding as on 31st December, 2012 as per Bangladesh Accounting

Weighted average number of ordinary shares outstanding during the year

This represents the number of ordinary shares outstanding at the beginning of the year plus the number of ordinary shares issued during the year multiplied by a time weighted factor. The time weighting factor is the number of days the specific shares are outstanding as a proportion of the total number of days in

The 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 shareholders without any consideration, and therefore , the number of shares outstanding is increased without an increase in resources generating new earnings. In contrast, other shares were issued against consideration in cash or in kind, and accordingly there is an increase in recourses generating new earnings. Therefore, the total number of shares issued in 2012 has been multiplied by a time weighting factor which is the number of days the specific shares were outstanding as a proportion of total number of days in the period.

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

ent of assets and liabilities as on the reporting date has been prepared on residua

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

b) Investments are on the basis of their residual maturity te

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

2.15 Reconciliation of inter-bank/inter-branch account

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

Dividend on ordinary shares for the year that are recommended by the directors after the balance sheet date for approval of the shareholders at the Annual General meeting are disclosed in note- 45.6 (b) to the

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

2.16 Compliance of Bangladesh Accounting standard (BAS) and Bangladesh Financial Reporting Standard (BFRS)

Bangladesh Accounting Standard (BAS)	Ref.	Status
Presentation of Financial Statements	BAS-1	Applied
Inventories	BAS-2	Applied
Cash Flow Statements	BAS-7	Applied
Net profit or loss for the period, Errors and Changes in Accounting Policies	BAS-8	Applied
Events after Balance Sheet date.	BAS-10	Applied
Construction Contracts	BAS-11	Not Applicable
Income taxes	BAS-12	Applied
Property Plant & Equipments	BAS-16	Applied
Leases	BAS-17	Applied
Revenue	BAS-18	Applied
Employee Benefits	BAS-19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	BAS-20	Not Applicabl
The Effect of Changes in Foreign Exchanges Rate.	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 Financial Statements and Accounting for Investments in subsidiaries	BAS-27	Applied
Accounting for Investment in Associates	BAS-28	Applied
Financial Reporting of Interest in Joint Ventures	BAS-31	Not Applicabl
Financial Instruments: Presentation	BAS-32	Applied
Earning Per Share	BAS-33	Applied
Interim Financial Reporting	BAS-34	Applied
Impairments of Assets	BAS-36	Applied
Provision, Contingent Liabilities and Contingent Assets	BAS-37	Applied
Intangible Assets	BAS-38	Applied
Financial Instruments: Recognition & Measurement	BAS-39	Applied
Investment property	BAS-40	Applied
Agriculture	BAS-41	Not Applicabl

Bangladesh Financial Reporting Standard (BFRS)	Ref.	Status
First-time adoption of International financial Reporting Standards	BFRS-1	Not applicable
Shares Based Payment	BFRS-2	Not applicable
Business combination	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

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 ed above. In such cases the Bank has followed the regulatory requirements specified by the

New and amended standards and interpretations not yet adopted by the Group and the Company
There are no new standards, amendments to standards and interpretations that are effective for the first time for the financial year ended 31 December 2012 that have a significant impact on the Group and the

A number of new standards, amendments to standards and interpretations are effective for annual periods beginning from 1 January 2013 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) but none of these have been adopted and/or endorsed locally as BAS/BFRS and as such any possible impact could not be determined.

2.17 Regulatory & Legal Compliance

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

irements of following regulatory & legal authorites: a) The Bank Companied Act, 1991 b) The Companies Act, 1994

c) Rules & Regulations Issued by Bangladesh Bank.
d) Securities and Exchange Rules 1987, Securities & Exchange Ordinance 1969, Securities & Exchange Act 1993, Securities and Exchange Commission IPO Rules 2006.

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 enhancement opportunities.

The risk management of the bank covers 5 (five) Core risk areas of banking i.e. a. Credit Risk Management, b. Foreign Exchange Risk Management, c. Asset liability Management, and d. Prevention of Money Laundering and e. Internal Control & Compliance as per BRPD circular No. 17 of 07 October,

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 management is to maximize a bank's risk-adjusted rate of return by maintaining credit risk exposure within acceptable

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. Indicate 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 department and the customer. documentation, security of the proposed credit facility and finally disburses the amount. The Sales Tear

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.

2.18.2 Foreign Exchange Risk Management
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.

reports to the Managing Director & CEO through their line; the Credit Division reports to the Managing Director & CEO, while the Asset Operations Department reports to the Deputy Managing Director & COO.

orting lines to ensure segregation of duties and accountability but also helps minimize the risk o

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 trigge limit of the head of Treasury requires approval from the MANCOM.

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 appropriate

est Rate Risk, Capital Adequacy, Deposit Advanced Growth, Cost of Dep rield on Advance, F.E. Gap, Market Interest Rate, Loan loss provision adequacy and deposit and lending

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.

FINANCIAL REPORT AS ON DECEMBER 31, 2012



আদ্মা আবিচল

56,361,863

596.427.842

103,624,437,957 90,822,174,665

503,180,863

6,405,091,254 4,238,152,975

28,260,858

192.062.108

2.18.5 Internal Control & Compliance

Internal Control is the mechanism in place on a permanent basis to control the activities in an organization, both at a central and at a departmental/divisional level. Management through flisk Management Department contro Management Department Controls operational procedure or in earth. International or impectation team under Risk Management undertakes periodical and special audit of the branches, SME Unit Offices and Departments at Head Office for review of the operation and compliance of statutory requirement. In addition to the Internal Audit & Inspection team the Monitoring team conducts surprise inspection at the Branch, SME Unit and the Departments had Head Office. The Board Audit Committee reviews the reports of the Risk Management Department periodically.

2.18.6 Information and communication technology
BRAC Bank follows the guideline stated in BRPD Circular No. 14 dated 23 October 2005 regarding 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 operational risk.

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

- a) Password control b) User ID maintenance
- c) Input control

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

2.18.7 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 quarterly basis.

ngs and return on capital within acceptable and controllable levels of the key risk areas. Provide for growth that is sound, profitable and balanced without sacrificing the quality of service.

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

Development of ERM policy

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

information on risky and vulnerable areas for the organization. ERMC scrutinize and analyze the information and parameterize it according to the sensitivity and vulnerability.

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

Outcome of ERMC:

Vulnerable areas of the Bank are being identified.

Follow up and monitoring are being done on the overall position of the bank regarding mitigation and

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

To comply with international best practices and to make the Bank's capital more risk-sensitive as wel to make the Banking industry more shock absorbent and stable, Bangladesh Bank provided reviregulatory capital framework 'Risk Based Capital Adequacy for Banks' which is effective from Janu 2009. According to the BRPD circular no-09 dated 31st December 2008 and sebsequent updates BRPD circular no-10, 12, 24, 35 dated 10th March 2010, 29th March 2010, 3rd August 2010 and 29th

a) Standardized Approach for calculating Risk Weighted Assets (RWA) against Credit Risk;b) Standardized (Rule Based) Approach for calculating RWA against Market Risk; andc) Basic Indicator Approach for calculating RWA against Operational Risk.Under the Standardized Approach of the Risk Based Capital Adequacy Framework (Basel III), credit rating is to be determined on the basis of risk profile assessed by the External Credit Assessment Institutions (ECAIs) duly recognized by BB.

As per BRPD Circular no - 13 dated 21 April 2010 "Guideline of Supervisory Review Evaluation Process (SREP)" the bank has initiated to establish their own of sufficient capital to fully cover their risk exposure. ated to establish their own supervisory review process to ensure maintenance

BRAC Bank management is aware about guideline of Bangladesh Bank and prepared for implementing new capital Accord-BASELII. BASELII implementation committee is formed headed by Head of Operations. Adequate training from home & abroad to the concerned staff on BASELII is given for better understanding and smooth implementation of the New Capital Accord-BASELII.

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

2.21 Accounting for Changes in Accounting Estimates

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

During the year, BRAC Bank Limited changed its depreciation method for depreciating Property, plant &

equipment (Annex - D). Management takes the view that this policy provides reliable and more relevant information because it deals more accurately with the components of Property, plant and equipment and is based on up-to-date values.

Part	ticulars	2012 Taka	2011 Taka
Cash	1		
A.	Cash in hand:		
	Local currency	4,700,623,892	3,596,335,512
	Foreign currency	48,976,235	51,873,681
		4,749,600,127	3,648,209,193
B.	Balance with Bangladesh Bank and its agent Bank(s):		
	Local currency	7,208,319,513	6,119,957,584
	Foreign currency	853,971,641	1,268,745,831
		8,062,291,153	7,388,703,415
	Sonali Bank as agent of Bangladesh Bank (local currency)	768,779,217	941,733,687
		8,831,070,371	8,330,437,102
		13,580,670,498	11,978,646,295

3.1 Cash Reserve Requirement (CRR) and Statutory Liquidity Ratio (SLR) have been calculated and ned in accordance with section 33 of Bank Companies Act, 1991 and BRPD circular no. 11 and 12, dated August 25, 2005, MPD circular no. 1 and 2, dated May 4, 2010 and MPD circular n

The statutory Cash Reserve Requirement on the Bank's time and demand liabilities at the rate 6% has been calculated and maintained with Bangladesh Bank in current account and 19% Statutory Liquidity Ratio, including CRR, on the same liabilities has also been maintained in the form of treasury bills, bonds and debentures including FC balance with Bangladesh Bank. Both the reserves

3.1.1 Cash Reserve Requirement (CRR) :

	Total Surplus/(deficit)	(3.1.1+3.1.2)	6,458,886,514	827,283,914
	Surplus/ (Deficit)		6,028,735,280	504,722,031
	Actual reserve held		22,977,204,413	14,882,029,763
	Required reserve		16,948,469,133	14,377,307,733
	13% of Average Demand and Time Liabi	lities:		
3.1.	2 Statutory Liquidity Ratio (SLR):			
	Surplus/ (deficit)		430,151,234	322,561,884
	Actual reserve held (as per Bangladesh Bank	statement)	7,335,083,103	6,179,983,553
	Required reserve		6,904,931,869	5,857,421,669
	6% of Average Demand and Time Liabilit	ties:		

BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd.

,. <u>.</u>	Their for Statutory Eigeneity Ratio			
	Cash in hand	(Note: 3)	4,749,600,127	3,648,209,193
	Balance with Bangladesh Bank as per statement		7,280,583,103	6,112,983,553
	Balance with Sonali Bank as per statement		738,775,495	941,867,317
	TT in Transit		54,500,000	67,000,000
	Government securities	(Note: 6.1)	17,488,828,791	10,291,953,253
			30,312,287,516	21,062,013,316
3.a	Consolidated Cash			
	A Cash in hand:			

A. Cash in hand:		
A. Casii iii iialiu.		
BRAC Bank Limited	4,749,600,127	3,648,209,193
Off Shore Banking Unit		
BRAC EPL Investments Ltd.	109,301	58,299
BRAC EPL Stock Brokerage Ltd.	161,232	46,677
B-Kash Ltd.	974,610	428,593
BRAC Saajan Exchange Ltd.	-	36,705
	4,750,845,270	3,648,779,467
B. Balance with Bangladesh Bank and its agent Bank(s):		
BRAC Bank Limited	8,831,070,371	8,330,437,102
Off Shore Banking Unit	-	-
PRACERIAL CONTRACTOR OF THE CO		

13,581,915,641 11,979,216,569

Balance with Other Banks and Financial Institutions

		15,320,967,135	3,211,368,001		Treasury Bonds
.1	Balance with Other Banks and Financial Institutions (Inside Ba	ingladesh)			Encumbured Securities
	On Demand Deposit Accounts				Prize Bond
	Standard Chartered Bank - Current Account	6,480,460	37,947,678		
	Southeast Bank Ltd- Current Account				
		6,480,460	37,947,678		Particulars
	On Short Term Deposit (STD) Accounts			6.1.1	91 Days Treasury bills
	Southeast Bank Limited	289,688	281,781		182 Days Treasury Bills
	Jamuna Bank Limited	500,000			364 Days Treasury Bills
	Pubali Bank Limited	203,822,817	194,614,111		
	Janata Bank Limited	387,003,692	324,447,035		
	Bangladesh Krishi Bank Limited	160,558,183	132,818,934	6.1.2	Bangladesh Bank Bills
	The City Bank Limited	6,742,608	13,292,199		30 Days Bangladesh Ban
	Agrani Bank Limited	218,898,104	277,609,235	6.1.3	Treasury Bonds
	Islami Bank Bangladesh Limited	94,576,732	160,100,226		Treasury Bonds (3 years
	United Commercial Bank Limited	17,505,411	14,700,308		Treasury Bonds (5 years
	National Bank Limited	19,356,572	9,306,246		Treasury Bonds (10 years
	Sonali Bank Limited	86,395,660	153,191,455		Treasury Bonds (15 years
	ICB Islamic Bank Limited	24,536	20,751		Treasury Bonds (20 years
	AB Bank Limited	117,915,302	-		Reverse REPO
	Rupali Bank Limited	166,648,009	115,850,996		

9,628,849

1,144,121

2,000,000,000

300.000.000

9,591,254

1,087,755

2011 Taka

77,781

4,815,750

6,286,887 30.370

2,178,654

1,414,115

187,218,886

75,960

79,580,221

9.462.828

477,401,766

EXIM Bank Limited

BASIC Bank Limited

BASIC Bank Limited
First Security Islami Bank Limited
Southeast Bank Limited
Foreign currency:

Jilaka Balik Lillilleu		
The City Bank Limited	-	-
	-	-
	3,700,000,000	-
On Fixed Deposit with Financial Institutions		
nternational Leasing & Financial Services Limited	500,000,000	300,000,000
Jttara Finance & Investment Limited	300,000,000	100,000,000
Far East Finance & Investment Limited	300,000,000	100,000,000
Jnion Capital Limited	300,000,000	-
National Housing Finance Company Limited	120,000,000	100,000,000
Prime Finance & Investment Co. Limited	300,000,000	200,000,000
Premier Leasing & Financial Services Limited	150,000,000	-
Phoenix Finance & Investments Limited	400,000,000	-
Bangladesh Industrial Finance Company Limited	230,000,000	280,000,000
nvestment Corporation Of Bangladesh	1,500,000,000	-
ndustrial & Infrastructure Development Finance Co. Ltd.	100,000,000	-
Reliance Finance Limited	200,000,000	130,000,000
Peoples Leasing Company Ltd.	200,000,000	-
anka Bangla Finance Co. Limited	100,000,000	-
	4,700,000,000	1,210,000,000
	9,904,922,299	2,657,897,194

Balance with other banks and financial institutions

(Outside Bangladesh)		
On Demand Deposit Accounts (Non interest bearing) with:		
Standard Chartered Bank-NY (USD)	201,357,785	16,393,927
Mashreq Bank PSCNY (USD)	1,890,430	571,589
The Bank of Nova Scotia- Canada (CAD)	2,559,467	2,584,463
ICICI Mumbai (ACU Dollar)	1,844,745	2,236,129
Standard Chartered Bank-UK (GBP)	13,142,506	2,711,009
Hypo Vereins Bank Germany (EURO)	802,666	720,247
HSBC - NewYork (USD)	88,129,574	106,933,192
HSBC - United Kindom (GBP)	48,876,719	21,678,415
HSBC - Australia (AUD)	18,451	605,191
HSBC Pakistan (ACU Dollar)	849,298	940,232
Zuercher Kantonal Bank, Zurich (CHF)	594,595	2,337,514
ING Belgium NV/SA (EURO)	45,615	214,113
Unicredito Italiano SPA (EURO)	1,064,453	1,541,979
Commerz Bank AG Germany (EURO)	5,542,843	10,647,589
Commerz Bank AG Germany (USD)	827,553	-
Standard Chartered Bank - Frakfut (EURO)	1,078,688	385,881
Union DE Banques Arabes ET Françaises (JPY)	1,572,525	1,913,858

On Demand Deposit Accounts (Interest bearing) with:

United Bank of India, Calcutta (ACU)

JP Morgan Chase Bank (USD)

HDFC Bank Limited

Westpack Banking Corporation, (AUD)

ITI Bank NA (USD)	69,596,675	30,653,306
B Bank Mumbai (ACU Dollar)	44,723	85,048
	69,641,398	30,738,354
	547,043,164	217,957,240
etails are shown in Annex-B		

On Shore to Off Shore placement

.3	Maturity grouping of balance with other banks and financial institutions		
	Up to 1 months	3,151,965,463	2,001,368,001
	More than 1 months to 3 months	5,965,201,672	400,000,000
	More than 3 months to 1 Year	6,203,800,000	810,000,000
	More than 1 year to 5 years		
	More than 5 years		
		15,320,967,135	3,211,368,001
_	Consolidated Palance with Other Panks and		

Particulars	2012	2011
	10,338,261,494	3,138,856,331
BRAC Saajan Exchange Ltd.		
B-Kash Ltd.	1,269,100,058	45,474,169
BRAC EPL Stock Brokerage Ltd.	103,196,238	85,855,418
BRAC EPL Investments Ltd.	28,551,078	20,658,044
Less: Inter Company Transaction with:		
	11,739,108,869	3,290,843,962
BRAC Saajan Exchange Ltd.		
B-Kash Ltd.	1,269,585,964	81,419,169
BRAC EPL Stock Brokerage Ltd.	478,099,661	513,961,451
BRAC EPL Investments Ltd.	55,089,994	37,566,148
Off Shore Banking Unit	31,410,951	-
BRAC Bank Limited	9,904,922,299	2,657,897,194

BRAC Bank Limited Off Shore Banking Unit BRAC EPL Stock Brokerage Ltd.

BRAC Saajan Exchange Ltd. 5,555,054,285 Off shore Banking unit BRAC EPL Stock Brokerage Ltd.

639,893,550

9,845,304,503

Held for trading (Treasury Bill)

5	Money at Call and Short Notice		
	Banking Company:		
	Uttara Bank Limited	-	180,000,000
	Jamuna Bank Limited	-	250,000,000
	National Credit & Commerce Bank Limited	-	50,000,000
		-	480,000,000
			480,000,000
1	Maturity grouping of Money at Call and Short Notice		
	Up to 1 month	-	480,000,000
	More than 1 month to 3 month	-	-
	Many then 2 month to 4 Vees		

Off Shore Banking Unit BRAC EPL Investments Ltd

BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.		-	
BRAC Saajan Exchange Ltd.			
			480,000,000
Investments			
Government Securities	(Note: 6.1)	21,858,309,744	10,291,953,253
Other Investments	(Note: 6.2)	3,514,215,538	3,906,874,257
		25,372,525,282	14,198,827,511

5,827,247,117

Treasury Bills (Note: 6.1.1) 1.275.747.828 Bangladesh Bank Bills 6,967,625,583 Treasury Bonds 9.243.273.280 10.290.701.253 Prize Bond 21,858,309,744 10,291,953,253

	Particulars	2012 Taka	2011 Taka
L.1	91 Days Treasury bills	-	
	182 Days Treasury Bills	1,036,975,293	
	364 Days Treasury Bills	238,772,535	
		1,275,747,828	

30 Days Bangladesh Bank Bills 6,967,625,583 Freasury Bonds (3 years TNT) Treasury Bonds (5 years BGTB) 49,981,400 Treasury Bonds (10 years BGTB) 4,192,853,580 4,283,736,533 1,498,074,561

6,277,770

53.217.872

3,514,215,538

25.372.525.282

103,624,437,957

103 624 437 957

19.658.566.821

24,645,013,575

103,624,437,957

10.642.241

48,149,450

5,132,047,480

6,277,770

39.121.070

260,451,000

30,000,000 10,000,000 48,000,000

3,856,874,258

14.198.827.511

462,641,045 50,038,618,545

2,313,839,408

90,822,174,665

90.822.174.665 624,136,298

15.433.072.461 12,302,710,628

27,261,169,508

96.389.338

248,299,282

59,549,684,448

4,688,598,033

1,737,391,914

2,740,452,721

4,760,969,055

229,219,582

6.2 Other Investments

Ordinary shares:	
Industrial and Infrastructure Development Finance Co. Ltd.	Г
Dun & Bradstreet Rating Agency og Bangladesh Limited	
Central Depository Bangladesh Ltd.	

Capital market investment
Balance with subsidiary BRAC EPSL Stock Brokerage Ltd.
Managed by BRAC Bank Ltd.

STS Holdings Limited
Summit Uttaranchal Power Co Ltd
Summit Purbanchal Power Co Ltd

(Details are snown in Annex - C)	
Bonds	
Orascom	300,000,000
Trust Bond	30,000,000
First Security Mudaraba Bond	100,000,000
	430,000,000
Private Placement & IPO	-
Private Placement & Pre IPO	
Exim Bank First Mutual fund	50,000,000
Prime Finance Second Mutual fund	30,000,000
NLI First Mutual Fund	-
Unique Hotel & Resorts	-
Bengal Windsor Thermoplastics Ltd.	40,000,000
Generation Next Eashion Ltd	

	2012	2011
	25,372,525,282	14,198,827,511
More than 5 years	6,172,445,522	8,398,533,502
More than 1 year to 5 years	4,526,527,854	3,132,242,924
More than 3 month to 1 Year	3,712,353,153	2,161,971,992
More than 1 month to 3 month	1,330,844,406	506,079,092
Up to 1 month	9,630,354,349	-
Maturity Wise Grouping of Investment		

	Particulars	2012 Taka	2011 Taka
а	Consolidated Investments		
	BRAC Bank Limited: Government Securities	21.858.309.744	10.291.953.253
	Other Investments	3,514,215,538	3,906,874,257

Balance with EPSL (Capital market investment

Off Shore Banking Unit Investment of subsidiaries	-	-
BRAC EPL Investments Ltd.	28,939,897	434,119,992
BRAC EPL Stock Brokerage Ltd.	61,614,752	42,036,28
B-Kash Ltd.		
BRAC Saajan Exchange Ltd.	-	
	25,463,079,931	14,674,983,791
Loans and Advances		
Overdrafts	4,710,164,722	2,909,965,460
Demand loans	19,494,823,274	17,613,379,489
Term loans	18.321.674.745	16.466.589.497

Bills purchased & discounted	(Note - 7.17)	601,136,190
		103,023,301,767
Staff loans	(Note - 7.7)	620,673,330
Credit Cards		2,833,983,083
Small & medium enterprises		56,891,987,570
Lease receivables	(Note - 7.3)	149,995,042
term toans		18,321,674,745

Net Loans and Advances	
Gross loans and advances	
Less:	
Interest suspense	

	More than 1 months to 3 months
	More than 3 months to 1 Year
	More than 1 year to 5 years
	More than 5 years
7.3	Lease receivables
	Lease finance on demand

7.2 Maturity Wise Grouping of Loans and Advance

		Leade illiance receivables wore than 5 months to 1 re
		Lease finance receivables More than 1 year to 5 years
		Lease finance receivables More than 5 years
		Total Lease finance receivable
	7.4	Loans and Advances under the following broad categ
_		Inside Bangladesh:
_		Loans
		Cash Credits

Rajshahi Division

608,009,856

Overdrafts	4,710,164,722	2,909,965,460
	103,624,437,957	90,822,174,665
Outside Bangladesh:		
Loans	-	
Cash credits		
Overdrafts		
	103,624,437,957	90,822,174,665
Particulars	2012	2011
raiticulais	Taka	Taka

Dhaka Division 69,986,225,886 Khulna Division 5,037,871,529 1,809,688,537 2,437,352,934 Barisal Division

	Rangpur Division	2,522,892,773	2,185,346,560
		103,624,437,957	90,822,174,665
	Outside Bangladesh:		
		103,624,437,957	90,822,174,665
.6	Significant Concentration wise Grouping		
	Directors & others		
	Staff:		
	Managing Director & CEO	6 008 326	8 182 785

Senior Executives	75,984,793	73,286,413
Others	537,690,211	540,858,408
	620,673,330	622,327,607
Industries:		
Agricultural	1,008,793,926	3,454,456,128
Large & Medium	13,912,549,341	12,993,611,459
Small & Cottage	1,106,690,193	2,070,659,552
	16,028,033,459	18,518,727,139
Consumers	15,459,129,582	12,459,605,704
Trade & Commercial	71,516,601,584	59,221,514,215
	103,624,437,957	90,822,174,665

House building Loan	346,725,065	295,845,9
	620,673,330	622,327,60
7.8 Detail of Large Loan		
Number of clients with amount outstanding and classificat	tion status to whom I	oans and adva
sanctioned exceeds 10% of the total capital of the Bank. Total	al capital of the Bank	was Taka 12,61
	C-1- h:+ 24 D-	

12,098.92 million and 12,788.69 million as at 31 December 2011 respectively).

(Details are shown in Annexure - E)

	7.637.100.768	5,239,542,550
Bad / Loss	5,114,132,029	2,366,742,729
Doubtful	1,088,896,958	1,288,798,013
Sub standard	1,434,071,781	1,584,001,808
Classified		
	95,987,337,188	85,582,632,114
Special Mention Account (SMA)	3,015,779,003	2,217,667,800
Standard including stan loan	92,911,000,100	63,364,964,314

7.10 Loan type wise classified loan

	Credit Cards	324,298,576	146,594,763
		7,637,100,768	5,239,542,550
	Particulars	2012 Taka	2011 Taka
11	Sector-wise Allocation of Loans and Advances		
	Government	-	-
	Private:		
	Agriculture, fishing, forestry and dairy firm	1,008,793,926	3,454,456,128
	Industry (jute, textile, garments, chemicals, cements etc.)	13,912,549,341	12,993,611,459
	Working capital financing	5,912,717,720	5,257,710,388
	Export credit	892,858,079	11,543,611
	Commercial credit	64,711,025,785	53,952,260,216
	Small and cottage industries	1,106,690,193	2,070,659,552

	Miscellaneous	16,079,802,913	13,081,933,311	
		103,624,437,957	90,822,174,665	
		103,624,437,957	90,822,174,665	
7.12	Securities against loans/advances including bills purchased and discounted			
	Collateral of moveable/immoveable assets	59,994,818,670	37,745,386,133	
	Local banks & financial institutions guarantee			
	Government guarantee	_		

Export documents Fixed deposit receipts (FDR) 5.871.268.190 6.632.709.069

7.13 Particulars of required provisions for loans and advances

Other securities

Status	Outstanging Loans & advances December 2012	Base for provision	Percentage (%) of required provision	Required provision December 2012	Required provision December 2011
Unclassified					
All unclassified loans					
(Other than Small &					
Medium enterprise					
Financing, Consumer	35,050,277,071	35,050,277,071	1%	350,502,771	305,654,497
Financing, BHs/MBs/SDs,					
Housing & loans for					
professional)					
Small & Medium	43.151.367.862	43.151.367.862	0.25%	107.878.420	384.924.574
enterprise financing	45,131,307,002	45,151,307,002	0.25%	101,616,420	304,924,374
Loans to BHs/MBs/SDs	1.765.033.407	1.765.033.407	2%	35.300.668	37.560.234
against share etc	1,703,033,407	1,700,000,407	2.0	33,300,000	31,300,234
Housing & loan for			2%	.==	
professional	8,794,915,604	8,794,915,604	2%	175,898,312	166,722,714
Consumer finance	3,589,290,911	3,589,290,911	5%	179,464,546	173,529,112
Special Mentioned					
Account (SMA)	3,015,779,003	3,015,779,003	5%	150,788,950	106,781,053
				999,833,666	1,175,172,184
Classified - Specific					

* BHs = Brokerage Houses, MBs = Merchant Banks, SDs = Stock Dealers Against Shares.

1,434,071,781 1,088,896,958

5.114.132.029

Excess/(Short) provision at 31 December 2012

2011 149,723,080 1,601,05 Letter of guarantees 4,740,297,069 47,402,971 45,372,790 162.010.808 6,266,240 Total required provision Excess/(Short) provision at 31 December 2012 18,749,105

1,006,361,726

65,866,086,860	44,378,095,203
65,866,086,860	44,378,095,203
2,935,001,909	2,411,101,526
34,823,349,188	44,032,977,936
-	-

	103,624,437,957	90,822,174,665
v) Debts due by directors or officers of the banking company or any of these either separately or jointly with any other persons;	620,673,330	622,327,607
vi) Debts due by companies or firms in which the directors or officers of the bank are interested as directors, partners or managing agents or in case of private companies as members;	22,500,000	54,672,820
vii) Maximum total amount of advances, including temporary advances made at any time during the year to directors or managers or officers of the banking companies or any of them either separately or jointly with any other person;	620,673,330	622,327,607
viii) Maximum total amount of advances, including temporary advances granted during the year to the companies or firms in which the directors of the banking company have interest as directors, partners or managing agents or in case of private companies, as members;	22,500,000	54,672,820
ix) Due from banking companies;	-	-
x) Amount of Classified loans on which interest has not been charged should be mentioned as follows:	-	-
 a) Increase/decrease of provision (specific) Decrease/Increase in provision amount of debts written off amount realized against loan previously written off. 	1,980,891,250 1,497,638,503 251,683,293	539,873,497 993,872,448 224,876,871
 b) Amount of provision kept against loan classified as "bad/loss" on the date of preparing the balance sheet; 	5,114,132,029	2,366,742,729
c) Interest creditable to the Interest Suspense a/c.	568,901,844	624,136,298

7.16 The directors of the Bank have not taken any loan from the Bank during the year or there is no

4,686,051,245

4,686,051,245

3,188,412,742

xi) Cumulative amount of the written off loan and the amount written off during the current year should be shown separately. The amount of written off loan for which lawsuit has been field should also be mentioned.

The amount of written off loans for which law suit filed

Cumulative to date

	Particulars	2012 Taka	2011 Taka
.17	Bill Purchased & Discounted under the following broad categories		
	Inside Bangladesh	601,136,190	394,813,615
	Outside Bangladesh	-	-
		601,136,190	394,813,615
.18	Maturity Wise Grouping of Bill Purchased & Discounted		
	Up to 1 months	362,822,529	201,711,847
	More than 1 months to 3 months	172,943,205	138,321,266
	More than 3 months to 1 Year	65,370,456	54,780,502
	More than 1 year to 5 years	-	
	More than 5 years	-	-
		601,136,190	394,813,615
.19	Write off of Loans & advances		
	Balance at the beginning of the year	2,707,370,879	1,938,375,302
	Add: Write off during the year	1,497,638,503	993,872,448
		4,205,009,382	2,932,247,750
	Less: Recovery of Write off loans	251,683,293	224,876,871
	Balance at the end of the year	3,953,326,089	2,707,370,879

BIAO Balik Ellilited	100,024,401,001	30,0
Off Shore Banking Unit	8,250,205,652	4,3
BRAC EPL Investments Ltd.	3,679,472,517	3,9
BRAC EPL Stock Brokerage Ltd.	49,691,103	
B-Kash Ltd.		
BRAC Saajan Exchange Ltd.	-	
Less: Inter-company transaction		
Borrowing from BRAC Bank by		
RRAC FPI Investments Ltd	1 517 524 055	1.6

FINANCIAL REPORT



140,000,000 50,000,000 1,200,000,000 1,990,000,000



212,289,800

लाश्ची लायुह्स

8 Fixed assets including premises, furniture and fixtures Cost			9.a.1 Investment in associates BRAC Asset Management Company Ltd.		15.1 Maturity Wise Grouping of Money at call and short notic Up to 1 months	1,990,000,000 -	17.5 VAT Payable Payable On L/C Commission	2,643,509 3,895,107
Property plant and equipments: Land Furniture & fixture	604,314,000 1,135,168,847	87,940,465 1,060,711,794	Opening balance Investment made during the year	13,131,311 12,571,651	More than 1 months to 3 months More than 3 months to 1 Year More than 1 year to 5 years		Payable on Commission for Remittances Payable on Loan Processing Fees Payable - Credit Cards	1,027,703 1,734,478 10,172,386 23,713,188 6,638,318 16,139,119
Office equipments IT Hardwares	941,004,481 1,322,812,021	872,013,588 1,196,248,215	Add: Share of post acquisition profit Less: Dividend receivable Total carrying amount of investment in associates	586,753 559,660 - - 13,718,064 13,131,311	More than 5 years	1,990,000,000 -	Payable - Supplier Payable - Rent	8,077,492 1,837,506 3,771,791 20,917,833
Motor vehicles Intangible Assets:	94,402,419 4,097,701,767	83,865,588 3,300,779,649	9.a.2 Investment in associates		15.a Consolidated Money at Call and Short Notice BRAC Bank Limited	1,990,000,000	Payable - DESA & DESCO Payable - BPDB Payable - DPDC	7,559,105 5,281,317 13,923,648 11,768,624 48,542,466 55,912,106
License (Indefinte useful live) IT Softwares (Finite useful live)	50,000 805,610,083	50,000 726,572,647	BRAC Impact Ventures Limited Investment made during the year	4,800,000	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.		Payable - Others	13,495,262 15,940,800 115,851,679 157,140,078
Less: Accumulated depreciation	4,903,361,850 2,311,909,970	4,027,402,296 1,678,237,541	Add: Share of post acquisition profit Less: Dividend receivable	(533,156)	B-Kash Ltd. BRAC Saajan Exchange Ltd.		17.6 Provision for current taxation Balance at the beginning of the year Add: Provision made during the year	5,421,639,560 4,003,775,611 1,530,000,000 1,460,000,000
Net Book value at the end of the year (Details are shown in Annex - D)	2,591,451,880	2,349,164,755	Total carrying amount of investment in associates 10 Non Banking assets	4,266,844 -	16 Deposit and Other Accounts	1,990,000,000 -	Less: Adjustment of tax provision for previous years	6,951,639,560 5,463,775,611 42,136,051
8.a Consolidated Fixed Assets Including Premises, Furniture & Fixtures	0.504.454.000	0.240.464.755	No non-banking assets is under the possession of the bank w acquired any such assets as on 31 December 2012.	which acquired as claims. BRAC Bank limited was not	Current & other accounts	38,179,207,241 31,301,338,253	Balance at the end of the year Corporate tax position of the Bank has been shown in Annex	6,951,639,560 5,421,639,560 sure - F.
BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd.	2,591,451,880 - 54,980,465	2,349,164,755 - 76,777,723	11.a Consolidated Goodwill		Bills payable (Note-16.3) Saving deposits Fixed deposits	1,693,298,032 768,394,517 18,173,398,623 18,527,780,776 71,457,715,031 51,053,796,908	Particulars	2012 2011 Taka Taka
BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	73,759,856 126,905,445	72,348,051 99,322,987	BRAC Bank Limited BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	246,289,822 246,289,822 1,126,273,573 1,126,273,573	Other deposits (Note-16.4.1)	132,669,605 120,935,996 129,636,288,533 101,772,246,449	17.a Consolidated Other Liabilities BRAC Bank Limited	19,319,733,341 15,761,031,757
BRAC Saajan Exchange Ltd.	14,726,663 2,861,824,309	2,317,931 2,599,931,447	B-Kash Ltd. BRAC Saajan Exchange Ltd.	54,905,518 37,074,202	Foreign Currency: Current & other accounts	4,225,612,056 1,038,541,855	Off Shore Banking BRAC EPL Investments Ltd.	180,082,541 71,051,518 61,267,454 170,680,695
Particulars	2012 Taka	2011 Taka		1,427,468,912 1,409,637,597	Bills payable Saving deposits Fixed deposits	637,831,294 709,415,411	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.	366,686,817 486,188,675 283,023,703 96,117,147 96,864,373 89,946,294
9 Other Assets 9.1 Income Generating Other Assets			11.a.1 Calculation of Goodwill BRACEPL BRACESS Stock		Other deposits (Note-16.4)	146,716,599 205,325,510 5,010,159,949 1,953,282,776	Less: Inter Company Transaction	20,307,658,229 16,675,016,086
Interest receivables (Note - 9.1.1) Prepaid Interest Expenses on Interest First Fixed Deposit (IFFD)	981,435,866 1,365,470,978	754,054,062 80,468,181	BRAC EPL Investments Limited Brokerage Limited		Total Deposit and other accounts Particulars	134,646,448,482 103,725,529,225 2012 2011	Payable to BRAC EPL Investment Ltd. Receivable from B-Kash Ltd.	65,000 92,437 5,505,951 19,606,650
Receivables against sanchayapatra Receivables from Omnibus	420,133,936 23,994,415	161,622,019 28,952,943	Opening Balance 246,289,822 1,126,273,573 Cost of investment -	3 37,074,202 1,409,637,597 - 19,531,380 19,531,380	16.1 Deposit details concentrating liquidity nature	Taka Taka	Payable to BRAC EPSL Stock Brokerage Ltd by BRAC EPL Investment Ltd. Balance with BRAC EPL Stock Brokerage Ltd. (Advance	627,843 252,989 e) 59,856,082 116,864,049
Receivables against travelers cheque Investment in subsidiary (Note - 9.1.2) Investment in associates (Note - 9.1.3)	343,398 2,171,088,125 17,300,000	3,077,798 2,138,505,445 12,500,000	Less: Share of Share Capital	4,593,745 4,593,745	I) Demand deposit Current deposit	38,730,074,179 27,411,912,388 30,747,397,433 23,468,441,498 1,817,339,862 1,852,778,078		66,054,876 136,816,125 20,241,603,354 16,538,199,960
Balance with EPSL (Advance)	59,856,082 5,039,622,799	116,864,049 3,296,044,498	Share of Share Premium	(2,893,681) (2,893,681)	Saving deposit (10%) Foreign currency deposit Sundry deposit	4,372,328,655 1,243,867,366 99,710,196 78,430,930	18 Share Capital	
9.1.1 Interest Receivables Interest Receivables consists of interest receivable on loans, investments etc.				. 1,700,065 1,700,065 - 17,831,316 17,831,316	Bills payable Ii) Time deposit	1,693,298,032 768,394,517 95,916,374,303 76,313,616,837	18.1 Authorized Capital Authorized Capital is the maximum amount of share capital the Memorandum & article of association to issue to shareholder.	
Receivable of idents, investments etc. Receivable against Govt. securities Receivable against other securities	243,569,955 37,861,375	248,453,694 31,145,759	Closing Balance 246,289,822 1,126,273,573	54,905,518 1,427,468,912	Saving deposit (90%) Foreign currency deposit	16,356,058,761 16,675,002,699 637,831,294 709,415,411 55,435,619,919 46,804,112,552	1,200,000,000 ordinary shares of Tk. 10 each	12,000,000,000 12,000,000,000
Receivable against balance with other bank Receivable against loans and advances Receivable against term deposit - OBU	212,226,538 442,330,947 45,447,051	45,148,379 428,295,859 1,010,370	Particulars	2012 2011 Taka Taka	Fixed deposit Short term deposit Deposit pension scheme	7,431,809,808 7,832,896,754 16,022,095,113 4,249,684,356	18.2 Issued, Subscribed and Paid up Capital The issued share capital of the bank is the total nominal value the property of the physical state of the particular and which remain a utate plant.	e of the shares of the bank which have
9.1.2 Investment in subsidiaries	981,435,866	754,054,062	12 Borrowing from other Banks, Financial Institutions and Agents:		Security deposit Other Deposit	12,668,190 21,655,406 20,291,219 20,849,659	been issued to shareholders and which remain outstanding. 100,000,000 ordinary Share of Tk. 10/- each issued for cash	1,000,000,000 1,000,000,000
BRAC EPL Investments Ltd. BRAC EPSL Stock Brokerage Ltd.	752,715,794 1,344,147,500	752,715,794 1,344,147,500	Term Borrowing: Banking company: Off Shore to On Shore	39,559,407	16.2 Maturity Wise Grouping of Deposits	134,646,448,482 103,725,529,225	259,082,240 ordinary Share of Tk. 10/- each issued as bonus st 26,400,000 Right Share of Tk. 10/- each issued as right share	hare 2,590,822,400 1,948,352,000 264,000,000 264,000,000 3,854,822,400 3,212,352,000
B-Kash Ltd. B-RAC Saajan Exchange Ltd.	14,836,300 59,388,531	1,785,000 39,857,151	Uttara Bank Limited	- 650,000,000 39,559,407 650,000,000	Payable on demand Payable within 1 month	3,280,794,539 3,405,641,785 19,248,819,313 16,864,309,592	18.2.1 Issued, Subscribed and Paid up Capital Balance at the beginning of the year	3,212,352,000 2,676,960,000
9.1.3 Investment in associates	2,171,088,125	2,138,505,445	12.1 Maturity Wise Grouping of Borrowing from Other Bank & Financial Institutions		Over 1 month but within 6 months Over 6 month but within 1 year	42,247,020,913 35,613,753,504 32,864,419,471 15,333,634,058	Balance at the beginning of the year Add: Bonus share issued Closing at the end of the year	3,212,352,000 2,676,960,000 642,470,400 535,392,000 3,854,822,400 3,212,352,000
BRAC Asset Management Company Ltd. BRAC Impact Ventures Limited	12,500,000 4,800,000	12,500,000	Up to 1 months More than 1 months to 3 months	- 650,000,000 39,559,407	Over 1 year but within 5 years Over 5 years but within 10 years Over 10 years	25,198,339,661 22,384,456,057 8,495,860,094 7,449,759,015 3,311,194,491 2,673,975,215	18.3 Initial Public Offering (IPO)	
9.2 Non Income Generating Other Assets	17,300,000	12,500,000	More than 3 months to 1 Year More than 1 year to 5 years More than 5 years		16.3 Bills payable	134,646,448,482 103,725,529,225	According to IPO rules 2006 "Initial public offering (IPO)" mea the general public. Out of the total issued, subscribed, and fu	ully paid up capital of the bank 5,000,000
Stock of stamps Other receivables (Note - 9.2.1)	5,636,907 594,422,701	1,159,714 367,164,803	·	39,559,407 650,000,000	Local Drafts Issued and Payable Stamp Charges payable for Loan Clients	70,889,260 146,208 6,195,778 7,842,270	ordinary shares of Tk. 100.00 each amounting to Taka 500, offering of shares held in 2006.	,
Stock of security stationery Stock of printing stationery Stock of furniture	13,966,314 43,204,197 28,185,660	13,564,599 26,677,406 25,795,237	12.2 Disclosure regarding outstanding Repo as on 31 December:	Amount	Insurance Premium payable for SME Loan Clients Payment Order Issued Sundry Creditors	76,536,799 83,667,169 1,275,413,126 582,205,279 60,246,415 20,004,562	18.4 Bonus Issue No interim cash and stock dividend has been decleared for the	ne year 2012.
Advance to staff & supplier Advance for ELDORADO	7,245,086	4,757,913 45,568,391	i Dhaka Bank Ltd 12/30	Imment Date Reversal Date (1st leg cash consideration) 30/2012 1/1/2013 1,201,416,441	Payment Order To Be Issued Cards Settlement account	5,790,107 5,948,107 198,226,547 68,580,921	18.4.a The Bank held its 8th EGM on November 03,2011 and 100 per share to Tk. 10 per share and market lot of shares fr The maximum limit for Authorized Share capital was increase.	om 50 shares to 500 shares in each lot.
Deferred revenue expenditure Advance payment of income tax Deferred tax asset (Note - 9.2.2)	38,496,926 5,622,308,862 1,077,184,150	44,790,113 4,241,797,685 1,152,939,348		30/2012	16.4 Other Deposits	1,693,298,032 768,394,517	The maximum with the value of the coupling was the coupling of	
Advance to SME unit offices Advance against fixed assets	1,312,690 50,808,910	1,317,550 89,044,599	12.2.1 Disclosure regarding outstanding Reverse Repo as on 31 De	ecember 2012:	Foreign currency Local Currency:	146,716,599 205,325,510	Particulars 18.5 Ordinary Shares	2012 2011 Taka Taka
Advance against office rent Advance security deposit Advance for software migration	649,280,308 9,207,431 1,819,251	547,912,927 9,259,026 38,886,827	no	ment Date Reversal Date (1st leg cash consideration) N/A N/A N/A NIL	Sundry deposit (Note-16.4.1)	132,669,605 120,935,996 279,386,204 326,261,506	No. of Shares. % of Sponsor sharehold	
Advance for ANIK tower project Advance to B-Kash	7,000 5,100	112,112 5,100	12.2.1 Disclosure regarding overall transaction of Repo and Revers		16.4.1 Sundry deposit Security Deposits	12,668,190 21,655,406	BRAC 168,735,336 43.77 ShoreCap International Ltd. 3,329,040 0.869	% 1,687,353,360 1,406,127,800
Advance against Pre-IPO (First Bangladesh Fixed Income Fund) * Lease assets	3,901,201	250,000,000 3,945,579	Particulars outstan	inimum Maximum Daily average outstanding during the year Daily average outstanding during the year	Security Deposits Security Deposit from SME Loan client Security Deposit from Retail Loan client	541,201 602,244 19,750,018 20,247,415	International Finance Corporation 20,653,524 5.369 Others 29,196 0.019	
Interbranch Account (Note-9.2.4)	123,785 8,147,116,479	123,785	Securities sold under repo:	99,920,000 5,134,315,000 746,357,077	Merchant POS settlement account Lease Deposit Payable against Staff, Clients Loan account and others	2,947,035 3,014,215 96,763,161 75,416,715	Non Sponsor Non Resident Bangladeshis 1,152,192 0.30%	
(Note 9.1 + 9.2)	13,186,739,278	10,160,867,211		55,773,832 1,497,286,491 28,646,095		132,669,605 120,935,996	Mutual Funds 21,587,156 5.609 Institutions & General Public 169,995,796 44.10	% 1,699,957,960 1,441,616,000
The bank has taken lease an office premises under operatin 2002 with an option to renew the lease after that date. Leas			i) with Bangladesh Bank		16.a Consolidated Deposit and Other Accounts BRAC Bank Limited	134,646,448,482 103,725,529,225	385,482,240 100%	3,854,822,400 3,212,352,000
lease (2002) are amortised over the term of the lease.	1		Particulars		Off Shore Banking Unit	39,542,241 -		
	2012	2011	Particulars	2012 2011	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	32,035,423 31,813,178	18.6 Classification of Shareholding	Persentage of Helding of
Particulars 9.2.1 Other Receivables	2012 Taka	2011 Taka	12.a Consolidated Borrowing from other	2012 2011 Taka Taka	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.	973,969,599 43,370,999	Range of Holding of Shares No. of Shareholders	
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay	Taka 153,591,285 500	Taka 163,767,002			BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507	No. of Shares Shares 2,163,254 0.56% 26,647,347 6.91% 10,568,003 2.74%
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against DD Receivable against Cheques	153,591,285 500 133,200,000 19,725	Taka 163,767,002 - 27,500,000 19,725	12.a Consolidated Borrowing from other Benks, Finencial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	Taka Taka 39,559,407 650,000,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200	No. of Shares Shares 2,163,254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28%
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cards Account receivable FCY(Unclaimed) Receivable from Merchant	153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887	163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101	12.a Consolidated Borrowing from other Banks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd.	Teka Teka 39,559,407 650,000,000 8,063,401,672 3,271,000,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200 30,001 to 40,000 76 40,001 to 50,000 58 50,001 to 100,000 106	No. of Shares Shares 2,163,254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,405,596 1.92%
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Cards Account receivable-FCY(Unclaimed)	153,591,285 500 133,200,000 19,725 34,951,260 243,254	163,767,002 163,767,002 1027,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050	12.a Consolidated Borrowing from other Banks, Phanciel Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BHASSH Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company)	Teka Teka 39,559,407 650,000,000 8,063,401,672 3,271,000,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka 28,551,078 20,658,044 103,196,238 85,855,418	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200 30,001 to 40,000 76 40,001 to 50,000 58 50,001 to 100,000 106 100,001 to 1,000,000 143 Over 1000000 31	No. of Shares 2,163,254 26,647,347 10,558,003 2,74% 9,549,502 2,48% 4,921,562 1,28% 2,541,456 0,69% 2,591,904 0,67% 7,406,596 1,92% 42,007,108 10,90% 276,985,508 71.85%
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against DD Receivable against CD Receivable against Cards Account receivable FCY(Unclaimed) Receivable from Merchant Receivable from Merchant Receivable in Cash Shortage	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,059	163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,224,050 15,978,000	12.a Consolidated Borrowing from other Benks, Phencial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by	39,559,407 650,000,000 8,063,401,672 3,271,000,000 3,201,733,832 3,412,611,598	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for loans & advances (Note - 17.1)	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200 30,001 to 40,000 76 40,001 to 50,000 58 50,001 to 100,000 106 100,001 to 1,000,000 143	No. of Shares Shares 2,163,254 0,56% 26,647,347 6,91% 10,568,003 2,74% 9,549,502 2,46% 4,921,562 1,28% 2,641,456 0,69% 2,591,904 0,67% 7,406,596 1,92% 42,007,108 10,90% 276,985,508 71,85% 385,482,240 100,00%
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against Dil Receivable against Cheques Receivable against Cheques Receivable against Cards Account receivable FCY(Unclaimed) Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable from Member Bank - ELOGRADO Sundry debtors	153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,059 9,339,506	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,2234,050 15,978,000 49,247,775 459,725 1,921,349	12.a Consolidated Borrowing from other Benks, Pinancial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAS BLd. BRAS BLd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company)	Teka Teka 39.559.407 650.000,000 8.063,401,672 3.271,000,000 3.201,733,832 3.412,611,598 1,517,524,055 1,613,431,410 4.869,001,672 4,918,169,184 5,720,180,188	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka 2,655,1078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3, 6,509,051,804 4,949,801,968 0, 234,000,000 61,777 61,777	Range of Holding of Shares	No. of Shares Shares 2.163,254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00%
9.2.1 Other Receivables Receivable against remittance Receivable against poly Receivable against DD Receivable against Cheques Receivable against Cheques Receivable Groupes Receivable For/Unclaimed) Receivable from Herchant Receivable from Partners Receivable in Cash Shortage Receivable in Cash Shortage Receivable from Member Bank - ELORADO Sundry debtors Receivable from Branch VAT current account	Taka 153,591,285 500 133,200,000 197,725 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,2234,050 15,978,000 49,247,775 459,725 1,921,349	12.a Consolidated Borrowing from other Benks, Phencial Institutions and Agents BBAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BBAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company)	Teka Teka 39.559.407 650.000,000 8.063,401,672 3.271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances Provisions for Off Balance Sheet Items Provisions for Ofthers Interest suspense Withholding tax payable (Note - 17.3 VAT payable (Note - 17.4) VAT payable (Note - 17.3)	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3) 6,509,051,804 4,949,801,968 234,000,000 234,000,000 61,777 61,777 61,777 61,7568,901,844 624,136,298 61,212,289,800 238,412,929 61,15,851,679 157,140,078	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200 30,001 to 40,000 76 40,001 to 50,000 58 50,001 to 100,000 106 100,001 to 1,000,000 143 Over 1000000 31 Total 29,322	No. of Shares Shares 2,163,254 0,56% 26,647,347 6,91% 10,568,003 2,74% 9,549,502 2,46% 4,921,562 1,28% 2,641,456 0,69% 2,591,904 0,67% 7,406,596 1,92% 42,007,108 10,90% 276,985,508 71,85% 385,482,240 100,00%
9.2.1 Other Receivables Receivable against remittance Receivable against remittance Receivable against Dills pay Receivable against Deput Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Llability) Book Value Tax Base Balance as at 31 December 2011	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,275 475,040,887 15,983,059 9,339,506 61,441,845 8,611,380 594,422,701	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability)	12.a Consolidated Borrowing from other Benks, Phenoiel Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Browning from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank REPO 13.1 Maturity Wise Grouping of Borrowing from Central Bank	Teka Teka 39,559,407 650,000,000 8,063,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 3lank	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for loans & advances Provisions for Off Balance Sheet Items Provisions for Others Interest suspense (Note - 17.3 Withholding tax payable (Note - 17.3	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3 65,090,051,804 4,949,801,968 3 240,000,000 234,000,000 61,777 61,777 61,777 65,568,901,844 624,136,298 61,212,289,800 238,412,929 61,158,516,679 157,140,078 61,659,1639,560 5,421,639,550	Range of Holding of Shares No. of Shareholders Less than 500 10,671 500 to 5,000 15,843 5,001 to 10,000 1,507 10,001 to 20,000 687 20,001 to 30,000 200 30,001 to 40,000 76 40,001 to 50,000 58 50,001 to 100,000 106 100,001 to 1,000,000 143 Over 1000000 31 Total 29,322 Particulars 18.7 Share Premium 5,000,000 ordinary shares @ Tk. 70 per share 2,640,000 ordinary shares @ Tk. 400 per share 18.8 Particulars of Share Premium No. of Shares.	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568.003 2.74% 9,549.502 2.45% 4,921,562 1.28% 2,941,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1,056,000,000 1,056,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against remittance Receivable against Dills pay Receivable against Deput Receivable against Deput Receivable against Cheques Receivable against Cards Account receivable FCY(Iuclaimed) Receivable from Partners Receivable from Branch Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 -2,000,000 594,422,701 Deductable/ (Taxable)	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/	12.a Consolidated Borrowing from other Benks, Phencial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank REPO 13.1 Maturity Wise Grouping of Borrowing from Central Bank Wore than 1 months to 3 months More than 1 months to 3 months More than 3 months to 1 Year	Teka Teka 39.559,407 650,000,000 8,063,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. B-Kash Ltd. BrAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for loans & advances (Note - 17.4 Provisions for Others Interest suspense (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.4 Provision for taxtion (Note - 17.6 Provision for taxtion (Note - 17.6 Provision for taxtion (Note - 17.6 Provision for taxtion (Note - 19.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3 6,509,051,804 4,949,801,968 3 234,000,000 234,000,000 61,777 61,777 50,568,901,844 624,136,298 50) 212,289,800 238,412,929 50) 115,851,679 157,140,078 50) 6,951,639,560 5,421,639,560 51,694,854,983 17,45,688,487 47,359,595 600,099,835 544,957,355 474,595,202	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568.003 2.74% 9,549.502 2.45% 4,921,562 1.28% 2,941,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1,056,000,000 1,056,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against Illis pay Receivable against DID Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cards Account receivable FCV(Unclaimed) Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable in Form Shortage Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset / (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Vote - 9.2.3) 5.114,132,029	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,275 475,704,887 15,883,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786	12.a Consolidated Borrowing from other Benks, Phancial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank REPO 13.1 Maturity Wise Grouping of Borrowing from Central Bit Up to 1 months More than 1 months to 3 months	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 38ank 3,893,910,000 632,592,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saljan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances Provisions for Off Balance Sheet Items Provisions for Others Interest suspense Withholding tax payable VAT payable VAT payable VAT postation Provision for taxtion Note - 17.5 Deferred tax liability Interest payable Accrued expenses	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3 65,090,051,804 4,949,801,968 324,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777	Range of Holding of Shares	No. of Shares Shares 2,163,254 0.56% 26,647,347 6.91% 10,568,003 2,74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 211 Taka 350,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 335,163,840 335,163,840
9.2.1 Other Receivables Receivable against remittance Receivable against remittance Receivable against Interpretation of the Company of the C	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786	12.a Consolidated Borrowing from other Benks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Linit BRAC EPL Stock Brokerage Ltd. BrASC EPL Stock Brokerage Ltd. BrASC EPL Stock Brokerage Ltd. BRAS Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank ReFinance Bangladesh Bank REPO 13.1 Maturity Wise Grouping of Borrowing from Central Bill Up to 1 months More than 1 months to 3 months More than 1 months to 1 Year More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 3,893,910,000 632,592,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Sajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.1 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others Interest suspense (Note - 17.3 Withholding tax payable (Note - 17.4 VAT payable (Note - 17.5 Deferred tax liability (Note - 17.5 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 134,244,989,307 103,648,725,771 0 6,509,051,804 4,949,801,968 0 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,	Range of Holding of Shares	No. of Shares Shares 2.163,254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2.591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71,85% 385,482,240 100,00% 2012 2011 Taka Taka 350,000,000 350,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 335,163,840 335,163,840 92,473,920 92,473,920 100,298,880 63,360 87,800,000 87,800,000
9.2.1 Other Receivables Receivable against remittance Receivable against bills pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Coards Account receivable FOY(Inclaimed) Receivable from Partners Receivable from Bartners Receivable in Cash Shortage Receivable in Cash Shortage Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 Provision against Capital market Powlision against Capital market Provision against Capital market Provision against Capital market Pagainst Capital market Pagainst Capital market Provision against Capital market Pagainst Capital market Pagainst Capital market Provision against Capital market Pagainst Capital market Pagainst Capital market Pagainst Capital market Pagainst Capital market Provision against Capital market Pagainst	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,275 475,704,887 15,883,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786	12.a Consolidated Borrowing from other Benks, Financial institutions and Agenta Benks, Financial institutions and Agenta Benks, Financial institutions and Agenta Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Sank btd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking that. (Inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank ReFPO 13.1 Maturity Wise Grouping of Borrowing from Central Bink More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd.	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 38ank 3,893,910,000 632,592,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Iolans & advances Provisions for Off Balance Sheet Items Provisions for Others Provisions for Others Interest suspense Withholding tax payable VAT payable VAT payable VAT payable Interest suspense Provision for daxation Note - 17.6 Provision for daxation Note - 27.4 VAT payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 134,244,989,307 103,648,725,771 0) 6,509,051,804 4,949,801,968 0) 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 6	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10.90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka Taka 350,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 1,406,000,000 335,163,840 335,163,840 92,473,920 92,473,920 100,298,880 100,298,880 63,360 63,360
9.2.1 Other Receivables Receivable against remittance Receivable against IIIIs pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Cords Account receivable FCYffuclaimed) Receivable from Barners Receivable from Barners Receivable from Merchant Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 Provision against Capital market S44,957,355 Provision against Capital market S44,957,355 Provision against Of balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27	Taka 153,591,285 500 133,200,000 13,725 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 367,164,803 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163)	12.a Consolidated Borrowing from other Benks, Phancial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC PEL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC PEL Investments Ltd. (Inter-Company) BRAC PEL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Bank Bank Bank Bank Bank Bank Bank	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,166,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 3,893,910,000 632,592,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.4 Provisions for Others Interest suspense (Note - 17.4 VAT payable (Note - 17.6 VAT payable (Note - 17.6 Deferred tax liability (Note - 17.6 Deferred tax liabili	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 3 65,900,51,804 4,949,801,968 324,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,775 61,891,595 61,693,560 61,693,560 61,693,560 61,731,99 61,745,688,487 600,099,835 644,957,355 644,957,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,355 644,967,367 666,852 30,629,991 31,473,006 3,487,054 3,492,714 4,233,535 18,199,453 6,728,600	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568.003 2.74% 9,549.502 2.48% 4,921.562 1.28% 2,641.456 0.69% 2.591.904 0.67% 7.406.596 1.92% 42,007,108 10.90% 276,985,508 71.85% 385.482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1.056,000,000 1.406,000,000 1.406,000,000 335,163,840 335,163,840 92,473,920 92,473,920 100,298,880 100,298,880 63,360 63,360 87,800,000 87,800,000 702,400,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against thils pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cards Account receivable FCVIII/claimed) Receivable from Branners Receivable from Branners Receivable from Branch LELDORAD Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market 544.957.355 Provision against Capital market Service Se	Taka 153,591,285 500 133,200,000 13,725 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,396,757	12.a Consolidated Borrowing from other Benks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Linit BRAC EPL Stock Brokerage Ltd. BRAG EPL Stock Brokerage Ltd. BRAG EPL Stock Brokerage Ltd. BRAG EPL Stock Brokerage Ltd. BRAC Stank Limited BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Rower Bank Repo 13.1 Maturity Wise Grouping of Borrowing from Central Bank More than 1 months to 3 months More than 1 months to 3 months More than 1 months to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,166,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 3,893,910,000 632,592,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for loans & advances Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Others Interest suspense Withholding tax payable Note - 17.4 VAT payable Note - 17.5 Provision for taxation Deferred tax liability (Note - 17.6 Deferred tax liability (Note - 17.6 Deferred tax liability Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 103,800,713,402 28,551,078 103,196,238 28,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 10,658,090,1804 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,775 68,84,847 68,487,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 654,967,355 66,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,310 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319 6,517,319	Range of Holding of Shares	No. of Shares Shares 2.163,254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka Taka 350,000,000 350,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 335,163,840 335,163,840 92,473,920 92,473,920 100,298,880 100,298,880 63,360 87,800,000 87,800,000 87,800,000 87,800,000 87,800,000 1,406,000,000 1,406,000,000 1,406,000,000 87,800,000 87,800,000 87,800,000 87,800,000 87,800,000 87,800,000 87,800,000 1,406,000,000 1,406,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against memittance Receivable against the pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market 544,957,355 Priovision again	Taka 153,591,285 500 133,200,000 137,255 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 2,000,0000 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955)	Taka 163,767,002 27,500,000 19,725 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,77,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757	12.a Consolidated Borrowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank ReFPO 13.1 Maturity Wise Grouping of Borrowing from Central Bank More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd.	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 4,526,502,247 461,882,617 3,893,910,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Others Interest suspense Withholding tax payable (Note - 17.4 VAT payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against insurance Payable against insurance Payable against insurance	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 58,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 10,650,051,804 234,000,000 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,778 68,48,483 60,66,852 61,69,954 61,69,954 61,69,954 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,73,19 61,	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka Taka 350,000,000 350,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 335,163,840 335,163,840 92,473,920 92,473,920 100,298,880 100,298,880 63,360 63,360 87,800,000 87,800,000 87,800,000 87,800,000 702,400,000 702,400,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against tills pay Receivable against Dills pay Receivable against Cheques Receivable against Cheques Receivable against Cards Account receivable FCV(Unclaimed) Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable in Cash Shortage Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 - Provision against Capital market 544,957,355 - Provision against off balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset exceptized into P&L as income Decrease of deferred tax asset exceptized into P&L as income Decrease of deferred tax asset exceptized into P&L as income Total Deferred tax cax best heall be recognized into P&L as income Decrease of deferred tax asset shall be recognized of or all deduct it is probable that taxable profit will be available against whi	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,059 9,33566 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853)) 2 bible temporary differench the deductible temporary differench the deductible temporary differench the deductible temporary differench the deductible temporary difference the the	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 367,164,803 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 ces to the extent that porary difference can	12.a Consolidated Borrowing from other Benks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Linit BRAC EPL Stock Brokerage Ltd. BrAG ERL Stock Brokerage Ltd. BrAG ERL Stock Brokerage Ltd. BRAG Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank ReFinance Bangladesh Bank ReFo 13.1 Maturity Wise Grouping of Borrowing from Central Bink More than 1 months to 3 months More than 1 months to 1 Year More than 3 months to 1 Year More than 3 months to 1 Year More than 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BHASH Ltd. BRAC Saajan Exchange Ltd. 14 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2)	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 33ank 3,893,910,000 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 451,882,617 4,526,502,247 451,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Idans & advances (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others Interest suspense (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.6 Deferred tax liability (Note - 47.6 Deferred tax liability (Note - 47.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription Cheque clearing account Margin on L/G Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable against sexhange house Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for Ioans and advances: Streated for covering the General provision is made on the outstanding amount of	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3,658,901,804 4,949,801,968 3,240,000,000 61,777 61,777 61,777 61,777 6568,901,844 624,136,298 621,22,289,800 238,412,929 6115,851,679 157,140,078 63,951,639,560 5,421,639,560 6,591,639,560 6,591,639,560 6,591,639,560 7,644,945,7355 474,595,202 112,295,500 115,851,679 175,440,618 6,517,319 9,107,461 1,020,775 1,027,375 121,833,178 30,248,226 584,064,954 421,780,586 93,969,838 60,668,852 30,629,591 31,473,006 3,487,054 3,492,714 4,233,535 18,199,453 -7,614,248 25,163,622 241,662,415 204,621,694 142,153,356 19,319,733,341 15,761,031,757	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against memittance Receivable against IIII pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Branch Receivable from Branch Receivable from Branch Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 3.1 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market 544.957.355 Provision against Capital market Servered tax asset (a) Interest receivable from treasury bills & bonds Deferred Tax Liability Net Deferred Tax Asset 2011 Deferred Tax Asset 2011 Balance as at 3.1 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market Servered tax Asset 2011 Deferred Tax Asset 3.1 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market Deferred Tax Asset 3.1 December 2012 Deferred Tax Asset 3.1 December 2012 Deferred Tax Asset 3.1 December 2012 (a+b) Increase of deferred tax asset recognized into P&L as income Total Deferred tax asset tax lability recepted into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized for all deducti it is probable that taxable profit will be available against with the utilised. Temporary difference arising from loan loss provis that taxable profit will be available in foreseeable future again requirement of Bangaldesh Bank BRPD Circular No. 1.1 dat Receivable portion against a provision foreseeable future again requirement of Bangaldesh Bank BRPD Circular No. 1.1 dat	Taka 153,591,285 500 133,200,000 137,255 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380	Taka 163,767,002 27,500,000 197,025 110,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,188 82,451,971 ces to the extent that porary difference can e extent it is probable ized. According to the Deferred tax asset	12.a Consolidated Borowing from other Benks, Finencial institutions and Agenta Brake Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. Brake Bank Limited Brake	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 4,526,502,247 461,882,617 - 4,526,502,247 461,882,617 - 4,526,502,247 461,882,617 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Withholding tax payable Note - 17.2 Withholding tax payable Note - 17.5 Provision for taxation Note - 17.6 Provision for taxation Deferred tax liability Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable against susurance Payable against insurance Payable against insurance Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For loans which are classified as sub-Standard, Joubtful and For Loans Marchard.	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 28,551,078 103,906,238 58,855,418 1,269,190,058 46,159,064 134,244,989,307 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 104,078 105,68,901,844 104,136,298 105,128,400,000 105,1777 107,777 107,775 107,807,807 107,807,807 107,807,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against Itellis pay Receivable against Itellis pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable from Branch LDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset Object Loan loss provision (Note - 9.2.3) 5.114,132,029 - Provision against Capital market 544,957,355 - Provision against off balance sheet Itanson Deferred tax asset (a) Interest receivable from treasury bills & bords 243,569,955 - Provision against Capital market 544,957,355 - Provision against Capital market 54	Taka 153,591,285 500 133,200,000 137,255 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 2,000,000 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (243,569,955) (244,816,853)	Taka 163,767,002 27,500,000 19,725 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset	12.a Consolidated Borrowing from other Benks, Phancial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPI. Investments Ltd. BRAC EPI. Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPI Investments Ltd. (inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bank Limited Bank Bank Bank Bank Bank Bank Bank Bank	Teka Teka 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 4,526,502,247 461,882,617 3,893,910,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ideans & advances (Note - 17.2 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others Withholding tax payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable against exchange house Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for Ioans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 28,551,078 103,906,238 58,855,418 1,269,190,058 46,159,064 134,244,989,307 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 104,078 105,68,901,844 104,136,298 105,128,400,000 105,1777 107,777 107,775 107,807,807 107,807,807 107,807,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 107,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,807 108,	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.48% 4,921,562 1.28% 2,941,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10.90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1,056,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against to mittance Receivable against Illis pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable from Partners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Observed Tax Asset Observed Tax Asset Deferred Tax Asset Observed Tax Asset Observed Tax Asset Deferred Tax Asset Observed Tax Asset Observed Tax Asset Observed Tax Asset Deferred Tax Asset Observed Tax	Taka 153,591,285 500 133,200,000 137,255 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 2,000,000 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (243,569,955) (244,816,853)	Taka 163,767,002 27,500,000 19,725 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset	12.a Consolidated Borowing from other Benks, Financial institutions and Agenta Brake Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAS Bank Limited BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC Banking Dritt. (Inter-Company) BRAC Banking Dritt. (Inter-Company) 1.3 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinante More than 1 months to 3 months More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 1 year to 5 years More than 5 years 1.3.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 1.4 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 1.4.1 Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden Ny 525,000 Triodos Microfinance Fund 175,000 Norwegian Investment Fund for Developing Countries	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others Interest suspense (Note - 17.4 Withholding tax payable (Note - 17.4 VAT payable (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for Idminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for Ioans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For Ioans which are classified as sub-standard, doubtful or off security value from the amount outstanding (net of une: A. General Balance at the beginning of the year Add: Provision made during the year	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3,658,01,844 624,136,298 30,1212,289,800 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.46% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1,056,000,000 1,056,000,000 1,056,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,406,000,000 1,7052,103 147,052,103 187,050,150 1,553,052,103
9.2.1 Other Receivables Receivable against remittance Receivable against Itellis pay Receivable against Itelis pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable from Partners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset / (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset Option Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 - Provision against Capital market 544,957,355 - Provision against Chalance sheet items Deferred Tax Lability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Decrease of deferred tax lability receptical into P&L as income Total Deferred Tax Lability (b) Net Deferred Tax Lability receptical into P&L as income Total Deferred tax asset shall be recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Total Deferred Tax Lability receptical into P&L as income Total Deferred Tax Lability receptical into P&L as income Total Deferred Tax Lability receptical into P&L as income Total Deferred Tax Lability receptical into P&L as income Total Deferred Tax Lability receptic	Taka 153,591,285 500 133,200,000 137,255 34,951,260 243,254 175,040,887 15,983,059 9,339,506 61,441,845 8,611,380 2,000,000 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (243,569,955) (244,816,853)	Taka 163,767,002 27,500,000 19,725 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Sank Bank by BRAC EPL Investments Ltd. (Inter-Company) Borowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 1.3 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank RepO 1.3.1 Maturity Wise Grouping of Borrowing from Central Bank More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 5 years 1.3.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Sank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Sanjain Exchange Ltd. 1.4 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 1.4.1 Private Placement details No. of Unit Nederlandse Financierings Mastschappij Voor Ontwikkelingslanden N.V 525.000 Triodos Fair Share Fund 175.000 Triodos Fair Share Fund 175.000 Triodos Microfinance Fund 175.000 RAC Employee Providend Fund 482.500 Detal Life Insurance Company Ltd. 20,0000 BRAC Employee Providend Fund 482.500 Detal Life Insurance Company Ltd. 20,000	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,166,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 - 1,071,488,567 - 1,071,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,07	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.1 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others Withholding tax payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.6 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for Ioans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For Ioans which are classified as sub-Standard, doubtful or off security value from the amount outstanding (net of une.)	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 58,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 10,650,051,804 4,949,801,968 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,	Range of Holding of Shares	No. of Shares Shares 2.163.254 0.56% 26,647,347 6.91% 10,568,003 2.74% 9,549,502 2.46% 4,921,562 1.28% 2,641,456 0.69% 2,591,904 0.67% 7,406,596 1.92% 42,007,108 10,90% 276,985,508 71.85% 385,482,240 100.00% 2012 2011 Taka 2011 Taka 350,000,000 1.056,000,000 1.056,000,000 1.056,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.553,052,103 In entitlement to a fixed dividend but which es (9%, 5 years cumulative redeemable) of 100,000,000 1.000,000,000 1.000,000,000 1.000,000,000 1.000,000,000
9.2.1 Other Receivables Receivable against remittance Receivable against Illis pay Receivable against Dills pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable from Partners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Lability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 - Provision against Capital market 544,957,355 - Pro	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (1,026 (294,816,853) 2 tible temporary difference the deductible temporary Difference occurrence occurren	Taka 163,767,002 27,500,00 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent that proray difference can extent that 1, Deferred tax asset 1, 2b ut such amount apital). Expected time	12.a Consolidated Borowing from other Benks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokenage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refonance Bangladesh Bank Repo 13.1 Maturity Wise Grouping of Borrowing from Central Bank More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAS Htd. BRAC Saajan Exchange Ltd. 14 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V 525,000 Tinodos Microfinance Fund 175,000 Norwegian Investment Fund for Developing Countries 490,000 Agrani Bank Limited 75,000 BRAC Employee Providend Fund 482,500	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 1,071,488,567 4,526,502,247 461,882,617 2,700,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 175,000,000 175,000,000 175,000,000 175,000,000 175,000,000 490,000,000 490,000,000 750,000,000 750,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 490,000,000 175,000,000 482,500,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ideans & advances (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.2 Provisions for Others (Note - 17.4 Provisions for Others (Note - 17.4 Provision for Others (Note - 17.4 Provision for taxation (Note - 17.4 Provision for taxation (Note - 17.4 Deferred tax (liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Exise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for Ioans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For Ioans which are classified as sub-Standard, doubtful or off security value from the amount outstanding (net of une) A. General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3,658,901,804 4,949,801,968 324,000,000 234,000,000 61,777 61,777 61,777 61,777 6568,901,844 624,136,298 621,22,289,800 238,412,929 61,595,1639,560 5,421,639,560 5,421,639,560 6,591,639,560 6,591,639,560 6,591,639,560 6,591,639,560 6,591,639,560 7,642,643,543 847,359,595 600,099,835 544,957,355 474,595,202 110,295,550 110,295,550 110,295,550 112,298,800 7,614,248 6,517,319 9,107,461 1,000,775 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,007,75 1,	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against Itils pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Coards Account receivable PCTylluclaimed) Receivable from Barners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 Provision against Grib balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized into P&L using the year 201 19.2.3 A deferred tax asset shall be recognized into P&L as income Total Deferred tax income recognized into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized into P&L during the year 201 19.2.4 Interbranch Account into Foresceable future again requirement of Bangaldesh Bank BRPD Circular No. 11 during requirement of Bangaldesh Bank BRPD Circular No. 11 during requirement of Bangaldesh Bank BRPD Circular No. 11 during requirement of Bangaldesh Bank BRPD Circular No. 11 during	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (1,026 (294,816,853) 2 tible temporary difference the deductible temporary Difference occurrence occurren	Taka 163,767,002 27,500,00 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent that proray difference can extent that 1, Deferred tax asset 1, 2b ut such amount apital). Expected time	12.a Consolidated Borowing from other Benks, Financial institutions and Agenta Brake Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. Brake Bank Limited Brake Br	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,166,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 - 1,071,488,567 - 1,071,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,074,488,567 - 1,07	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.4 Provisions for Off Balance Sheet Items (Note - 17.4 Withholding tax payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Provision for diminution in value of Investments Excise duty Payable Cheque clearing account Margin on L/C Margin on L/C Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against solowing the prescribed rate of Bane Provision for Ioans and Advances : Provision for Ioans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bane Benance at the beginning of the year Add: Provision made during the year Balance at the beginning of the year Balance at the beginning of the year	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 28,555,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 10,6509,051,804 4,949,801,968 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,773,995 600,099,835 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 544,987,355 11,2295,950 175,440,618 6,517,319 91,074,61 1,020,775 1,027,375 1,21,833,178 30,248,226 30,629,591 31,473,006 7,614,248 25,163,622 241,662,415 105,952,195 204,621,694 1,21,153,356 19,319,733,341 15,761,031,757 28 bank from possible loan losses in the future. loans and advances without considering the despendent of the constant of the constan	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against Illis pay Receivable against Dilis pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Merchant Receivable from Partners Receivable from Bishortage Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132.029 Provision against Chapital market 544,957,355 Provision against Of balance sheet Items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset recognized into P&L usin (mit the part of the par	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (1,026 (294,816,853) 2 tible temporary difference the deductible temporary Difference occurrence occurren	Taka 163,767,002 27,500,00 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent that proray difference can extent that 1, Deferred tax asset 1, 2b ut such amount apital). Expected time	12.a Consolidated Borrowing from other Benks, Financial Institutions and Agents BRAC Bank Limited Off Shore Banking Unit. BRAC EPL Investments Ltd. BRAC EPL Stock Brokenage Ltd. BRAS Barrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAS Bank by Off Shore Banking Unit. (Inter-Company) Borrowing from BRAS Bank by Off Shore Banking Unit. (Inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance More than 1 months to 3 months More than 1 months to 5 years More than 1 months to 1 Year More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 14. Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden N.V Triodos Fair Share Fund Triodos Microfinance	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 - 632,592,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 2,700,000,000 2,700,000,000 300,000,000 300,000,000 300,000,000 300,000,000 175,000,000 175,000,000 175,000,000 175,000,000 175,000,000 490,000,000 175,000,000 490,000,000 20,000,000 490,000,000 82,500,000 20,000,000 82,500,000 82,500,000 82,500,000 82,500,000 82,500,000 82,500,000 82,500,000 82,500,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances (Note - 17.1 Provisions for Others Provisions for Others Interest suspense (Note - 17.2 Withholding tax payable (Note - 17.4 VAT payable (Note - 17.4 VAT payable (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances : Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For loans which are classified as sub-Standard, doubtful or off security value from the amount outstanding (net of une. A. General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Add: Provision made during the year Less: Interest waiver during the year	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 58,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3, 6,509,051,804 4,949,801,968 324,000,000 234,000,000 234,000,000 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against Itils pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Branch Receivable from Branch Receivable from Branch Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Liability Net Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Capital market 544.957.355 Provision against Capital market Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from treasury bills & bonds Deferred Tax Asset (Interest Receivable from P&L during the year 201 9.2.3 A deferred tax asset shall be recognized into P&L as income Decrease of deferred tax laibility receivable into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized for all deducti It is probable that taxable profit will be available against with be utilised. Temporary difference arising from Ioan loss provision through write off is 5 9.2.4 Interbranch Account Inter Branch Account - BDT Asset for Distribution Liability for Distribution Liability for Distribution Liability for Distribution Me	Taka 153,591,285 500 133,200,000 137,225 34,951,260 243,254 175,040,887 15,983,059 9,335,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) 1,026 (294,816,853) 2 tible temporary difference in the deductible temporary D	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,993,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 12 but such amount apital). Expected time	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. Brace Del Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC Bank Bank Brace Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Intl. (Inter-Company) 1.3 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bangladeshies Public Subscription (Note - 14.1) Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subscription BRAC Bank Limited Financierings Maatschappij Voor Ontwikkelingslanden Ny Public Subsc	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provision for off Balance Sheet Items Provision for Off Balance Sheet Items Provision for travation (Note - 17.4 VAT payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 5,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 10,650,051,804 4,949,801,968 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,778 61,789,995 600,099,835 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,957,355 64,947,556 64,947,757 64,948,947,757 64,948,947,757 64,948,947,757 64,948,77,564 64,948,947,757 64,948,947,757 64,948,947,757 64,948,947,757 64,948,947,757 64,948,947,757 64,948,947,757 64,948,940,77 65,16,593,915 3,535,702,665	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against tills pay Receivable against Dills pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable in Cash Shortage Receivable from Partners Receivable from Branch VAT current account VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 Provision against Capital market 544,957,355 Provision against Capital market 544,957,355 Provision against off balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred tax asset at asset recognized into P&L as income Decrease of deferred tax asset recognized into P&L as income Decrease of deferred tax asset sthall be recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Pocrease of deferred tax income recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Pocrease of deferred tax income recognized into P&L as income Total Deferred tax asset shall be recognized into P&L until Defense of the P&L as income Decrease of deferred tax income recognized into P&L until Defense of the P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,234 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 2 2ble temporary difference the deductible temporary bifference the deductible temporary bifference that the deductible temporary bifference temporary bifference that the deductible temporary bifference that th	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,767 24,244,802 58,207,168 82,451,971 ces to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 12 but such amount apital). Expected time	12.a Consolidated Boroving from other Benks, Fhenoiel Institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC Sank Limited Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) Borrowing from Central Bank Bangladesh Bank Refinance Bangladeshing Brac Cept Stock Brokerage Ltd. BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Sank Limited BRAC EPL Stock Brokerage Ltd. B-Hash Ltd. BRAC Sanjan Exchange Ltd. 14. Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Mastschappij Voor Ontwikkelingslanden N.V 525.000 Triodos Fair Share Fund 175.000 Triodos Fair Share Fund 175.000 Triodos Fair Share Fund 175.000 Rowelping Countries 490.000 Agrani Bank Limited 750.000 RACE Asset Management 482.500 BRAC Employee Providend Fund 482.500 BRAC Employee Providend Fund 482.500 BRAC Employee Providend Fund 70tal Private Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 212.775 Non-resident Bangladeshies 42.856 Mutual Funds 70tal Subscription received Less: Refundable against	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,071,488,567 - 1,070,000,000 300,000,000 300,000,000 300,000,0	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provision for for Assation Withholding tax payable Note - 17.4 VAT payable Note - 17.5 Provision for taxation Deferred tax liability (Note - 17.6 Deferred tax liability (Note - 17.6 Deferred tax liability Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance Payable against in	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 28,551,078 103,196,238 58,555,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 104,078 105,568,901,844 104,136,298 104,136,298 105,1315,1679 107,140,078 107,140,078 108,951,639,560 108,951,639,560 108,951,639,560 108,951,639,560 108,951,639,560 108,951,639,560 109,98,355 109,98,355 109,98,355 109,98,358 109,69,591 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785 11,730,785	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against memittance Receivable against to lils pay Receivable against Dils pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Partners Receivable from Partners Receivable from Branch LELORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114,132,029 Provision against Capital market 544,957,355 Provision against of balance sheet Items Deferred tax asset (a) Interest receivable from tressury bilis & bonds 243,569,955 Fixed assets (Annex-D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred Tax Asset asset receiptaged into P&L as income Decrease of deferred tax iability receptized into P&L as income Decrease of deferred tax asset shall be recognized into P&L as income Total Deferred tax asset shall be recognized into P&L as income Decrease of deferred tax income receptized into P&L as income Decrease of deferred tax income receptized into P&L as income Decrease of deferred tax income recognized into P&L as income Decrease of deferred tax income recognized into P&L as income Decrease of deferred tax income recognized into P&L as income Total Deferred Tax Asset shall be recognized into P&L using the year 201 9.2.3 A deferred tax asset shall be recognized into P&L using the year 201 9.2.4 Interbranch Account Inter Branch Account - BDT Asset for Distribution Liability for Distribution Account - BDT Asset for Distribut	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (243,569,955) (243,569,955) 1,026 (294,816,853) 2 tible temporary difference the deductible temporary Difference for the deductible temporar	Taka 163,767,002 27,500,00 19,725 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 12b uts used amount apital). Expected time	12.a Consolidated Borrowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Stock Brokerage Ltd. BrASS Bark Ltd. BRAC Saajan Exchange Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank ReFO 13.1 Maturity Wise Grouping of Borrowing from Central Bank More than 1 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 14 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V 525,000 Tinodos Microfinance Fund Norwegian Investment Fund for Developing Countries 490,000 Agrani Bank Limited 75,000 Delta Life Insurance Company Ltd. 20,000 RRAC Expel Stock Brokerage Ltd. 42,5500 PHP 1st Mutual Fund, Popular Life 1st Mutual Fund Total Private Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 2,285 Mutual Funds Total Subscription received	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provision for travation (Note - 17.4 VAT payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance Payable ag	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 103,196,238 58,555,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 134,244,989,307 103,648,725,771 105,650,051,804 4,949,801,968 212,289,800 234,000,000 61,777 61,777 61,777 51,777 51,778 56,891,844 624,136,298 60,951,639,560 54,216,639,560 54,216,639,560 54,216,395,560 228,814,394 287,021,562 112,295,950 175,440,618 6,517,319 9,107,461 1,020,775 1,027,375 121,833,178 30,248,226 584,064,954 421,780,586 93,969,838 60,666,852 30,629,991 31,473,006 7,614,248 25,163,622 241,662,415 105,952,195 204,621,694 142,153,356 19,319,733,341 15,761,031,757 28 bank from possible loan losses in the future. loans and advances without considering the debth Bank. Classified loans and davances of Bad/Loss as per Bangladesh Bank circulars. bad/loss, psecific provision is created netting armed interest and interest suspense).	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against memittance Receivable against thills pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cords Account receivable PCTylluclaimed) Receivable from Branners Receivable from Branners Receivable from Branners Receivable from Branners Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 Provision against Capital market 544,957,355 Provision against Capital Ca	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,234 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/(Liability) (Liability) (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,767 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable lead According to the 1, Deferred tax asset 12 but such amount apital). Expected time	12.a Consolidated Boroving from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAS Bank Limited BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC Bank Bank BRAC Bank by BRAC Bank by BRAC Bank by Off Shore Banking that. (Inter-Company) 1.3 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bangladesh Refinance Bangladesh Bangladesh Refinance Bangladesh Bangladesh Bangladesh Refinance Bangladesh Bangladesh Bangladesh Refinance Bangladesh Ba	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provision for Charaction (Note - 17.4 VAT payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance Payable	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 28,551,078 103,196,238 58,555,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 103,648,725,771 104,078 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,639,560 105,951,834 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 204,621,694 105,952,195 205,952,195 204,621,694 2012 2012 2011 2012 2016 2010 2010 200,000,000	Range of Holding of Shares	No. of Shares 2.163.254 2.6647.347 6.91% 10.568.003 2.74% 9.549.502 2.48% 4.921.562 1.28% 2.941.456 0.69% 2.591.904 0.67% 7.406.596 1.92% 42.007.108 10.90% 276,985.508 71.85% 385.482.240 100.00% 1.056,000,000 1.056,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.
9.2.1 Other Receivables Receivable against temittance Receivable against this pay Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Merchant Receivable from Partners Receivable from Partners Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Branch Shortage Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 Provision against Orb balance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset recognized into P&L as income Decrease of deferred tax liability recognized into P&L as income Total Deferred tax income recognized into P&L as income Decrease of deferred tax liability recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L during the year 201 9.2.3 A deferred Tax Lax income recognized into P&L during the year 201 9.2.4 Interbranch Account Inter Branch	153,591,285 153,591,285 153,200,000 19,725 34,951,260 243,274 175,040,887 15,883,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,967,355 (243,569,955) (1,026 (294,816,853) 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Taka 163,767,002 27,500,00 19,725 116,116 63,917,101 32,234,050 15,778,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 484,369,757 24,244,802 53,207,168 82,451,971 coes to the extent that proray difference can extent it is probable ized. According to the 1, Deferred tax asset 12 but such amount apital). Expected time	12.a Consolidated Boroving from other Benks, Fhenoiel institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Stock Brokerage Ltd. BrAG EPL Stock Brokerage Ltd. BRAG EPL Stock Brokerage Ltd. BRAG EPL Investments Ltd. (Inter-Company) BBAC EPL Investments Ltd. (Inter-Company) Berrowing from BRAC Bank by BBAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) Borrowing from Central Bank Bangladesh Bank Refinance Bangladeshein Refinance Ban	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Id Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Others Interest suspense Withholding tax payable Note - 17.4 VAT payable VAT payable Note - 17.6 Provision for taxation Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances : Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For loans which are classified as sub-Standard, doubtful or off security value from the amount outstanding (net of une. A. General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Net actual provision and the end of the year Net actual provision and the end of the year Net actual provision at the end of the year Net actual provision at the end of the year September 18, 2007 for covering the bank for possible los Details movement of Provision for Off Balance Sheet Items Provision for Off Balance Sheet Items	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 85,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3) 6,509,051,804 4,949,801,968 324,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000 24,000,000	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against melitance Receivable against bills pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Merchant Receivable from Merchant Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132,029 Provision against Chaptal market 544,957,355 Provision against Oblance sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex D) 1,987,087,880 1,692.27 Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L during the year 201 9.2.3 A deferred tax asset shall be recognised for all deducti it is probable that taxable profit will be available against while be utilised. 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(Inter-Company) 1.3 Borrowings from Central Bank Bangladesh Bank Refinance Bank Bangladesh Limited Off Shore Banking BRAC Bank Limited Bangladesh Refinancierings Maatschappij Voor Ontwikkelingslanden Ny 525,000 Triodos Microfinance Fund 175,000 Triodos Microfinance Fund 175,000 Triodos Microfinance Fund 175,000 BRAC Bank Limited 750,000 BRAC Employee Providend Fund 482,550 BRAC Bank Limited 750,000 BRAC Employee Providend Fund 482,550 BRAC Bank Bangladeshies 212,775 Non-resident Bangladeshies 2,285 Mutual Funds 84,940 Total Subscription received Less: Refundable against excess subscription Particulars 14.3 Maturity Wise Grouping of Subordinated Convertible Up to 1 months More than 3 months to 3 months More than 3 months to 1 Year	Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC EPL Stock Brokerage Ltd. BRAG Saajan Exchange Ltd. BRAG Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Others Interest suspense Withholding tax payable Note - 17.4 VAT payable Note - 17.5 Provision for taxation Deferred tax liability Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable to ELDORADO member banks Payable against mover and Advances: Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For loans which are classified as sub-standard, doubtful or off Security value from the amount outstanding (net of une 4. General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Net actual provision at the end of the year Net actual provision at the end of the year Net actual provision and the end of the year Net actual provisi	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 2011 Taka 2,0,658,044 103,196,238 85,855,418 1,1269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 1,0 6,509,051,804 4,949,801,968 1,1777 61,777 1,0 568,901,844 624,136,298 1,1269,136,136,136,136,136,136,136,136,136,136	Range of Holding of Shares	No. of Shares 2.163.254 2.6647.347 6.91% 10.568.003 2.74% 9.549.502 2.48% 4.921.562 1.28% 2.941.456 0.69% 2.591.904 0.67% 7.406.596 1.92% 42.007.108 10.90% 276,985.508 71.85% 385.482.240 100.00% 1.056,000,000 1.056,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.406,000,000 1.
9.2.1 Other Receivables Receivable against memittance Receivable against thills pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cords Account receivable PCYflucialmed) Receivable from Merchant Receivable from Barners Receivable from Barner VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 Provision against Capital market 544,957,355 Provision against Capital market 544,957,355 Provision against Oblaince sheet items Deferred tax asset (a) Interest receivable from treasury bills & bonds 243,569,955 Fixed assets (Annex D) 1,987,087,880 1,692,27 Deferred Tax Liability (b) Net Deferred tax asset accognized into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized into P&L during the year 201 9.2.3 A deferred tax asset shall be recognized for all deducti it is probable that taxable profit will be available against with be utilised. 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According to the 1, Deferred tax asset 12 but such amount apital). Expected time 123,785 123,785	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Stock Brokerage Ltd. BrASC EPL Stock Brokerage Ltd. BRASC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC EPL Investments Ltd. (Inter-Company) BRAC Bank by Off Shore Banking Unit. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank Refinance Bangladesh Bank ReFO 13.1 Maturity Wise Grouping of Borrowing from Central Bink More than 3 months to 3 months More than 1 year to 5 years More than 1 year to 5 years More than 1 year to 5 years More than 5 years 13.a Consolidated Borrowings from Central Bank BRAC Bank Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. 14 Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. 525.000 Tindoos Microfinance Fund 175.000 Norwegian Investment Fund for Developing Countries 490.000 Agrani Bank Limited 750.000 BRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20.000 RACE Asset Management 4 82.5500 Delta Life Insurance Company Ltd. 20.000 RACE Asset Management 750.000 Delta Life Insurance Company Ltd. 20.000 RACE Asset Management 8 82.5500 PPIP 2 st Mutual Fund, Popular Life 1st Mutual Fund Total Private Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 2.285 Mutual Funds 9.2850 Mut	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 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9.2.1 Other Receivables Receivable against menitrance Receivable against Itilis pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Partners Receivable from Branch Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Liability Net Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 - Provision against Capital market 544.957,355 - Provision against Capital market 544.957,355 Provision against Capital market 544.957,355 Fixed assets (Annex-D) 1,987,087,880 1,692.27 Deferred Tax Liability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax asset recognized into P&L as income Total Deferred tax asset tax liability recognized into P&L as income Decrease of deferred tax is liability recognized into P&L as income Total Deferred tax asset shall be recognized for all deducti It is probable that taxable profit will be available against with be utilised. Temporary difference arising from loan loss provisit that taxable profit will be available in foreseeable future again requirement of Bangaldesh Bank BRPD Circular No. 1.1 dat can be created against "Loan Loss Provision" according to the (i.e. BDT 945,577,274) should be excluded from Regulatory to adjust the above loan loss provision through write off is 5 9.2.4 Interbranch Account Inter Branch Account - BDT Asset for Distribution Liability for Distribution Liability	153,591,285 153,591,285 153,3200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (212,762,955) (1,026 (294,816,853) 2 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785) 1 (213,785)	Taka 163,767,002 27,500,000 19,725 12,003,959 116,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/ (Liability) 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that proray difference can extent it is probable ized. According to the 1, Deferred tax asset 12 but such amount apital). Expected time 123,785 10,160,867,211 133,221,192 135,634,733 199,161,589 27,204,674 54,864,877 10,710,954,176	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAS Bank Limited BRAC Seal stock Brokerage Ltd. BRAS Bank Bank BRAS Bank by BRAS EPL Investments Ltd. (Inter-Company) BRAS EPL Investments Ltd. (Inter-Company) BRAS Bank Bank Bras Bank by Off Shore Banking Unit. (Inter-Company) Browwing from BRAS Bank by Off Shore Banking Unit. (Inter-Company) 13. Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Bank Bangladesh Bangladesh Bank Bangladesh Bangladesh Bank Bangladesh Ba	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. 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BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provision for Grace Items Provision for taxation (Note - 17.4 VAT payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/G Margin on L/G Cash Dividend payable Unclaimed dividend Payable against insurance Provision for loans and advances is created for covering the b	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 28,551,078 103,196,238 58,555,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3,65,09,051,804 4,949,801,968 234,000,000 61,777 61,777 61,777 51,777 51,789 15,581,679 15,140,078 6,951,639,560 228,814,394 287,021,562 112,295,950 175,440,618 6,517,319 1,020,775 1,027,375 121,833,178 30,248,226 584,064,954 421,780,586 93,969,838 60,666,852 30,629,591 31,473,006 7,614,248 25,163,622 241,662,415 105,952,195 204,621,694 142,153,356 19,319,733,341 15,761,003,1757 28 bank from possible loan losses in the future. loans and advances without considering the debth Bank. Classified loans and advances of Bad/Loss as per Bangladesh Bank circulars. bad/loss, psecific provision is created netting armed interest and interest suspense).	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against militance Receivable against bills pay Receivable against DD Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Partners Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Member Bank - ELDORADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Liability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5.114.132.029 - Provision against Captal market 544.957.355 - Provision agains	153,591,285 153,200,000 133,200,000 133,200,000 133,200,000 137,253 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,42,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) 1,026 (294,816,853) 2 bible temporary difference of the deductible temporary Difference 2,769,845,060 544,957,355 (243,569,955) 1,026 (294,816,853) 2 bible temporary difference of the deductible temporary Difference 1,23,785 1,026 (243,569,955) 1,026 (294,816,853) 2 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 14,174,013,512 752,715,794 1,344,147,5000 14,836,300 14,836,300 14,836,300 14,836,533	Taka 163,767,002 27,500,00 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 16,988,14,394) 16,150,150,150,150,150,150,150,150,150,150	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. 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Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. 525,000 Triodos Microfinance Fund Triodos Microfinance Fund Nonvegian Investment Fund for Developing Countries 490,000 Agrani Bank Limited 750,000 BRAC Employee Providend Fund 482,500 Delta Life Insurance Company Ltd. 20,000 RACE Asset Management 482,500 EPH Life Insurance Company Ltd. 20,000 BRAC Employee Providend Fund Total Private Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 2,285 Mutual Funds Other than Subscription received Less: Refundable against excess subscription Particulars 14.3 Maturity Wise Grouping of Subordinated Convertible Up to 1 months More than 1 months to 3 months More than 1 months to 3 months More than 5 years More than 5 years More	Teke Teke 39,559,407 650,000,000 8,083,401,672 3,271,000,000 3,201,733,832 3,412,611,598 1,517,524,055 1,613,431,410 4,869,001,672 4,918,169,184 5,720,180,188 632,592,247 461,882,617 3,893,910,000 4,526,502,247 461,882,617 4,526,502,247 461,882,617 4,526,502,247 461,882,617 1,071,488,567 4,526,502,247 461,882,617 1,071,488,567 2,700,000,000 300,000,000 300,000,000 300,000,000 300,000,000 175,000,000 482,500,000 175,000,000 482,500,000 420,000,000 750,000,000 420,000,000 482,500,000 82,500,000 2,700,000,000 2,700,000,000 300,000,000 300,000,000 2,700,000,000 420,000,000 482,500,000 420,000,000 2,285,000 82,500,000 2,285,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 2,700,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000 300,000,000	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Others Withholding tax payable Wote - 17.4 VAT payable Wote - 17.4 VAT payable Note - 17.5 Provision for taxation Note - 17.6 Perfered tax liability Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Margin on L/G Cash Dividend payable Unclaimed dividend Payable against exchange house Payable to ELDORADO member banks Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances : Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Banglate be banks are categorised as Sub-Standard, Doubtful and For loans which are classified as sub-standard, doubtful or off security value from the amount outstanding (net of une. 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General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Net actual provision at the end of the year Net actual provision at the end of the year Net actual provision and advances of the bank for possible los Details movement of Provision for Off Balance Sheet Items 17.2 Provisions for Off Balance Sheet Items Balance at the end of the year Net actual provision and advances of the bank for possible los Details movement of Provision for Off Balance Sheet Items 17.3 Interest suspense Classified loan	973,969,599 43,370,999 135,691,995,745 103,800,713,402 2012 71 Taka 71 2013 2011 Taka 20,658,044 103,196,238 58,855,418 1,269,100,058 45,474,169 46,159,064 134,244,989,307 103,648,725,771 20 6,509,051,804 4,949,801,968 20 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777	Range of Holding of Shares	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against mittance Receivable against plits pay Receivable against Cords Receivable against Cords Receivable against Chards Account receivable FOY(Unclaimed) Receivable from Merchant Receivable from Branch VAT current account 9.2.2 Deferred Tax Asset / (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Coll Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 - Provision against Capital market Selection of the Selection Selection (Note - 9.3) 5,114,132,029 - Provision against Capital market Selection of the Selection	153,591,285 103,200,000 133,200,000 137,253 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,42,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 2 ible temporary difference in the deductible temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) 1,026 (294,816,853) 2 2 ible temporary difference in the deductible temporary Difference 123,785 2,769,845,060 14,957,355 14,957,355 15,948,16,853 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,7	Taka 163,767,002 27,500,00 19,725 115,116 63,917,101 32,234,050 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 15,978,000 16,923,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 12b uts used amount apital). Expected time 123,785 123,785 123,785 123,785	12.a Consolidated Borowing from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC Sank Itd. BRAC Sank Itd. BRAC Sel Investments Ltd. BRAC Sank Itd. BRAC Sel Investments Ltd. (Inter-Company) BRAC EPL Stock Brokenage Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) 13 Borrowings from Central Bank Bangladesh Bank Refinance Bank Bank Limited Off Shore Banking BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Bank Limited Off Shore Banking BRAC EPL Stock Brokerage Ltd. BRAC Bank Limited Public Subscription Note - 14.1) Private Placement (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings Maatschappij Voor Ontwikkelingslanden N.V. 525,000 Triodos Microfinance Fund Triodos Microfinance Fund Trodos Microfinance Fund Developing Countries Agrani Bank Limited 750,000 BRAC Employee Providend Fund 482,500 BRAC Employee Providend Fund 482,500 BRAC Employee Providend Fund 482,500 BRAC Bank Limited Other than Non-resident Bangladeshies 2,285 Mutual Funds Popular Life 1st Mutual Fund Popular Life 1st Mutual Fund Total Private Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 2,285 Mutual Funds Agrani Bank Limited Brac Bell Investments Ltd. Brac EPL Investments Ltd. Brac EPL Investments Ltd. Brac EPL Investments Ltd. Brac EPL Stock Brokerage Ltd. Brac Brac Bank Limited B	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provision for the Saajan Sa	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 5,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 314,244,989,307 103,648,725,771 315,688,91,844 624,136,298 1,745,688,487 847,359,595 600,099,835 544,957,355 474,595,202 112,295,950 115,281,391,400,400 6,571,319 1,020,775 1,027,375 121,833,178 30,248,226 584,064,954 421,780,588 93,969,838 60,666,852 30,629,591 31,473,006 7,614,248 25,163,622 241,662,415 105,952,195 204,621,694 15,216,624,15 204,621,694 142,153,356 19,319,733,341 15,761,031,767 6,838,477,564 4,349,7335 19,319,733,341 15,761,031,767 6,838,477,564 4,248 25,163,622 241,662,415 105,952,195 204,621,694 142,153,356 19,319,733,341 15,761,031,767 6,838,477,564 4,348,306,737 1,321,883,649 902,604,073 5,516,593,915 3,535,702,665 6,509,051,804 4,949,801,968 2012 2012 Taka 766,411,557 1,349,91,442,477,570 6,838,477,564 4,348,306,737 1,321,883,649 902,604,073 5,516,593,915 3,535,702,665 6,509,051,804 4,949,801,968 2012 2012 Taka 766,411,557 1,948,981 1,414,099,303 3,535,702,665 6,509,051,804 4,949,801,968 2012 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000 234,000,000	Less than 500	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against tills pay Receivable against DD Receivable against DD Receivable against Cheques Receivable against Cheques Receivable from Merchant Receivable from Standard Receivable from Standard Receivable from Standard Receivable from Vinesary Bernard Receivable from Regulatory Bernard Rece	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Taka 163,767,002 27,500,000 19,725 12,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 1,052,939,348 (287,021,562) 765,917,784 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 12 but such amount apital). Expected time 123,785 123,785 10,160,867,211 133,221,192 135,634,733 199,161,589 27,204,574 54,864,877 10,710,954,176 752,715,794 1,344,147,500 1,785,000 39,857,151 2,138,505,445 12,500,000	12.a Consolidated Borrowing from other Benks, Phenoidal institutions and Agenta BRAC Bank Limited Off Shore Banking Unit BRAC EPL Stock Brokerage Ltd. BRAC Say Linvestments Ltd. BRAC Say De Consolidated Share Stock Brokerage Ltd. BRAC Say De Consolidated Share Stock Brokerage Ltd. Less: Borrowing from BRAC Bank by BRAC EPL Investments Ltd. (Inter-Company) Borrowing from BRAC Bank by Off Shore Banking Unit. (Inter-Company) Borrowings from Central Bank Bangladesh Bank Refinance Bangladesh Limited Off Shore Banking BRAC EPL Investments Ltd. BRAC Sasjain Exchange Ltd. 14. Subordinated Convertible Bonds Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V 525,000 Triodos Fair Share Fund 175,000 Triodos Fair Share Fund 175,000 Triodos Fair Share Fund 175,000 Rowelsing Share	Teke Teke Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provisions for Off Balance Sheet Items Provision for taxation Withholding tax payable (Note - 17.4 VAT payable (Note - 17.6 Provision for taxation (Note - 17.6 Provision for taxation (Note - 17.6 Provision for diminution in value of Investments Excise duty Payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Cash Dividend payable Unclaimed dividend Payable against exchange house Payable against exchange house Payable against freez account Others 17.1 Provision for Loans and Advances: Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, Doubtful and For loans which are classified as sub-Standard, doubtful or off security value from the amount outstanding (net of une A. General Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year B. Specific Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Net actual provision is made and the sear Classification and advances is created for Special and the end of the year Net actual provision and advances is created for Special and the end of the year Net actual provision and during the year Balance at the beginning of the year Add: Provision made during the year Balance at the beginning of the year Add: Provision made during the year Balance at the beginning of the year Add: Provision made during the year Less: Wri	973,969,599 135,691,995,745 103,800,713,402 2012	Less than 500	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against DD Receivable against DD Receivable against DD Receivable against Christ Receivable against Christ Receivable against Christ Receivable against Christ Receivable from Merchant Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Lasset/ (Liability) Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note -9.2.3) 5.114,132,029 - Provision against Capital market 544,957,355 - Provision against Capital market Served asset (a) Interest receivable from tressury brills & bonds 243,569,955 - Fixed assets (Annex D) 1,987,087,880 1,692,27 Deferred Tax Lasset (a) Interest receivable from tressury brills & bonds 243,569,955 - Fixed assets (Annex D) 1,987,087,880 1,692,27 Deferred Tax Lability (b) Net Deferred Tax Asset 31 December 2012 (a+b) Increase of deferred tax lability recipient for P&L as income Decrease of deferred tax lability recipient for P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income Total Deferred tax income recognized into P&L as income	Taka 153,591,285 500 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 2 tible temporary differench the deductible tempion is recognized to this which it can be util ed 12 December 201. 10 requirement of BAS Capital (i.e. Tier - 1 Cayears. 123,785 123,785 2012 Taka 13,186,739,278 106,316,049 592,104,555 110,939,212 115,136,159 62,778,259 14,174,013,512 125,000,000 4,800,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000 5,000,9551	Taka 163,767,002 27,500,00 19,725 115,116 63,917,101 32,234,050 15,978,000 15,978,000 49,247,775 459,725 1,921,349 Deferred Tax Asset/(Liability) 1,052,939,348 (287,021,562) 765,917,784 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable ized. According to the 1, Deferred tax asset 1.2 but such amount apital). Expected time 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785	12.a Consolidated Boroving from other Benks, Financial institutions and Agents BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC Salajan Exchange Ltd. BRAG ERL Stock Brokerage Ltd. BRAG Salajan Exchange Ltd. Brag Saladesh Bank Refinance Bangladesh Bank Refinance Bank Bank Limited Off Shore Banking BRAG EPL Stock Brokerage Ltd. BRAG Bank Limited Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. 525,000 Triodos Microfinance Fund Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ontwikkelingslanden N.V. 525,000 Triodos Microfinance Fund Trodos Microfinance Fund Private Placement Hund for Developing Countries 490,000 RRAG Explication Fund Proveto Placement 14.2 Public Subscription details No. of Unit Other than Non-resident Bangladeshies 2,285 Mutual Funds Popular Life 1st Mutual Fund Popular Life 1st Mutual Fund Total Private Placement 14.3 Maturity Wise Grouping of Subordinated Convertible Up to 1 months More than 1 months to 3	Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Off Balance Sheet Items Provisions for Others Interest suspense (Note - 17.3 Withholding tax payable (Note - 17.4 Withholding tax payable (Note - 17.5 Provision for taxation (Note - 17.6 Deferred tax liability (Note - 9.2.2 Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 5,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 314,244,989,307 103,648,725,771 315,68,901,844 624,136,298 1,745,684 287,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,787 61,781 61,000,000 61,781 62,911 62,911 63,781 64,951 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 65,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911 67,911	Less than 500	No. of Shares Shares 2.163.254
9.2.1 Other Receivables Receivable against remittance Receivable against DID Receivable against DID Receivable against DID Receivable against Cords Account receivable - Prithicialmed) Receivable against Cheques Receivable against Cheques Receivable against Cheques Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Branch LELOGRADO Sundry debtors Receivable from Branch VAT current account 9.2.2 Deferred Tax asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note 9.2.3) 5.114.132.029 Provision against Capital market Fax Base Bell tiems Deferred Tax Asset (2011 Balance as at 31 December 2012 Loan loss provision (Note 9.2.3) 5.114.132.029 Provision against Capital market Fax Base Bell tiems Deferred Tax Asset (2011 Balance as at 31 December 2012 Loan loss provision (Note 9.2.3) 5.114.132.029 Provision against Capital market Fax Base Bell tiems Deferred Tax Asset (2011 Balance as at 31 December 2012 (a+b) Increase of deferred tax asset (2011 Deferred Tax Lability (b) Net Deferred Tax Lastility (b) Net Deferred Tax Lastility (c) Net Deferred Tax Lastility (b) Net Deferred Tax Lastility (c) Net Deferred Tax Las	153,591,285 1033,200,000 133,200,000 19,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (243,569,955) (1,026 (294,816,853) 2 (213,785) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,036,159) (1,03	Taka 163,767,002 27,500,000 19,725 110,003,959 115,116 63,917,101 32,234,050 15,978,000 49,247,775 459,725 1,921,349 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,757 24,244,802 58,207,168 82,451,971 coes to the extent that porary difference can extent it is probable lead According to the 1, Deferred tax asset 12 but such amount apital). 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Subordinated Convertible Bonds Private Placement (Note - 14.1) Public Subscription (Note - 14.2) 14.1 Private Placement details No. of Unit Nederlandse Financierings-Maatschappij Voor Ortwikkelingslanden N.V 525.000 Triodos Fair Share Fund 175.000 BRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC Employee Providend Fund 482.500 Delta Life Insurance Company Ltd. 20,000 RRAC	Teke	BRAC EPL Stock Brokerage Ltd. 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9.2.1 Other Receivables Receivable against tellis pay Receivable against DD Receivable against DD Receivable against CDD Receivable against Corques Receivable against Corques Receivable against Corques Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Merchant Receivable from Brantes Receivable from Branch VAT current account 9.2.2 Deferred Tax Asset/ (Liability) Book Value Tax Base Balance as at 31 December 2011 Deferred Tax Asset Deferred Tax Lability Net Deferred Tax Asset Deferred Tax Lability Net Deferred Tax Asset 2011 Balance as at 31 December 2012 Loan loss provision (Note - 9.2.3) 5,114,132,029 Provision against Capital market Selection of the Selection of the Selection of the Selection of the Selection of Sele	153,591,285 133,200,000 133,200,000 133,200,000 133,200,000 133,200,000 13,725 34,951,260 243,254 175,040,887 15,983,099 9,339,506 61,441,845 8,611,380 594,422,701 Deductable/ (Taxable) Temporary Difference 2,769,845,060 544,957,355 (243,569,955) (243,569,955) (243,569,955) 11,026 (294,816,853) 2 ible temporary difference in the deductible temporary Difference 2,769,845,060 544,957,355 (243,569,955) 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 123,785 14,174,013,512 15,500,000 1,500,951 15,9856,082 62,78,43 66,059,951 59,856,082 62,78,43 66,059,951	Taka 163,767,002 27,500,000 19,725 115,016 63,917,101 32,234,050 15,978,000 149,247,775 459,725 1,921,349 1,052,939,348 (287,021,562) 765,917,786 945,577,274 131,606,876 1,077,184,150 (103,517,231) (125,297,163) (228,814,394) 848,369,767 24,244,802 58,207,168 82,451,971 ces to the extent that porary difference can extent it is probable lzed. According to the 1, Deferred tax asset 12 but such amount apital). Expected time 123,785 123,785 123,785 10,160,867,211 133,221,192 135,634,733 199,161,589 27,204,574 1344,147,500 1,785,000 39,857,151 2,138,505,445 12,500,000	12.a Consolidated Borrowing from other Banks, Pinancial Institution and Agenta Banks (Pinancial Institution Agenta Banks (Pinancia) Agenta Banks (Teke	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. Particulars Less: Inter Company Transaction BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd. BRAC Saajan Exchange Ltd. 17 Other Liabilities Provisions for Ioans & advances Provisions for Off Balance Sheet Items Provisions for Others Interest suspense (Note - 17.4 Withholding tax payable (Note - 17.5 Deferred tax liability Interest payable Accrued expenses Provision for diminution in value of Investments Excise duty Payable Share subscription - IPO (refund warrant) Right Share subscription Cheque clearing account Margin on L/C Margin on L/C Margin on L/C Cash Dividend payable Unclaimed dividend Payable against texchange house Payable against surrance Payable against insurance Payable against insurance Payable against insurance Payable against insurance Payable against freez account Others 17.1 Provision for Loans and Advances : Provision for loans and advances is created for covering the General provision is made on the outstanding amount of classification status following the prescribed rate of Bangle the banks are categorised as Sub-Standard, doubtful or off security value from the amount outstanding (net of une A. General Balance at the beginning of the year Add: Provision made during the year Balance at the beginning of the year Add: Provision made during the year Balance at the end of the year Net actual provision at the end of the year (A+B) Particulars 17.2 Provisions for Off Balance Sheet Items Provision for off balance sheet items is made as per BRPD September 18, 2007 for covering the bank for possible los betalls movement of Provision for off Balance at the end of the year Balance at the end of the year Net actual provision made during the year Balance at the end of the year Less: Write off during the year Balance at the end of the year Add: Provision made during the year Balance at the end of the year Add: Provision made during the year Balance at the end of the year Add:	973,969,599 135,691,995,745 103,800,713,402 2012 Taka 28,551,078 20,658,044 103,196,238 58,855,418 1,269,100,058 46,159,064 134,244,989,307 103,648,725,771 3, 6,509,051,804 4,949,801,968 324,000,000 234,000,000 234,000,000 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,777 61,	Less than 500	No. of Shares

FINANCIAL REPORT AS ON DECEMBER 31 2012



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Tier - II (Supplementary Capital) General Provision 1.226,457,889 1.226,457,89			Irrevocable Letter of Credit Letter of Credit (Inland)	276,091,845	1,049,358,505	28.1 Other fees Passport Endorsement Fees	4,304,894 6,536,074		
Asset revaluation reserve 279,060,563 279,060,563 Preference Share Perpetual Subordinated debt 2,563,110,602 2,595,255,0	- 350,000,000 350,000,000		Letter of Credit (General) Back to Back L/C Back to Back Bills	9,972,236,084 709,898,212	14,755,440,560 396,281,783	Locker fees Merchant Service Fee Service fees - BIT	5,058,163 4,247,880 140,000 864,000 1,164,542 1,088,172	Particulars 38.a Consolidated Other Expenses	2012 2011 Taka Taka
Exchange Equalization Fund Sub-total 4,068,629,054 4,100,773,4 Deduction (Investment in subsidiary)	4,391,783,820 4,550,962,790		Back to Back Bills (EDF) Bank's Liabilities - PAD (DEF)	-	-	IOM Service Fees Annual Membership Fees-Premium Banking Membership Fees-ELDORADO	1,289,049 1,485,650 177,000 211,515 7,160,894 3,095,581	BRAC Bank Limited Off Shore Banking Unit	1,080,422,787 910,72 1,763,462 18
Total eligible Tier - 2 Capital (a) 4,088,629,054 4,100,773,4	4,391,783,820 4,550,962,790		Less: Margin	10,958,226,141 584,064,954	16,201,080,847 421,780,586	Annual Fees-SMS Banking Cash withdrawal from branch POS Syndication Fees	46,246,749 46,781,908 350 1,858 4,805,113 26,286,712	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	6,713,794 18,87 5,677,538 5,45
Tier-3 (eligible for market risk only)	- 498 4,391,783,820 4,550,962,790		Bills for collection	10,374,161,187	15,779,300,262	Valuation fees	3,756,853 1,311,953 74,103,605 91,911,302	B-Kash Ltd. BRAC Saajan Exchange Ltd.	20,573,557 58,13 36,258,935 15,38 1,151,410,073 1,008,75
Total Capital 12,612,331,059 12,751,623,6		-	Outward local bills for collection Outward foreign bills for collection Inward local bills for collection	405,799,599 - -	626,623,955 - -	28.a Consolidated Commission, Exchange and Brokerage BRAC Bank Limited	2,525,466,576 2,722,451,074	39 Provisions	
Particulars 2012 Taka 2012 Taka Total Risk Weighted Assets 122,759,709,784 111,494,394,0	2011 2011 Taka Taka 088 117.156.393.038 110.285.639.993		Inward foreign bills for collection	405,799,599	626,623,955	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	126,203,567 157,271,233 153,864,398 223,078,105	For Loans & Advances: For classified loans & advances For unclassified loans & advances	3,302,774,899 1,442,47 (421,641,414) 71,83
Required capital based on Risk Weighted Assets 12,275,970,978 11,149,439,4 Surplus/ (Deficiency) 336,360,081 1,602,184,2	409 11,715,639,304 11,028,563,999	No law	uit filed by the Bank suit filed by the bank against contingent liabilities.			B-Kash Ltd. BRAC Saajan Exchange Ltd.	34,240,668 124,225,564 48,641,103 2,964,000,773 3,151,441,516	For Off Balance Sheet items	2,881,133,485 1,514,31 - 4,00
Capital Adequacy Ratio: On core capital (against standard of minimum		23.6 Co Local &	ontingent Liabilities (Taxation) Revenue Audit Office has issued a demand of BDT 55,16t nd BDT 88,729,850 against VAT audit for the Income year			Particulars	2012 2011 Taka Taka	For diminution in value of Investments 39.a Consolidated Provisions	276,133,403 444,21 3,157,266,888 1,962,52
5%) 6.96% 7.7 On actual capital (against standard of minimum		The Sup 5005 a	preme Court of Bangladesh, High Court Division against t			29 Other operating income Recovery of written off bad debts Profit on sale of assets	251,683,293 224,876,871 2,804,189 5,645,899	BRAC Bank Limited Off Shore Banking Unit	3,157,266,888 1,962,52 72,733,882 22,18
10.00%) 10.27% 11.4			Particulars	2012 Taka	2011 Taka	Rebate income from other bank Miscellaneous Income	2,804,189 5,645,899 25,319,669 7,716,425 40,397,799 22,968,311 320,204,951 261,207,507	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	
Particulars	2012 2011 Taka Taka		Consolidated Contingent liabilities BRAC Bank Limited	18,146,892,932	22,393,640,175	29.a Consolidated Other operating income BRAC Bank Limited	320,204,951 261,207,507	B-Kash Ltd. BRAC Saajan Exchange Ltd.	3,230,000,770 1,984,71
19 Statutory Reserve Balance at the beginning of the year Add: Transferred from profit during the year	2,536,431,462 1,920,598,872 397.585,824 615,832,590		Off Shore Banking Unit BRAC EPL Investments Ltd.	159,000,000	- 405,759,290	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	17,115,471 7,323,057 11,265,512 38,540,563 37,395,494	40 Income Tax 40.1 Provision for Income Tax	
19.a Consolidated Statutory Reserve	2,934,017,286 2,536,431,462		BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.		-	B-Kash Ltd. BRAC Saajan Exchange Ltd.	44,272,022 56,111,589 4,983,887 432,439,952 365,980,102	Current Tax Provision for Income Tax has been made according to the an amount of Tk. 1,530,000,000 (2011: 1,460,000,000	
BRAC Bank Limited Off Shore Banking Unit	2,934,017,286 2,536,431,462		= Section -Three: Notes to Profit & loss Account	18,305,892,932	22,799,399,465	30 Consolidated Salaries and allowances BRAC Bank Limited	2,519,815,735 2,348,572,171	Deferred Tax Deferred tax is provided using the liability method for timir	
BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.			Income statement Income:			Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	8,187,503 4,390,042.00 81,004,915 46,869,882 70,223,608 72,658,155	assets and liabilities and their carrying values for report Standard (BAS) - 12. During the period net amount of Tk.	ing purposes as per Bangladesh Acco
B-Rash Ltd. BRAC Saajan Exchange Ltd.	2,934,017,286 2,536,431,462		Interest, discount and similar income (Note-24.1) Dividend income (Note-27)	17,896,383,838 74,546,545	14,651,576,981 52,255,092	B-Kash Ltd. BRAC Saajan Exchange Ltd.	100,736,669 30,536,646 31,101,489 16,121,851 2,811,069,919 2,519,148,747	provided as deferred Tax income. The charge for taxation is based upon the profit for the yea Current tax on taxable income @ 42.5%	ar comprises:
20 Revaluation Reserve Revaluation Reserve on Govt. Securities (note - 20.1)	41,747,591 163,089,754		Fees, commission and brokerage (Note-24.2) Gains less losses arising from dealing securities	2,192,097,885	2,027,122,972	31 Rent, Taxes, Insurance, Electricity etc. Rent, rates & taxes	524,988,611 447,085,819	Adjustment - prior year Net deferred Tax liability/(asset) originated for temporary	1,530,000,000 1,460,00
Assets Revaluation Reserve (note - 20.2)	516,373,535 558,121,126 163,089,754		Gains less losses arising from investment securities Gains less losses arising from dealing from foreign currencies (Note Gain less losses arising from REPO	8,127,871 28) 333,368,691 459,191,524	258,663,223 695,328,102 439,861,373	Insurance Power & electricity WASA & Sewerage	29,422,768 42,293,989 99,121,012 71,978,170 5.902,670 4,765,435	differences Income Tax on Profit	(82,451,971) (155,00 1,447,548,029 1,305,00
20.1 Revaluation Reserve on Govt. Securities HTM HFT	TotalTotal		Income from non-banking assets Other operating income (Note-29)	320,204,951	261,207,507	Consolidated Rent, Taxes, Insurance, Electricity etc.	659,435,061 566,123,413	40.a Consolidated Provision for Income Tax Current Tax: BRAC Bank Limited	1,530,000,000 1,460,00
Balance at the beginning of the year 18,124,635 144,965,119 Add: Addition during the year 10,848,498 Less: Adjustment during the year (132,190,661)	163,089,754 1,220,932,130 10,848,498 1,366,651 (132,190,661) (1,059,209,027)		Profit less losses on interest rate changes Nominal value of bonus share received	· 	· 	BRAC Bank Limited Off Shore Banking Unit BRAC EPL Investments Ltd.	659,435,061 566,123,413 2,519,232 1,567,872 23,270,021 20,549,457	Off Shore Banking Unit BRAC EPL Investments Ltd.	14,584,413 45,50
28,973,133 12,774,458 Revaluation reserve is made according to DOS Circular no.05, dated 26th May 2008	41,747,591 163,089,754		Expenses: Interest, fees and commission (Note-26)	21,283,921,305 10,195,401,072	18,386,015,250 8,164,158,814	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saaian Exchange Ltd.	18,178,604 35,295,506 16,864,033 5,728,759 3,913,973 2,241,056	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	40,649,135 70,13 3,591,416
20.2 Assets Revaluation Reserve Balance at the beginning of the year			Losses arising from dealing securities Administrative expenses (Note-24.3)	193,718,466 4,014,252,456	87,123,015 3,690,683,523	32 Consolidated Legal expenses	724,180,924 631,506,064	BRAC Saajan Exchange Ltd. Deferred Tax:	1,595,434,751 1,575,65
Add: Reserve made during the year	516,373,535 - 516,373,535 -		Other operating expenses (Note-38) Depreciation on banking assets (Note-37)	1,080,422,787 654,930,517	923,922,846 550,215,900	BRAC Bank Limited Off Shore Banking Unit	31,384,698 21,523,613 - 22,305	BRAC Bank Limited Off Shore Banking Unit	(82,451,971) (155,00
20.a Consolidated Revaluation Reserve BRAC Bank Limited	558,121,126 163,089,754		Operating Profit	16,138,725,298 5,145,196,007	13,416,104,098 4,969,911,152	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	5,801,052 605,928 391,884 1,525,673 109,794 357,691	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	(618,096)
Off Shore Banking Unit BRAC EPL Investments Ltd.	-		Interest, discount and similar income Interest on loans and advances	15,988,599,386	13,278,524,579	BRAC Saajan Exchange Ltd.	503,932 771,287 38,191,360 24,806,497	B-Kash Ltd. BRAC Saajan Exchange Ltd.	(36,038,865) (19,02 - - (119,108,931) (174,02
BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.			Interest on money at call and short notice Interest on balance with other banks	92,544,821 14,523,099 1,130,851,373	91,965,814 21,324,284 977,911,739	33 Postage, Stamp, Telecommunication etc Postage & courier	33,924,962 43,775,264		1,476,325,820 1,401,62 2012 2011
BRAC Saajan Exchange Ltd. 20.b Share money deposit	558,121,126 163,089,754		Interest on treasury bills & bonds Interest on fixed deposits with other banks Interest on coupon bearing bond	617,901,598 51,963,561	218,463,750 63,386,815	Telegram, telex, fax & Network Court fees & stamps Telephone-Office	63,349,262 68,512,612 4,180,216 2,852,622 68,043,684 69,175,463	Particulars 41 Weighted Average Earnings Per Share	Taka Taka
20.b.1 Share money deposit in B-Kash Ltd Share money deposited by Money in motion	122,222,632 122,227,732		Interest on zero coupon bond	17,896,383,838	14,651,576,981	Telephone-Residence	169,498,124 184,315,961	Profit after taxation Less: Preference dividend	540,381,091 1,702,38 (33,468,750) (47,81
Less: Share money deposited by BBL Less: Share money transfer to Share	(5,100)		Fees, commission and brokerage Fees	1,717,567,834	1,627,663,573	Particulars	2012 2011 Taka Taka	Profit attributable for distribution to ordinary shareholders Weighted average number of shares	506,912,341 1,654,56 385,482,240 385,48
Net Share money deposit in B-Kash Share of BRAC Bank (as Parent) on Share money deposit (51%)	500,030 122,222,632 255,015 62,333,542		Commission	2,192,097,884	399,459,399 2,027,122,972	33.a Consolidated Postage, Stamp, Telecommunication etc BRAC Bank Limited	169,498,124 184,315,961	Weighted average/ adjusted earnings per share (Taka) Weighted average earnings per share (EPS) of 2012 has been re	1.32 estated as per BAS-33 "Earnings per Share".
In accordance with the memorandum of understanding with "Money in motion share of B-Kash Ltd.) the banks share of "share money deposit" is disclosed.			Administrative expenses Salaries and allowances	2,519,815,735	2,348,572,171	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	8,702,473 7,563,284 33,639,164 14,968,921	41.a Consolidated Weighted Average Earnings Per Share Profit after taxation	699,784,295 1,812,44
			Rent, taxes, insurance, electricity etc. Legal expenses	659,435,061 31,384,698	566,123,413 21,523,613	B-Kash Ltd. BRAC Saajan Exchange Ltd.	10,299,549 496,470 2,052,593 769,387 224,191,903 208,114,022	Less: Preference dividend Profit attributable to Minority	33,468,750 47,81 (5,779,736) (13,86
Particulars	2012 2011 Taka Taka		Postage, stamps, telecommunication etc. Stationery, printing, advertisement etc. Chief Executive's salary & fees	169,498,124 221,169,733 11,921,417	184,315,961 328,303,823 11,146,417	34 Stationery, Printing, Advertisement etc. Stationery & Printing	94,267,310 103,508,373	Profit attributable for distribution to ordinary shareholders Weighted average number of shares	672,095,280 1,778,49 385,482,240 385,48
20.b.2 Share money deposit in BRAC Saajan Ltd Share money deposited by BRAC Saajan Ltd.	26,841,814 -		Directors' fees & expenses Auditors' fee	511,750 867,800	925,583 867,800	Security Stationery Advertisement	28,176,975 27,804,513 98,725,448 196,990,936	Weighted average/ adjusted earnings per share (Taka) Weighted average earnings per share (EPS) of 2012 has been re	1.74 estated as per BAS-33 "Earnings per Share".
Less: Share money deposited by BBL Share money deposit in BRAC Saajan Ltd.	26,841,814		Repairs & maintenance of fixed assets	399,648,138 4,014,252,456	242,099,743 3,703,878,523	Billboard Rent Printing Publications	31,992,931 37,370,969 4,513,889 38,383,129 24,665,956 105,201,631	Section -Fou Notes to Cash Flow S	
Share of BRAC Bank (as Parent) on Share money deposit (87.5%	%) 23,486,587 - 23,741,603 62,333,542		Particulars	2012 Taka	2011 Taka	Campaign	37,552,671 16,035,208 221,169,733 328,303,823	42 Cash & Cash Equivalent Cash in hand (including foreign currency)	4,749,600,127 3,648,20
21 Surplus in Profit and Loss Account/ Retained Earnings Balance at the beginning of the year	1,934,731,623 1,693,401,098		Interest Income Interest on loans and advances -	Tuna	Tana	34.a Consolidated Stationery, Printing, Advertisement etc. BRAC Bank Limited	221,169,733 328,303,823	Balance with Bangladesh Bank and its agents banks (including foreign Balance with other banks and financial institutions Money at call and on short notice	n currency) 8,831,070,371 8,330,43 15,320,967,135 3,211,36 - 480,00
Less: Issue of Bonus Share (20%) Less: Cash Dividend (10%) Less: Dividend on Preference Share	642,470,400 535,392,000 - 267,696,000 33,468,750 47,812,500		Retail Corporate	2,770,853,363 4,299,673,332	2,563,066,476 3,613,294,051	Off Shore Banking Unit BRAC EPL Investments Ltd.	125,962 125,430 3,777,229 10,197,033		28,901,637,632 15,670,01
Add: HTM Loss adjustment (Prior year) Add: Retained Surplus for the year	- 5,681,746 142,795,267 1,086,549,279		Lease Finance SME Credit Cards	232,649,605 8,154,651,681 508,676,956	338,988,612 6,301,618,732 438,917,371	BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.	6,968,256 7,866,055 3,678,141 1,168,169 4,169,833 1,540,199	42.a Consolidated Cash & Cash Equivalent BRAC Bank Limited	28,901,637,632 15,670,01
21.a Consolidated Surplus in Profit and Loss Account/ Retained Earnings	1,401,587,740 1,934,731,623		Staff	22,094,449 15,988,599,386	22,639,338 13,278,524,579	35 Directors' Fees & Expenses	239,889,154 349,200,709	Off Shore Banking Unit BRAC EPL Investments Ltd.	71,229,745 8,28 26,648,217 16,96
BRAC Bank Limited Add: Retained Surplus from Off Shore Banking (Opening)	1,401,587,740 1,934,731,623 72,909,917 (6,006,545)		Interest on money at call and short notice Interest on balance with other banks Interest on fixed deposits with other banks	92,544,821 14,523,099 617,901,598	91,965,814 21,324,284 218,463,750	Director's fees represent fees paid for attending board recruitment committee meeting @ Tk. 5,000 per dire expenses of foreign Director for attending the Board me	ector per meeting and travel & accommodation	Brac EPL Stock Brokerage Ltd. B-Kash Ltd.	375,064,654 428,15 1,460,516 36,37
Add: Retained Surplus from Off Shore Banking (During the year) (Opening)	71,815,075 78,916,462 101,567,310 144,528,611	25.a	= Consolidated Interest Income	16,713,568,904	13,610,278,427	Breakup of Directors fees & expenses are given below: Directors Fees	360,000 390,000	BRAC Saajan Exchange Ltd. 43 Receipts from other operating activities	53,031,592 46,28 29,429,072,357 16,206,08
Add: Retained Surplus from BRAC EPL Investments Ltd. (During the year) Add: Retained Surplus from BRAC EPL Stock Brokerage Ltd. (Opening) Add: Retained Surplus from BRAC EPL Stock Brokerage Ltd. (During the year)	92,379,069 (42,961,300) 194,760,249 135,850,442 8,622,455 58,909,806		BRAC Bank Limited Off Shore Banking Unit	16,713,568,904 347,170,400 678,154,382	13,610,278,427 194,125,146 566,439,281	Traveling & Others	151,750 535,583 511,750 925,583	Recovery of written off bad debts Profit on sale of assets	251,683,293 224,87 2,804,189 5,64
Add: Retained Surplus from B-Kash Ltd. (Opening) Add: Retained Surplus from B-Kash Ltd. (During the year)	(28,988,682) (11,501,616) (42,468,059) (17,487,065)		BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	9,487,822	500,439,261	35.a Consolidated Director's Fees & Expenses BRAC Bank Limited Off Shore Banking Unit	511,750 925,583	Misc. Income Capital gain on coupon bearing bond Gain on trading shares	40,397,799 22,96 - 8.127.871 258.66
Add: Retained Surplus from BRAC Saajan Ltd. (Opening) Add: Retained Surplus from BRAC Saajan Ltd. (During the year)	7,339,346 - 34,247,647 7,339,346		BRAC Saajan Exchange Ltd. Less: Inter-company transaction: Interest income from BRAC EPL Investment Ltd.	220,336,349	87,694,520	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	900,750 1,129,410 525,000 750,000	Rebate income from other bank	25,319,669 7,71 328,332,822 519,87
Add: Share of profit from investment in BRAC Asset Management Company Ltd. (Op- Add: Share of profit from investment in BRAC Asset Management Company Ltd. (During	=	26	- = Interest Paid on Deposits and Borrowing etc.	17,528,045,159	14,283,148,334	B-Kash Ltd. BRAC Saajan Exchange Ltd.	1,589,400 991,163 	43.a Consolidated Receipts from other operating activities BRAC Bank Limited	328,332,822 519,87
Add: Share of profit from investment in BRAC Impact Ventures Limited (Opening) Add: Share of profit from investment in BRAC Impact Ventures Limited (During the ye			Interest on deposits Current	1,185,193,215	1,105,541,478	36 Auditors' Fee Auditors' fee is BDT 650,000 (Excluding VAT) and out of pool	867,800 867,800	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	17,115,471 (99,169,842) 36 21,922,325 11,48
22 Minority Interest	1,914,456,974 2,282,951,075		STD Savings Term	422,906,719 742,999,129 7,052,174,268	750,840,992 913,101,587 4,618,848,886	36.a Consolidated Auditors' fee BRAC Bank Limited	867,800 867,800	B-Kash Ltd. BRAC Saajan Exchange Ltd.	- 1,40 4,646,634 5,34
BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	267,607,722 238,435,385 46,806,292 45,848,242 125,245,850 33,752,220		Interest on money at call and short notice	9,403,273,331 93,235,070 135,212,116	7,388,332,943 82,168,375 279,537,125	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	230,000 182,875 114,500 384,250	44 Payment for other operating activities Rent, taxes, insurance, electricity etc.	272,847,411 538,47 649,372,671 572,77
BRAC Saajan Exchange Ltd.	9,947,812 3,400,088 449,607,676 321,435,935		Interest on BBL bond issue	563,680,555 10,195,401,072	414,120,370 8,164,158,813	B-Kash Ltd. BRAC Saajan Exchange Ltd.	150,000 40,000 1,479,861 571,755	Audit fees Directors fees & expenses	747,800 93 511,750 92
22.1 Calculation of Minority Interest BRACEPL BRAC EPL Stock	BRAC Saajan Total		Consolidated Interest Paid on Deposits and Borrowing etc. BRAC Bank Limited	10,195,401,072	8,164,158,813		2,842,161 2,046,680	Repair & maintenance Other expenses	331,356,009 222,58 889,402,340 484,06
Investments Ltd. Stock Brokerage Ltd. B-Kash I	Exchange Ltd.	-	Off Shore Banking Unit BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.	207,140,757 521,370,403 -	86,732,803 481,904,585 -	Particulars	2012 2011 Taka Taka	Legal expenses	31,304,176 19,66 1,902,694,746 1,300,95
Share Premium 436,825,951 366,765,0 Share money deposit 500,0 Retained Earnings 93,206,227 118,062,922 (140,111,2	030 26,841,814 27,341,844		B-Kash Ltd. BRAC Saajan Exchange Ltd. Less: Inter-company transaction:	-	-	37 Depreciation on and repairs to bank's assets Depreciation of Property plant and equipments Furniture & fixtures	110,000,660 95,080,015		
Total net assets as at 31 December 2012 1,115,032,178 468,062,922 255,603,7		-	Interest income from BRAC EPL Investment Ltd.	220,336,349 10,703,575,883	87,694,520 8,645,101,681	Office equipments IT hardware	160,756,062 142,140,228 231,762,283 194,230,484	Particulars	2012 2011 Taka Taka
Minority Interest at 31 December 2012 267,607,723 46,806,292 125,245,8	9,947,812 449,607,676		Investment Income Interest on treasury bills & bonds Gain/ (Loss) on dealing of securities - HFT Instruments	1,130,851,373 (193,718,466)	977,911,739 (87,123,015)	Motor vehicles Amortization of Intangible assets	15,954,526 16,355,279	44.a Consolidated Payment for other operating activities BRAC Bank Limited Off Shore Banking Unit	1,902,694,746 1,300,95 12,596,158 6,29
Total net assets as at 31 993,480,771 458,482,417 68,882,0 December 2011	13,600,516 1,534,445,785		Gain on reverse REPO Dividend on preference shares Interest on coupon bearing bond	459,191,524 26,078,768 51,963,561	439,861,373 33,979,277 63,386,815	IT software Repairs & Maintenance expenses	136,456,986 102,409,894 654,930,517 550,215,900	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	- 31,03 122,167,812 159,28 - (42
Minority Interest as at 31 December 2011 238,435,385 45,848,242 33,752,2	3,400,088 321,435,935		Gain on trading shares (Realized) Dividend on ordinary shares	8,127,871 48,467,777	258,663,223 18,275,815	Transport Maintenance Equipment Maintenance	105,122,918 95,569,993 43,707,259 42,374,285	BRAC Saajan Exchange Ltd.	80,814,309 7,09 2,118,273,025 1,504,23
23 Contingent Liabilities			-	1,530,962,408	1,704,955,227	Hardware & Software Maintenance Premises Maintenance	229,055,722 84,273,149 21,762,239 19,882,317 399,648,138 242,099,743	Section - Fiv General Disclos	
Acceptances and endorsements Import Letters Of Credit - Sight Import Letters Of Credit - Usance	149,723,080 160,105,738 3,815,766,460 9,773,346,190 6,432,561,469 6,031,452,875		Particulars	2012 Taka	2011 Taka	37.a Consolidated Depreciation on and repairs to bank's a	1,054,578,655 792,315,643	45 General Disclosure	u169
Import Letters Of Credit - Usance Import Letters Of Credit - Back to Back Guarantees Issued (Note 23.2)	6,432,561,469 6,031,452,875 709,898,212 396,281,783 4,740,297,069 4,537,278,981		Consolidated Investment Income BRAC Bank Limited Off Shore Banking Unit	1,530,962,408	1,704,955,227	BRAC Bank Limited Off Shore Banking Unit	1,054,578,655 792,315,643	45.1 Audit Committee An audit committee was constituted by the Board of Direct March 02, 2003. Subsequently, in the 45th Audit Committee of the Audit Committe	
Tax Liability (Note 23.6) Bills for collection (Note 23.4)	143,894,928 115,398,757 405,799,599 626,623,955		Subsidiaries: BRAC EPL Investments Ltd.	(551,293)	(127,050,104)	BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd. B-Kash Ltd.	23,841,351 17,179,388 20,892,583 15,562,234 40,229,700 11,971,650	reconstituted the Audit Committee as under: SI No Name of Director Status with The Bank Statu	is with the Committee Educational Qualifics
Contingent Assets - FX deals Stock of Travelers Cheques (TC) Stock of Govt. Sanchaya Patra	1,731,876,521 735,975,000 4,224,594 4,325,898 12,851,000 12,851,000		BRAC EPL Stock Brokerage Ltd. B-Kash Ltd. BRAC Saajan Exchange Ltd.	4,947,994 - -	61,853,782	BRAC Saajan Exchange Ltd.	3,978,879 1,451,954 1,143,521,168 838,480,869	O1 Mr. Hafiz G.A Siddigi Director	Ph.D (Manchester Busin School), UK, MBA, (Gra
	12,851,000 12,851,000 18,146,892,932 22,393,640,175	_	BRAC Saajan Exchange Ltd. Associates: Share of profit/ (loss) from associates	586,753	559,660	38 Other Expenses Transportation & conveyance Fuel expenses	44,504,281 37,904,077 49,026,334 40,973,689		School of Buisiness Ind University), USA
Significant concentration wise grouping i) Documentary credits and short term trade related transactions:	16,254,045,889 21,525,089,520	28	= Commission, Exchange and Brokerage	1,535,945,862	1,640,318,565	Traveling Professional fees	45,003,372 40,770,769 27,980,828 17,596,431	02 Mr. Shib Narayan Kairy Director 03 Mr. Muhammad A. (Rumee) Ali Chairman	Member M.Com (Accountin Member MA (Economics)
ii) Forward asset purchased and forward deposits placed iii) Undrawn formal standby facilities, credit lines and commitments to lend	· · ·		Commission from sale of sanchaya patra Commission from issue of payment orders, DD & TT Commission from issue of letter of guarantee	1,861,90 17,492,50 58,653,51	22,931,683	Entertainment Staff welfare SWIFT	3,662,063 3,728,171 19,935,102 29,687,865 2,706,557 3,435,443	04 Ms. Nihad Kabir Director	Member L.L.B., L.L.M.,(UK), (Barr Law)
Under one year One year and over iv) Other exchange contracts	1,748,952,115 753,151,898		Commission from issue of letters of credit (Import & Export) Commission on visa processing	256,403,34 9,721,65	176,693,425 54 8,235,005	Business development Books, news papers and periodicals Donation and subscription	19,428,079 2,159,498 508,438 1,621,284 10,955,653 4,262,667	During the year 2012, the Audit Committee of the Board others, the following issues were discussed:	conducted 06 (Six) meetings in which
iv) Others	143,894,928 115,398,757 8,146,892,932 22,393,640,175		Commission on Travellers Cheques Commission on remittance Other commission	309,24 127,619,63 2,468,25	35 144,561,895 37 3,775,002	VAT & excise duty Fraud, forgeries & operating loss Staff training	74,802,486 25,410,804 24,276,779 (1,600,000) 11,050,071 7,093,322	Facts Discussed • Discuss the Inspection report of Bangladesh Bank on Fo Branch.	reign trade & foreign exchange of Guls'
23.2 Letter of Guarantee Letter of Guarantee (Local)	3,815,187,461 4,247,384,458		Foreign exchange earnings Loan processing fees Account activity fees	333,368,69 637,598,90 233,025,23	751,779,479	Staff liveries Staff recruitment Payment to outsourcing staff	1,348,500 1,023,578 464,277 362,080 193,266,461 287,890,891	Discuss the audit report of different Head Office departs centers conducted by the Bank's internal audit team fro Discuss the Enterprise Risk Management Report that pri	m time to time.
Letter of Guarantee (Foreign) Foreign counter Guarantee	925,109,608 289,894,523 4,740,297,069 4,537,278,981		Import & export related fees Fees & Commission-Cards Relationship Fees	13,746,00 436,734,58 16,383,26	07 11,001,390 30 347,717,588	Bank charges Crockery's	148,459,924 187,745,295 556,910 500,293	Discuss the fraud/forgeries & operational loss report Review the position of reconciliation with other bank and	
Less: margin	93,969,838 60,666,852 4 646 327 231 4 476 612 129		Loan Early Settlement Fees Loan Penal Interest	25,993,11 10,227,05	17 38,100,612	IPO Expenses Documentation Charges - CIB Credit card expenses	14,967,000 3,400,000 3,359,400 11,863,050 112,170,591 75,074,917	 Review the status of the SMA and Bad/Loss loan Review the position of reconciliation with other bank and Reviewing the Impaired Asset Management Policy - SME 	

23,993,117 10,227,059 264,464,411 171,200 1,954,500 120,600 3,045,352

74,103,605 91,911,302 2,525,466,576 2,722,451,074

521,432,678 2,796,775,271 4,740,297,069

93,969,838 4,646,327,231

Balance for which the Bank is contingently liable in respect of guarantee issued favoring: Directors

1,588,500,200

501,277,500 2,447,501,281 4,537,278,981

60,666,852 4,476,612,129

Loan Early Settlement Fees
Loan Penal Interest
Service Charges for ATM Card
Fund Collection/ Transfer Fees
Student Service Center Fees
Cancellation fees
Cheque collection fees
Trade Finance Charges
Other fees (Note: 28.1)

3,984,854 220,138,299

288,635 4,442,100 97,900 2,924,294 1,900,000

Outsource agency fees

Cash carrying charges

2,950,826 175,113,213

16,990,265

64,804,298

11,368,643 45,852,411

FINANCIAL REPORT





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Name of the Related Parties BRAC & its associated organization	Relations Director	Neture of Transaction Deposits made with us	Balance at the end of period 12,799,186,035	BRAC Bank Investment	CLimited Anne in Shares	y & Co. LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial institutions & Borrowings from Central Bank	k agents 6 100,969,217 8,063,401,672 53,102,887 4,342,488,567	b) Use of estimates and judgments The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets,
BRAC Delta Brac Housing Finance Corporation Ltd.	Service taken through Director	BDP Service taken through BDP Deposits made with us	1,911,077	As on Decemb	er 31, 2012 Quoted rate ding Average cost per share Total market vali	Deposits and other accounts Current accounts & other accounts	8 495,145 39,542,241 - ·	liabilities, income and expenses, Actual results may differ from these estimates. Estimates and underlying assumptions are reviewed on an ongoing basis. Revisitions to accounting
Industrial & Infrastructure Development Finance Co. Ltd. Industrial & Infrastructure	Director	Deposits made with us Loans & advances	22,500,000	No company Shares	as on 31/Dec/12		495,145 39,542,241	estimates are recognised in the period in which the estimate is revised and in any future periods affected. c) Foreign currency transaction
Development Finance Co. Ltd. BRAC EPL Investments Ltd. BRAC EPL Investments Ltd.	Subsidiary Subsidiary	Loans & advances Deposits made with us	1,517,524,054	Ordinary shares 1 ALARABANK 10.00 12,002,425 476,153,86 2 DhakaBank 10.00 8,564,155 333,372,22			9 2,144,761 180,082,541 868,866 71,051,518 103,609,123 8,283,026,454 53,971,753 4,413,540,085	Foreign currency transactions are converted into equivalent Taka using the ruling exchange rates on the dates of respective transactions as per BAS -21" The Effects of Changes in Foreign Exchange Rates". Foreign currency balances held in US Dollar are coverted into Taka at weighted average rate of inter-bank
BRAC EPL Stock Brokerage Ltd. BRAC EPL Stock Brokerage Ltd. bKash Limited	Subsidiary Subsidiary Subsidiary	Deposits made with us Portfolio Investments Deposits made with us	103,479,840 2,660,546,666 1,272,154,418	3 PubaliBank 10.00 4,712,487 214,400,02 4 HEIDELBCEM 10.00 3,600 953,52 5 BSRMSTEEL 10.00 1,390,800 230,644,13	26 45.50 33.00 155,51 31 264.87 264.70 95	,071 Capital and Shareholders' Equity ,920 Paid up share capital		market as determined by Bangladesh Bank on the closing date of every month. Balances held in foreign currencies other than US Dollar are converted into equivalent US Dollar at buying rates of New York
ii) Name of Directors and the entities				6 BATBC 10.00 188,900 133,758,17 7 MPETROLEUM 10.00 688,220 126,783,38 8 JAMUNAOIL 10.00 363,480 76,809,40	89 184.22 158.50 109,08	Surplus in profit and loss account/Retained Earning, 870	gs 10 1,922,451 144,724,992 891,592 72,909,917 1,922,451 144,724,992 891,592 72,909,917	closing of the previous day and converted into Taka equivalent. Commitments for outstanding forward foreign exchange contracts disclosed in the financials are
Si No Name of Director O1 Mr. Muhammad A. (Rumee) A		Name of the firms/companies in which they have interest Enterprises of BRAC	Educational Qualification MA (Economics)	9 EBLNRBMF 10.00 4,342,500 42,710,18 10 LRGLOBMF1 10.00 29,257,500 292,550,34 11 FBFIF 10.00 24,932,500 249,317,76	89 9.84 9.40 40,81 45 10.00 10.00 292,57	,500 Total Liabilities and Shareholders' Equity	105,531,573 8,427,751,446 54,863,345 4,486,450,002	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.
		Delta Brac Housing Finance Corp. Ltd BRAC Karnaphuli Tea Co. Ltd. BRAC Kaiyacherra Tea Company Ltd.	1.	12 NL1STMF 10.00 1,002,500 10,023,35 13 SqurPharma 10.00 121,000 19,978,74 14 ACTIVEFINE 10.00 1,979,000 145,277,60	51 10.00 9.20 9,22 44 165.11 168.60 20,40 01 73.41 72.70 143,87	,000 ,600 ,300	Off-shore Banking Units	The resulting exchange transaction gains and losses are included in the profit and loss account, except those arising on the transaction of net investment in foreign subsidiary.
		BRAC Bashkhali Tea Co. Ltd., BRAC SAAJAN Exchange Ltd. BRAC Kodala Tea Estate		15 UNIQUEHRL 10.00 345,000 48,000,00 16 GP 10.00 1,097,600 224,813,94 17 GENNEXT 10.00 1,200,000 35,000,00	43 204.82 175.00 192,08	,000	Off-Blance Sheet Items As on December 31, 2012	d) Cash flow statement
		BRAC Services Ltd. BRAC EPL Investments Ltd. BRAC EPL Stock Brokerage Ltd.		2,660,546,66			Note 2012 2011 USD Taka USD Taka	Cash flow statement has been prepared in accordance with the Bangladesh Accounting Standard - 7 - "Cash flow statement" under direct method as recommended in the BRPD Circular No. 14, dated June 25, 2003 issued by the Banking Regulation & Policy Department of Bangladesh Bank.
		bKash Ltd. Documenta Ltd.		Inde	ependent Correspondent firm to Deloitte Touche To Hoda vasi Chowdl	Contingent Liabilities Acceptances and endorsements		Reporting period These financial statements cover one calendar year from 01 January to 31 December 2012.
02 MS. Zahida Ispahani (Independent Director)		Ispahani Islamia Eye Institute & Hospital Kedarpur Tea Company Ltd.	Graduate	BRAC Bank Limite Investment in Sha As on December 31,	res	C (Cont.) Irrevocable letter of credits Bills for collection Tax liability		2.3 Cash and cash equivalents For the purpose of presentation in the Cash flow statements, cash and cash equivalents includes Cash
(Independent and Depositor Director)		Shaistaganj CNG Co. Ltd. Sathgao Tea Estate Ltd. Infrastructure Development	(Barrister at Law)		443,301 24,442,502 55.14 -	Other commitment liabilities Total Contingent Liabilities Other Commitments		in Hand and Cash at Bank, highly liquid interest bearing investment/Securities with original maturities of less than three month.
04 Ms. Tamara Hasan Abed		Company Ltd. (IDCOL) BRAC Dairy Food Project,	MBA (Finance), USA	3 BRAC EPL Investments Ltd. 10.00 44,	800,000 6,277,770 7.85 - 460,000 752,715,794 16.93 - 150,000 1,344,147,500 426.71 -	Documentary credits and short term trade r Forward assets purchased and forward dep Undrawn note issuance and revolving under	osits placed	Cash flow statement is prepared in accordance with BAS 7 titled " Cash Flow Statements". Cash flows form operating activities have been presented at "Direct Method".
		AARONG BRAC University Ayesha Abed Foundation (AAF)		5 B-Kash Ltd. 100.00 6 BRAC Asset Management Company Ltd. 100.00 7 BRAC Saajan Exchange Limited 100.00	145,095 14,509,500 100.00 - 125,000 12,500,000 100.00 - 290,834 59,388,531 204.20 -	Undrawn formal standby facilities, credit lin Commitments- lease hold assets Total Other Commitments	es and other	AL Loans and Advances / investment a) Loans and advances of Off-shore Banking Units are stated in the balance sheet on gross basis.
05 Mr. Shib Narayan Kairy	Director	BRAC Services Ltd. BRAC Industries Ltd. Documenta TM Ltd.	M.Com (Accounting)	of Bangladesh Limited 9 Documenta Limited 1,000.00	124,976	- Total Off-Balance Sheet items including cont		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.
		BRAC Karnafuli Tea Co. Ltd. BRAC Banshkhali Tea Company Ltd. BRAC Kaiyacherra Tea Company Ltd.		Preference shares 1 Summit Purbanchal & 10.00 25,ii		-	These financial statements should be read in conjunction with the annexed notes 1 to 13	2.5 Provision for liabilities A provision is recognised in the balance sheet when the unit has a legal or constructive obligation as a
		BRAC Kodala Tea state Ltd. bKash Ltd. Bangladesh Netting Factory Ltd.		Uttaranchal Power Co Ltd	584,306 2,476,930,197 -	= harry	livey tale	A provision is recognised in the detailed sheet when the finit has a regar of constitution outgration 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*.
06 Mr. Hafiz G.A Siddiqi (Depositor Director)	Director	North South University	Ph.D (Manchester Business School), UK, MBA, (Graduate School of		Independent Correspondent firm to Deloitte Touche T Hoda vasi Chowdh		Director Director Chairman Auditors' report to the shareholders See annexed report of date	Revenue & Exepnse recognition A.G.1 Interest income
07 Mr. Syed Mahbubur Rahman	Managing Director		Buisiness Indiana University), USA MBA (IBA)	BRAC Bank L Schedule of Fixed assets including pr As on December	imited remises, furniture and fixtures	Dated: 25 March 2013, Dhaka	See annexes report of date Hoda Vasi Chowdhury & Co.	In terms of the provisions of the BAS - 18 "Revenue", the interest income is recognized on accrual basis. 2.6.2 Interest paid and other expenses
	& CEO	BRAC EPL Stock Brokerage Limited Industrial and Infrastructure Development Finance Company Limited (IIDFC)		C 0 S T	DEPRECIATION	Written down value 12.2012	Chartered Accountants	In terms of the provisions of the BAS-1 "Presentation of Financial Statements" interest and other expenses are recognized on accural basis.
		Dun & Bradstreet Bangladesh Limited bKash Limited		Property, plant & equipments Land 87,940,465 516,373,535 - 604,314,00	00	4.314,000		2.7 General a) These financial statements are presented in Taka, which is the Bank's functional currency. Figures
		BRAC Saajan Exchange Limited		Fumiture à fixture 1,060,711,794 87,557,056 13,100,003 1,135,168,84 Office equipments ** 872,013,588 84,952,183 15,961,290 941,004,48 Office machineries	47 10 261,683,624 110,000,660 4,177,415 367,508,869 1 31 20 415,483,640 160,756,062 12,018,779 564,220,923 3 20	6,783,658	Off-shore Banking Units Profit and Loss Account	appearing in these financial statements have been rounded off to the nearest Taka. b) Assests and liabilities & income and expenses have been converted into Taka currency @ US \$ 1 =
 iii) Significant contracts where wherein Directors have interes iv) Shares issued to Directors a 	st: and executives without		Nil Nil		21 20 587,956,765 231,762,283 5,061,893 814,657,155 5 19 20 41,099,155 15,954,526 57,053,681	0,234,000	e period ended 31 December 2012 Note	Taka 79.86 (Closing rate as at 31st December 2012).
consideration or exercisable at v) Lending Policies to related p Lending to related parties is	parties: s effected as per require	nent	Nil		57 <u>1,306,223,184</u> <u>518,473,531 21,258,087</u> <u>1,803,438,628</u> <u>2,2</u>	Interest paid on deposits and borrowing etc.	USD Taka USD Taka 11 4,347,238 347,170,400 2,373,894 194,125,146 12 2,593,799 207,140,757 1,060,627 86,732,803	
of section 27(1) of the Bank vi) Loan and advances to Direc	ctors and their related co			with Indefinite useful lives: Licerce 50,000 - 50,000 with definite useful lives	0	Net interest income Investment income Other operating income	1,753,439 140,029,643 1,313,266 107,392,343 345,915 17,115,471 -	Particulars 2012 2011
Industrial & Infrastructure De Classification Status			22,500,000 Unclassified	726,622,647 79,037,436 - 805,660,08		7,188,741 Salaries and allowances Rent, taxes, insurance, electricity etc.	2,099,354 157,145,115 1,313,266 107,392,343 102,523 8,187,503 53,684 4,390,042 31,546 2,519,232 19,173 1,567,872	2012 2011 USD Taka USD Taka USD Taka USD Taka USD Taka USD Taka USD US
vii) Business other than Bankir concern of the Directors as per Bank Companies Act-1991.	er Section 18(2) of the		Nil	As at 31 Dec. 2012 4.027,402,296 914,153,545 98,193,991 4,903,361,85 As at 31 Dec. 2011 2,909,787,607 1,181,195,885 63,880,896 4,027,402,29		Stationery, printing, advertisement etc.	- 273 22,305 	3 Balance with Other Banks and Financial Institutions A. Inside Bangladesh 393,325 31,410,951 B. Outside Bangladesh 498,607 39,818,794 101,374 8,289,885
viii) Investment in the Securitie 45.3 Claim not Acknowledged	d as Debt		Nil	* IT Hardware includes Computers/ PC's which were depreciated @ 33.33%. ** Office equipment includes telephone sets which were depreciated @50% instead of 20% on other off	.,	Chief Executive's salary & fees Directors' fees & expenses Auditors' fee		891,933 71,229,745 101,374 8,289,885
There was no claim against th 45.4 Number of Employees				BRAC Bank Detail of Larg As on December	ge Loan	Depreciation on and repairs to bank's assets Other expenses Total operating expenses Profit/(loss) before provisions	22,082 1,763,461 2,301 188,145 157,728 12,596,158 76,965 6,293,793 1,941,626 144,548,957 1,236,301 101,098,550	4 Loans and Advances Overdrafts
The number of Employees incl a total yearly remuneration of	f Tk. 36,000 or abov			Number of Clients Amount of outstanding advances Amount of classified advances	13,647,3	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	13 910,767 72,733,882 271,258 22,182,088	Term loans 103,308,360 8,250,205,652 53,132,851 4,344,938,926 Lease receivables
45.5 Post Balance Sheet Ever The board of Directors in its 1 15% stock dividend subject to	155th Board meetir			Measures taken for recovery Client wise break-up is as follows:	December 2012 December 20	NIL Off balance sheet items Others Total provision	910,767 72,733,882 271,258 22,182,088	Credit Cards 103,308,360 8,250,205,652 53,132,851 4,344,938,926
45.6 Coverage of External Au The external auditor of the Ba	ank, M/s Hoda Vasi			Name of Clients Funded	Outstanding (Taka) Non Funded Total Total	Profit/(loss) before taxes Provision for Tax: Current tax expense	1,030,859 71,815,075 965,044 78,916,462	Bills purchased & discounted 103,308,360 8,250,205,652 53,132,851 4,344,938,926
in excess of 3750 man hour a Service Centre. During their a Balance Sheet date.				ACORN INFRASTRUCTURE 5,213,960,363 SERVICES LIMITED	125,598,896 5,339,559,259 6,976,543	Deferred tax expense/ (income) Total provision for Tax Total profit/(loss) after taxes		5 Other Assets Interest receivables 952.092 76,034,066 1,223,458 100,048,305
45.7 Share trading The bank traded its ordinary	shares in CDBL th	ough DSE and CSE on 31 Ja	inuary 2007. The closing	CITY SUGAR INDUSTRIES LTD CITY SEED CRUSHING 1.457.846.726	- 1,984,22 339,872,163 1,797,718,890 3,337,748	Retained earnings	891,592 72,909,917 (73,452) (6,006,545) 1,922,451 144,724,992 891,592 72,909,917	Deferred revenue expenditure 236,546 18,890,594 394,274 32,241,787 Other assets 142,642 11,391,389 11,386 931,099
market price on 31 December	er 2012 was Tk. 34.	30 at DSE and Tk. 34.70 at CS	SE.	INDUSTRIES LTD. ABUL KHAIR STEEL LIMITED 939,213,370	602,832,561 1,542,045,931 2,028,32	These fin	ancial statements should be read in conjunction with the annexed notes 1 to 13	1,331,280 106,316,049 1,629,119 133,221,192
lath	€.		h	SHAH CEMENT INDUSTRIES LTD -	- 1,685,16	— · · · /·	Suite the test of the second	6 Borrowing from other Banks, Financial Institutions and Agents: Term Borrowing
Manten	Mico	drile.		M/S AMAN TRADING CORPORATION MEGHNA SEEDS CRUSHING MILLS LTD	- 1,358,87 1,337,66		Director Director Chairman Auditors' report to the shareholders See annexed report of date	Borrowings from BRAC Bank Limited 60,969,217 4,869,001,672 13,102,887 1,071,488,567 Borrowings from IFC 40,000,000 3,194,400,000 40,000,000 3,271,000,000
Managing Director & CEO	Directo	r Director	Chairman	BRAC EPL INVESTMENTS LIMITED 1,517,524,054 AUGERF WIRE IFSS BROADBAND	- 1,517,524,054 1,615,70	.347 Dated: 25 March 2013, Dhaka	Hoda Vasi Chowdhury & Co.	100,969,217 8,063,401,672 53,102,887 4,342,488,567 8 Borrowings from Central Bank
		C Bank Ltd.	Annexure - A	BANGLADESH LIMITED 3,245,963,729 Total 12,374,508,242 1	204,511,920 3,450,475,648 ,272,815,540 13,647,323,782 20,324,25:	724	Chartered Accountants	Borrowings from Central Bank (Bangladesh Bank)
		the overall Activities cember 31, 2012	Amount in Taka	BRAC Bank L	Hoda vasi Chowd	ury & Co.	Off-shore Banking Units Cash Flow Statement	
Particulars		3,854,822,400	2011 3,212,352,000	Statement of Tax As on 31 Decemb	position	nnexure-F For t	he year ended 31 December 2012	
Paid-up capital Total capital including general procession of the capital surplus/(deficit)	provisions	12,751,623,649 1,602,184,240	12,788,691,488 1,760,127,489	Accounting Year Assessment Year Tax provision Tax as per	(Short)/ Advance Tax as Excess per assessment Present Status		2012 2011 USD Taka Taka	8 Deposit and Other Accounts Local Currency:
Total assets Total deposits		173,676,792,029 134,646,448,482	133,201,048,438 103,725,529,225		provision order	Cash flows from operating activities Interest receipts	4,647,942 371,184,639 1,152,125 94,215,026	Current & other accounts Bills payable
Total loans & advances Total contingent liabilities & com Credit deposit ratio (Loans &	nmitments	103,624,437,957 18,146,892,932 76.96%	90,822,174,665 22,393,640,175 84.82%	2001 2002-2003 - 1,056,739 2002 2003-2004 - 375,000 2003 2004-2005 - 2,411,653	(1,056,739) 1,107,927 Completed (375,000) 375,000 Completed (2,411.653) 1,587,297 Completed	Interest payment Receipts from other operating activities Payment for other operating activities:	(2,236,765) (178,628,030) (863,973) (70,651,408) 214,318 17,115,471 (157,728) (12,596,158) (76,965) (6,293,793)	Saving deposits
advances/Deposits) Percentage of classified loans at total loans & advances	against	7.37%	5.77%	2003 2004-2005 - 2,411,653 2004 2005-2006 111,000,000 82,779,311 2005 2006-2007 139,777,786 150,891,910	(2,411,653) 1,587,297 Completed 28,220,689 78,337,409 Completed (11,114,124) 143,306,036 Completed	Operating profit/(loss) before changes in operating assets and liabilities (i)	2,467,768 197,075,922 211,187 17,269,825	Other deposits 495.145 39.542.241
Profit after tax & provisions Amount of classified loans durin		540,381,091 7,637,100,768	1,702,381,869 5,239,542,550	2006 2007-2008 334,920,000 385,558,644	(50,638,644) 145,000,000 Completed (33,810,239) 395,000,000 Completed	Increase/decrease in operating assets & liabiliti Loans and advances Other assets	es (48,901,412) (3,905,266,726) (30,616,161) (2,503,636,597) 36,200 2,890,904 (405,660) (33,172,887)	Foreign Currency:
Provision kept against classified Provisions surplus/deficit Cost of fund	loans	5,516,593,915 103,960,550 8,43%	3,535,702,665 711,648,993 8.66%	2008 2009-2010 1,220,000,000 1,254,976,871	(34,976,871) 742,800,000 Completed 173,723,708 1,255,039,221 Assessment complete, ap	Deposit Other liabilities	495,145 39,542,241	Current & other accounts - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -
Interest earning assets Non-Interest earning assets		162,938,223,671 10,738,568,359	123,987,060,969 9,213,987,469		171,744,736 1,220,637,458 Tax Return is submitted u 155,346,421 1,250,301,019 Tax Return is submitted u	8 82BB Net cash (used)/flows from operating activities ((48,272,592) (3,855,049,167) (30,986,918) (2,533,955,205) (45,804,824) (3,657,973,245) (30,775,731) (2,516,685,380)	Saving deposits
Return on Investment (ROI) [PAT (Shareholders equity+Borrowing Return on assets (ROA) [PAT/Ave	gs)]	3.44% 0.35%	11.41% 1.36%	2012 2013-2014 1,530,000,000 -	- 175,000,000 Not due Yet Independent Correspondent firm to Deloitte Touche	Acquisition of fixed assets Disposal of Fixed Assets Net cash used in investing activities		Other deposits
Return on Equity (ROE) [PAT/Ave shareholders equity] Income from investments	verage	5.47% 1,530,962,408	17.90% 1,704,955,227		Hoda vasi Chowd	C. Cash flows from financing activities ury & Co. Borrowings from other banks	46,592,951 3,720,913,105 30,741,468 2,513,883,563	9 Other Liabilities 499,149 39,342,241
Weighted average earning per sl Net income per share [(PAT-Divid preference share/No. of Ordinar	idend on	1.32 1.32	4.29 4.29		k Limited ng unreconciled entries	Money at call and short notice Borrowings from Bangladesh Bank		Provisions for loans & advances 1.442,096 115,165,778 531,329 43,449,390 Interest payable 702,665 56,114,855 337,537 27,602,128
Price earning ratio (Market price Net Asset Value per Share (NAV)	e per share/EPS)	26.46 26.34	8.87 28.80	As on Decemb	(Amoun	Net increase/decrease in cash	46,592,951 3,720,913,105 30,741,468 2,513,883,563 788,127 62,939,860 (34,263) (2,801,817)	Others 110,217 8,801,908 2,144,761 180,082,541 868,866 71,051,518
equity- Preference Share)/No. of		20.54	20.00	No Period of Unreconcillation	Credit Entries Debit Entries Credit Entri	Cash and cash equivalents at end of year	103,805 8,289,885 135,637 11,091,702 891,933 71,229,745 101,374 8,289,885	
				No. Amount No. O1 Up-to 3 months		Cash and cash equivalents at end of the year: Cash in hand (including foreign currency) Balance with Bangladesh Bank and its agents bank	kis) (including foreign	2012 2011
	BBAC	Bank Limited	Hoda vasi Chowdhury & Co. Annexure - B	02 More than 03 months but	6 416,444.69 279 4,968,536.79 436 8,073,	29.14 currency) Balance with other banks and financial institutions		10 Surplus in Profit and Loss Account/ Retained Earnings Balance at the beginning of the year 891.592 72,909,917 (73,452) (6,006,545)
Balance with other bank and	d financial institution	s (Outside Bangladesh on Dema ember 31, 2012	and Deposit Accounts)	less than 06 months	- 0 - 0	·	<u>891,933</u> <u>71,229,745</u> <u>101,374</u> <u>8,289,885</u>	Add: Retained Surplus for the year 1,030,859 71,815,075 965,044 78,916,462 1,922,451 144,724,992 891,592 72,909,917
Name of Bank	1.0	cember 2012 Equivalent FC Rate Taka Amount	Exchange Equivalent Rate Taka	less than 09 months	- 0 - 0	These financial sta	atements should be read in conjunction with the annexed notes 1 to 13	11 Interest Income
Standard Chartered Bank-NY (USD)	CD 2,521,384.74	79.86 201,357,785 200,476.03	81.78 16,393,927.35	05 More than 12 months 0 - 0	- 0 - 0	- harba	Sing tree to	Interest on loans and advances 1,044,373 83,403,635 739,950 60,509,371 Interest on bill discounted 3,302,865 263,766,765 1,633,944 133,615,775
Mashreq Bank PSCNY (USD) The Bank of Nova Scotia- Canada (CAD) CITI Bank NA (USD)	CD 23,672 CD 31,764.20 CD 871,483.53	79.86 1,890,430 6,989.78 80.58 2,559,467 32,216.10 79.86 69,596,675 374,849.36	8 81.78 571,589.26 80.22 2,584,462.53 8 81.78 30,653,306.41	Total 5 12,799.45 66	6 416,444.69 279 4,968,536.79 436 8,073, Independent Correspondent firm to Deloitte Touche	29.14	Director Director Chairman	4,347,238 347,170,400 2,373,894 194,125,146 Interest Paid on Deposits and Borrowing etc.
AB Bank Mumbai (ACU Dollar) ICICI Mumbai (ACU Dollar)	CD 560.02 CD 23,099.74	79.86 44,723 1,040.02 79.86 1,844,745 27,344.90	81.78 85,047.64 81.78 2,236,129.20			xure - H		Interest on deposits 13,206 1,054,626
Standard Chartered Bank-UK (GBP) Hypo Vereins Bank Germany (EURO) HSBC - NY (USD)		129.25 13,142,506 21,156.39 105.93 802,666 6,739.87 79.86 88,129,574 1,307,651.39	128.14 2,711,009.43 106.86 720,246.77 81.78 106,933,192.42	Off-shore Ba Balance As on Decemb	Sheet			Interest on local bank borrowing 2,580,593 206,086,131 1,060,627 86,732,803 Interest on Bangladesh Bank borrowing - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - - -<
HSBC - UK (GBP) HSBC - AUS (AUD)	CD 378,169.89 CD 222.57	129.25 48,876,719 169,175.73 82.90 18,451 7,279.48	128.14 21,678,414.89 8 83.14 605,191.22	Note	2012 2011 ISD Taka USD To	Off-shore Banking Units Notes To The Financial Statem For the year ended 31 Decemb		<u>2.593,799</u> <u>207,140,757</u> <u>1.060,627</u> <u>86,732,803</u>
Union DE Banques Arabes ET Francaises (JPY) Westpack Banking Corporation, (AUD) HSBC - Pakistan (ACU Dollar)	(f) CD 1,689,797.00 CD 51,526.13 CD 10,634.84	0.93 1,572,525 1,819,603.00 82.90 4,271,449 57,925.75 79.86 849,298 11,497.79	1.05 1,913,858.44 83.14 4,815,749.91 81.78 940,231.78	PROPERTY AND ASSETS Cash Cash in hand		1.1 Status of the units	nk Limited,governed under the rules and guidelines of Bangladesh	13 Provisions For Loans & Advances:
HSBC - India (ACU Dollar) Zuercher Kantonal Bank, Zurich (CHF)	CD - CD - CD 6,782.45		81.78 - 87.49 2,337,513.55	Cash in hand (Including foreign currency) Balance with Bangladesh Bank and its agent Bank(s) (Including foreign currency)			peration of its Off-shore banking Unit from 2010 after obtaining	For classified loans & advances 104,303 8,329,654 For unclassified loans & advances 866,464 64,404,228 271,258 22,182,088
ING Belgium NV/SA (EURO) Commerz Bank AG Germany (EURO) JP Morgan Chase Bank (USD)	1. 1	105.93 45,615 2,003.61 105.93 5,542,843 99,637.19 79.86 79,580,221 76,880.31	106.86 10,647,588.82	Balance with other Banks and Financial Institutions 3	891,933 71,229,745 101,374 393,325 31,410,951 -		are to provide all kinds of commercial banking services to its	910,767 72,733,882 271,258 22,182,088
Unicredito Italiano SPA (EURO) SCB Frankfut (EURO)	CD 10,048.62 CD 10,183.00	105.93 1,064,453 14,429.41 105.93 1,078,688 3,610.97	106.86 1,541,978.70 106.86 385,881.25			customers through its off-shore Bank 2 Summary of Significant Accountin		halfort sing tole
United Bank of India (USD) Commerz Bank, AG Germany (USD) Sonali Bank Limited (UK) HDEC Bank I imited (ACI)	CD 951.16 CD 10,363 CD - CD 149,980	79.86 75,960 951.16 79.86 827,553 - 129.25 237.00 79.86 11.977.414 26.642.05	81.78 128.14 30,369.51	Government Others		2.1 A summary of the principle ac	counting policies which have been applied consistently (Unless	Managing Director & CEO Director Director Chairman
HDFC Bank Limited (ACU) Deutsche Bank Trust Company (USD) Commerz Bank - Frakfut (USD) Bank of America N.A New York	CD 149,980 CD 118,493 CD - CD 22,990	79.86 11,977,414 26,642.05 79.86 9,462,828 17,292.76 79.86 1,835,981 -				938,926 a) Basis of accounting	n its accounting records in USD from which	
Total		547,043,164	217,957,240 irm to Deloitte Touche Tohmatsu	Fixed assets including premises, furniture and fixtures Other assets 5 1			n its accounting records in USD from which accounts are prepared lot 1991, Bangladesh Accounting Standards and other applicable to	

105,531,573 8,427,751,446 54,863,345 4,486,450,002

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

Total Property and Assets