

Audited Financial Statements For the year ended 2016

ACNABIN

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Independent Auditor's Report

To the shareholders of LankaBangla Finance Limited

We have audited the accompanying consolidated financial statements of LankaBangla Finance Limited and its Subsidiaries (the "Group") as well as the separate financial statements of LankaBangla Finance Limited ("the Company") which comprise the consolidated and the separate balance sheet as at 31 December 2016, the consolidated and the separate profit and loss account, statement of changes in equity, cash flow statement for the year then ended and a summary of significant accounting policies and other explanatory notes.

Management's Responsibility for the Consolidated Financial

Management is responsible for the preparation of the consolidated financial statements of the Group and also the separate financial statements of the Company that give a true and fair view in accordance with Bangladesh Financial Reporting Standards (BFRS), the Financial Institutions Act 1993, the rules and regulations issued by Bangladesh Bank, the Securities and Exchange rules 1987, the Companies Act 1994 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.

Auditor's Responsibility

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

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated financial statements of the Group and the separate financial statements of the Company. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the consolidated financial statements of the Group and separate financial statements of the Company, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of consolidated financial statements of the Group and separate financial statements of the Company that give a true and fair view in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the consolidated financial statements of the Group and also the separate financial statements of the Company.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit xiv. the Company has complied with relevant laws pertaining to

Opinion

13 February 2017

BAKER TILLY

In our opinion, the consolidated financial statements of the Group and the separate financial statements of the Company give a true and fair view of the consolidated financial position of the Group and the separate financial position of the Company as at 31 December 2016, and of the consolidated and the separate financial performance and cash flows of the Group and the Company for the year then ended in accordance with Bangladesh Financial Reporting Standards (BFRS) and

comply with the applicable sections of the Financial Institutions Act 1993, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994, the Securities and Exchange Rules 1987 and other applicable laws and

Report on Other Legal and Regulatory Requirements

We also report that:

- i. We have obtained all the information and explanation which to the best of our knowledge and belief were necessary for the purposes of our audit and made due verification thereof and found satisfactory;
- ii. in our opinion, proper books of account as required by law have been kept by the Company so far as it appeared from our examination of those books;
- iii. the consolidated balance sheet and the consolidated profit and loss account of the Group and the separate balance sheet and the separate profit and loss account of the Company together with annexed notes from 1 to 40 dealt with by the report are in agreement with the books of
- iv. the expenditure incurred was for the purpose of the Group and the Company's business;
- v. the consolidated financial statements of the Group and those of the Company have been drawn up in conformity with the Financial Institution Act 1993 and in accordance with the accounting rules and regulations issued by Bangladesh Bank to the extent applicable to the Company;
- vi.the record submitted by the parent company and the subsidiary companies have been audited and consolidated properly in the financial statements;
- vii.the records and accounts of the branches have been properly maintained and consolidated in the financial

viii.adequate provisions have been made for leases and

- advances and other assets which are, in our opinion, doubtful of recovery and Bangladesh Bank's instructions in this regard have been followed properly: viii. statements sent to Bangladesh Bank have been checked on
- ix sample basis and no inaccuracy has come to our attention; x.taxes and other duties collected and deposited to Government treasury by the Company as per Government instructions found satisfactory;
- xi.nothing has come to our attention that the Company has adopted any unethical means i.e. 'window dressing' to inflate the profit and mismatch between the maturity of
- xii.proper measures have been taken to eliminate the irregularities mentioned in the inspection report of Bangladesh Bank and the instructions issued by Bangladesh Bank and other regulatory authorities have been complied
- xiii, the internal control and the compliance of the Company is satisfactory, and effective measures have been taken to prevent possible fraud, forgery and internal policies are being followed appropriately;
- capital, reserve and net worth, cash and liquid assets and procedure for sanctioning and disbursing loans/ leases found satisfactory:
- xv. the consolidated financial statements of the Group and the separate financial statements of the Company conform to the prescribed formats and standards set in the accounting regulations issued by Bangladesh Bank after consultation with the professional accounting body of Bangladesh;
- xvi. we have reviewed over 80% of the risk weighted assets of the Group and the Company during the course of our audit and we have spent over 1,650 person hours for the audit of books and accounts of the Group and the Company; and
- xvii. all other issues which are important for the stakeholders of the Company have been adequately disclosed in the audit



Consolidated Balance Sheet As at 31 December 2016		
AS ALOZ DESCRIBER EGIS	31.12.2016	31.12.2015
	Taka	Taka
PROPERTY AND ASSETS		
Cash	700,351,241	516,273,295
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent banks (including foreign currencies)	786,380 699,564,861	334,081 515,939,214
	,	3-3,333,-23
Balance with other banks and financial institutions	4,343,232,588	1,427,389,298
Inside Bangladesh Outside Bangladesh	4,343,232,588	1,427,389,298
outside builgiddesii		
Money at call and short notice	-	-
Investment	5,036,650,257	4,372,854,794
Government securities	-	-
Other investments	5,036,650,257	4,372,854,794
Leases, loans and advances	51,244,299,783	41,819,015,931
Loans , cash credit and overdraft etc.	51,244,299,783	41,819,015,931
Bills discounted and purchased	-	_
Fixed assets including land, building, furniture and fixtures	1,429,556,859	1,291,853,287
Other assets	1,181,066,060	1,020,498,293
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	63,935,156,789	50,447,884,897
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	10,874,998,487	9,006,817,980
Deposits and other accounts	40,148,492,755	30,106,707,729
Deposits and other accounts Current deposits and other accounts etc.	40,148,492,755	30,106,707,729
Current deposits and other accounts etc. Bills payable	40,148,492,755	30,106,707,729
Current deposits and other accounts etc. Bills payable Saving bank deposit		-
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits	40,148,492,755 - - - 40,033,189,441 -	29,991,564,599
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits		-
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits	40,033,189,441	29,991,564,599
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits	40,033,189,441	29,991,564,599
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits	40,033,189,441 - 115,303,314	29,991,564,599 - 115,143,130
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES	- - - 40,033,189,441 - 115,303,314 - 6,140,234,836 - 57,163,726,078	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity	- - - 40,033,189,441 - 115,303,314 - 6,140,234,836 - 57,163,726,078 - 6,686,609,319	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital	- - - 40,033,189,441 - 115,303,314 6,140,234,836 57,163,726,078 6,686,609,319 2,767,399,490	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994 2,406,434,340
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity	- - - 40,033,189,441 - 115,303,314 - 6,140,234,836 - 57,163,726,078 - 6,686,609,319	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve	- - - - 40,033,189,441 - 115,303,314 6,140,234,836 57,163,726,078 6,686,609,319 2,767,399,490 1,090,888,800 1,202,043,919 46,768,017	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994 2,406,434,340 1,090,888,800 987,633,085 53,849,069
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve	- - - - - - - - - - - - - - - - - - -	29,991,564,599 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994 2,406,434,340 1,090,888,800 987,633,085
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Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Retained earnings	- - - - - - - - - - - - - - - - - - -	29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994 2,406,434,340 1,090,888,800 987,633,085 53,849,069 1,722,988,700 87,458,943
Current deposits and other accounts etc. Bills payable Saving bank deposit Term deposits Bearer certificate of deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Paid up capital Share premium Statutory reserve General reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY OFF-BALANCE SHEET ITEMS		29,991,564,599 - 115,143,130 4,985,106,251 44,098,631,960 6,261,793,994 2,406,434,340 1,090,888,800 987,633,085 53,849,069 1,722,988,700 87,458,943
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6,156,822,112

6,156,822,112

6,397,970,958

6,607,801,622

6,607,801,622

6,607,801,622

ACNABIN

Chartered Accountants

Undrawn note issuance and revolving underwriting facilities

TOTAL OTHER COMMITMENTS

Dhaka,

13 February 2017

TOTAL OFF BALANCE SHEET ITEMS

Undrawn formal standby facilities, credit lines and other commitments

Consolidated Pro	ofit and L	oss Ac	count					
For the year ended 31 De						016 aka		015 āka
Operating Income Interest income Less: Interest expense Net interest income Income from investme Commission, exchange Other operational income	ent e and broker				3,964,0 1,697,4 483,5 566,2	544,246 079,328 164,918 526,596 226,015 534,180	3,714 1,072 436 562	7,247,300 4,884,740 2,362,560 6,307,012 2,067,448 0,938,098
Total operating incom	ie				3,346,8	351,709	2,52	1,675,118
Salary and allowances Rent, taxes, insurance Legal and professional Postage, stamp, teleco Stationery, printing, ad Managing director's sa Director fees and expe	, electricity of l fees ommunication dvertisement alary and allo	n etc. t			187,0 30,0 20,6 47,4 17,4	348,613 066,477 013,397 538,151 485,747 489,000 591,389	159 19 17 40 18	1,578,089 9,808,261 9,744,690 7,006,908 0,167,644 6,775,264 1,822,127
Audit fees Charges on loan losses Repairs, maintenance Other expenses Total operating expen	s and deprecianses	ation			1,2 123,4 587,2 2,004,5	227,625 - 178,392 201,180 539,970	109 424 1,61 3	667,584 - 9,543,227 4,855,180 1,968,975
Provisions for loans, in Provisions for leases a Provision for margin to Provision for diminution General provision for diminution for the Provision for diminution for the Provision for the Pr	nvestments and loans oan on in value o			S	395,6 199,2 313,5	311,739 549,328 224,797 531,665 .07,133)	376 132 280 (27	5,862,732 2,649,299 0,292,635 7,138,202) 3,941,000)
Profit before tax and an	e during the	year			151, 0	662,411 019,485 3 04,531 7 14,954	113	2,843,411 1,914,896 1,998,262 (83,366)
Net profit after tax Attributed to Shareholders of the Co	ompany					5 42,925 521,340		0,928,514 4,536,041
Non controlling intere Appropriations					795,6	121,585 542,925 329,782	420	3,607,526) 0,928,514 7,109,893
Statutory reserve General reserve Retained surplus					(7,0	110,834 081,053) 1 91,558		7,426,148
Earnings Per Share (2	:015 restated	d)		<u></u>	<u> </u>	2.87	- Orion	1.53
Director Dhaka, 13 February 2017	Directo	or		Managi	ing Director		Á,	any Secretary
Consolidated Sta		of Cash	n Flows	5	20	016		ed Accountants 015
A) Cash flows from op Interest received	erating activ	/ities			5,643,9	aka 928,216	1 4,799	aka 9,308,668
Interest paid Dividend received Fees and commission Income from invest					(3,736,5 267,5 919,8		(3,467 95 824	7,162,403) 5,159,729 4,411,542 0,880,032
Cash paid to emplo Cash paid to supplie Income taxes paid Received from othe	yees (includi ers				(1,020,4 (101,9 (235,7		(911 (45 (175	5,880,032 1,853,695) 5,047,728) 5,648,515) 2,876,080
Paid for other opera Cash generated from operating assets and	ating activitien operating act	es		nges in	(794,6	559,621) 1 25,099	(648	3,868,906) 4,054,804
Loans and advances			s & liabi	lities	(9,799,8			2,563,595)
Other assets Deposits from custo Other liabilities Total increase/ (dec		erating	assets &	ι liabilitie	10,041,7 957,9	.13,452) 785,026 913,557 732,044	13,346 (213	2,254,283 5,155,086 3,963,774) 1,881,999
Net cash flow from B) Cash flows from inv			;		2,495,8	357,143	2,965	5,936,804
Investment in secur Net proceeds from Purchase of propert	Treasury bill		ient			795,463) - .24,515)	1,009	3,337,117 9,100,000 2,872,237)
Investment in comm Sales proceeds of fi Net cash used in in	xed assets				8,9	000,000) 984,971 935,006)	28	0,000,000) 8,799,486 6,635,634)
C) Cash flows from fin Drawdown of term Dividend paid			REPO			180,506 .81,408)		1,656,335) 2,410,992)
Net cash flow from D) Net increase/(decre E) Cash and cash equi	ease) in cash	. & cash	equival	ents	3,099,9	999,099 921,236 662,593	(297	7,067,328) 7,766,158) 1,428,751
* Closing cash and cash in hand (include Balance with Bangla Balance with other	cash-equiva l ding foreign adesh Bank a	l ents currenci and its a	ies) gent ban	ık (s)	699,5 4,343,2	786,380 664,861 232,588	51! 1,42	334,081 5,939,214 7,389,298
	M				E 0/12 E	83,829	1.943	
Director	/ / /	_		8	B.		Grow	
Consolidated Sta For the year ended 31 De	Directo atement of ecember 2016		nges in		ng Director		Compa	
Consolidated Sta For the year ended 31 De Particulars	atement control of the control of th	of Cha	Statutory Reserve	Equity General Reserve	ng Director	Total	Compa	any Secretary
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest	Share Capital P	of Cha	Statutory	Equity General	Retained Earnings	6,261,793,994	Compa An Non Controlling Interest 87,458,943	nount in Taka Total Equity 6,349,252,937
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve	Share Capital P	of Cha Share remium	Statutory Reserve	Equity General Reserve	Retained Earnings		Compa An Non Controlling Interest	nount in Taka Total Equity
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%)	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152)	6,261,793,994 - (9,740,864) 795,521,340 (360,965,152)	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	nount in Taka Total Equity 6,349,252,937 - (12,500,000) 795,642,925 (360,965,152)
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015	Share Capital P 2,406,434,340 1,0 t	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150)	6,261,793,994 - (9,740,864) 795,521,340 	Compa An Non Controlling Interest 87,458,943	nount in Taka Total Equity 6,349,252,937 - (12,500,000) 795,642,925
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve	Share Capital P 2,406,434,340 1,0 t	Share remium 090,888,800	987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093	6,261,793,994 - (9,740,864) 795,521,340 (360,965,152) 6,686,609,319	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	nount in Taka Total Equity 6,349,252,937 - (12,500,000) 795,642,925 (360,965,152) 6,771,430,711
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve	Share Capital P 2,406,434,340 1,0 t	Share remium 090,888,800	Statutory Reserve 987,633,085 214,410,834 1,202,043,919 781,630,380	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705)	6,261,793,994 (9,740,864) 795,521,340 - (360,965,152) 6,686,609,319 6,096,318,738 (17,561,042) (22,732,982)	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	100 Secretary 10
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Cash dividend (10%)	Share Capital P 2,406,434,340 1,0 t	Share remium 090,888,800	\$\$\frac{1}{202,043,919}\$\$ \begin{array}{cccccccccccccccccccccccccccccccccccc	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,750) (218,766,759)	6,261,793,994 - (9,740,864) 795,521,340 - (360,965,152) 6,686,609,319 6,096,318,738 (17,561,042) (22,732,982) 424,536,041 (218,766,759)	Compa An Non Controlling Interest 87,458,943 (2,759,136) 121,585	100 Secretary 10
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Balance as at 31 December 2015	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	\$\$\frac{1}{202,043,919}\$\$ \begin{array}{cccccccccccccccccccccccccccccccccccc	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,750) (218,766,759) 1,722,988,700	6,261,793,994	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	100 Secretary 100 Secretary 100 Secretary 100 Secretary 100 Secretary 100 Secretary 101 Secretary 102 Secretary 103 Secretary 104 Secretary 105 Se
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Balance as at 31 December 2015 Director Separate Balance	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	\$\$\frac{1}{202,043,919}\$\$ \begin{array}{cccccccccccccccccccccccccccccccccccc	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,759) 1,722,988,700	6,261,793,994 - (9,740,864) 795,521,340 - (360,965,152) 6,686,609,319 6,096,318,738 (17,561,042) (22,732,982) 424,536,041 (218,766,759)	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	100 Secretary
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Cash dividend (10%) Balance as at 31 December 2015 PROPERTY AND AS Cash Cash in hand (includir Balance with Bangladesh Bar	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,750) (218,766,759) 1,722,988,700 Director 31.1 699, 699,	6,261,793,994 (9,740,864) 795,521,340 - (360,965,152) 6,686,609,319 6,096,318,738 (17,561,042) (22,732,982) 424,536,041 (218,766,759) 6,261,793,994 2.2016 Faka 874,581 309,720 564,861	Compa Ann Non Controlling Interest 87,458,943 - (2,759,136) 121,585	12,2015 Taka 6,139,048 199,834 5,939,214
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Balance as at 31 December 2015 PROPERTY AND AS Cash Cash in hand (including	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,759) 1,722,988,700 Director 31.1 699, 699, 2,230,	6,261,793,994	Compa Ann Non Controlling Interest 87,458,943 - (2,759,136) 121,585	12,2015 Taka 6,349,048 199,834
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Cash dividend (10%) Balance as at 31 December 2015 PROPERTY AND AS Cash Cash in hand (including Balance with Bangladesh Bar Balance with other balance Bangladesh Outside Bangladesh Outside Bangladesh Investment	Share Capital P 2,406,434,340 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1,4 2,187,667,590 1	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,759) 1,722,988,700 218,766,759 1,722,988,700 31.1 699, 699, 2,230,	6,261,793,994	Compa Ann Non Controlling Interest 87,458,943 - (2,759,136) 121,585	12.2015 Taka 6,139,048 199,834 5,939,214 5,473,016
Particulars Balance as at 01 January 2016 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (15%) Cash dividend (15%) Balance as at 31 December 2016 Balance as at 01 January 2015 Items Involved in Changes in Equity Adjustments of non controlling interest Changes of non controlling interest Net profit for the year Appropriation to statutory reserve Appropriation to general reserve Dividend Stock dividend (10%) Cash dividend (10%) Cash dividend (10%) Balance as at 31 December 2015 PROPERTY AND AS Cash Cash in hand (includir Balance with other book in the profit of Bangladesh Outside Bangladesh Outside Bangladesh Money at call and show	Share Capital P 2,406,434,340 1,4 t	Share remium 090,888,800	Statutory Reserve 987,633,085	General Reserve 53,849,069	Retained Earnings 1,722,988,700 (9,740,864) 795,521,340 (214,410,834) 7,081,053 (360,965,150) (360,965,152) 1,579,509,093 1,983,390,086 (17,561,042) (22,732,982) 424,536,041 (206,002,705) (1,107,188) (218,766,759) 1,722,988,700 218,766,759) 1,722,988,700 31.1 699, 699, 2,230, 2,130,	6,261,793,994	Compa An Non Controlling Interest 87,458,943 - (2,759,136) 121,585	12,2015 Taka 6,139,048 199,834 5,939,214 5,473,016 5,473,016 5,473,016 5,473,016 5,473,016

NI.	ther assets		4,814,291,262	4,640,180,87
	on-Banking assets DTAL PROPERTY AND ASS	ETS	57,622,494,692	44,614,543,40
	ABILITY AND SHAREHOLD	DERS' EQUITY		
	abilities rrowings from Bangladesh Ban	nk, other banks and financial institutions	8 333 852 304	6,235,918,62
D	eposits and other accoun	ts	40,148,492,755	30,196,004,66
Bi	urrent deposits and other Ils payable Ivings bank deposits	accounts	-	
Te Be	rm deposits earer certificate of deposi	ts	40,033,189,441	30,080,861,53
	ther deposits ther liabilities		115,303,314 2,970,331,482	115,143,13 2,723,890,98
TC	OTAL LIABILITIES		51,452,676,540	39,155,814,27
	nareholders' Equity nid up capital		6,169,818,152 2,767,399,490	5,458,729,1 3 2,406,434,34
	atutory reserve etained earnings		1,202,043,920 2,200,374,742	987,633,08 2,064,661,70
	OTAL LIABILITIES AND SHA		57,622,494,692	44,614,543,40
	FF-BALANCE SHEET ITEMS ONTINGENT LIBILITIES	5		
Le	cceptances and endorsemetter of guarantee revocable letters of credit		- 241,148,846 -	
O1	ll for collection ther contingent liabilities DTAL CONTINGENT LIBILIT	riec	- - 241,148,846	
Ο.	THER COMMITMENTS		241,148,646	
Fo	ocumentary credits and short to rward assets purchased and fo ndrawn note issuance and revo		- - -	
	ndrawn formal standby facilitie DTAL OTHER COMMITME	s, credit lines and other commitments NTS	6,156,822,112 6,156,822,112	6,607,801,62 6,607,801,62
TC	OTAL OFF BALANCE SHEET	T ITEMS	6,397,970,958	6,607,801,62
		<u> </u>	**	Granso
P	Director haka,	Director Mana _l	ging Director	Company Seci
	naка, 3 February 2017			ACNABIN Chartered Accour
	Separate Profit and For the year ended 31 Decemb			
C	Operating Income		2016 Taka	2015 Taka
I L	nterest income ess : Interest expenses or	n deposits & borrowings	5,432,663,241 3,565,181,315 1,867,481,926	4,605,008,8 3,218,810,0
I	Net interest income ncome from investment Commission, exchange and	d brokerage income	1,867,481,926 195,788,600 -	1,386,198,8 425,653,1
	Other operational income Total operating income		368,148,389 	267,527,8 2,079,379,8
C	Operating Expenses Salary and allowances		634,844,436	499,344,9
F L	Rent, taxes, insurance, ele legal and professional fee Postage, stamp, telecomm	s	124,707,382 23,863,346 14,987,359	96,912,9 15,941,9 11,844,0
5	tationery, printing, adver Managing director's salary	tisement and allowance	37,743,769 17,489,000	29,219,1 16,775,2
4	Director fees and expense Audit fees Charges on loan losses		736,000 718,750 -	691,5 318,7
C	Repairs, maintenance and Other expenses Fotal operating expenses	aepreciation	79,655,031 313,674,123 1,248,419,196	58,939,0 226,664,5 956,652, 0
	let Operating Income		1,182,999,718	1,122,727,8
F	Provisions for loans, investorisions for leases and leases are leases and leases and leases are leases and leases are leases and leases are leases and leases are lease are leases are lease are leases are lease		75,663,937 199,224,797 (123,560,860)	76,816,6 132,649,2 (46,891,6
C	Profit before tax and rese	er assets	-	(8,941,0
			1,107,335,782 35,281,610	1,045,911,1
	Provision for tax made dur Deferred tax expense or (I		35,281,610	15,897,6
	Net profit after tax		1,072,054,172 214,410,834	1,030,013,5 206,002,7
S	statutory reserve General reserve		214,410,834	206,002,7
F				
,	Retained surplus	restated\	857,643,338	= =====================================
E	Retained surplus Farnings Per Share (2015)	restated)	857,643,338	= =====
1	Earnings Per Share (2015)	M <u>8</u>		824,010,8 3 Company Secre
ı	Earnings Per Share (2015) Director Dhaka, 13 February 2017	Director Manag	3.87	Company Secr
	Earnings Per Share (2015) Director Dhaka,	Director Manag	3.87	Company Secr ACNABIN Chartered Accoun
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December	Director Manage	3.87	Company Secr
1	Carnings Per Share (2015) Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December 1) Cash flows from operate Interest received Interest paid	Director Manage	3.87 Agriculture of the control of	Company Secr ACNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December Interest received Interest paid Dividend received Fees and commission re	Director Manage t of Cash Flows per 2016 ding activities	3.87 2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656	Company Secr ACNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December Interest received Interest paid Dividend received Fees and commission relations from investment Cash paid to employees Cash paid to suppliers	Director Manage t of Cash Flows per 2016 ding activities	3.87 2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261)	2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December Interest received Interest paid Dividend received Fees and commission re Income from investment Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op	Director Manage t of Cash Flows Der 2016 ding activities ecceived dit of (including directors) erating activities	3.87 2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103	2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December Interest received Interest paid Dividend received Fees and commission relincome from investment Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op Paid for other operating	Director Manage t of Cash Flows Der 2016 ding activities ecceived dit of (including directors) erating activities	3.87 2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640)	2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate Interest paid Dividend received Income from investment Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op Paid for other operating Cash generated from operating Scash generated from operating Cash generated from operating Cash generated from operating Scash generated from operating Cash generated from operating Cash generated from operating Scash generated from operating Cash generated from operating	Director Manage t of Cash Flows Der 2016 ding activities ecceived dit diction (including directors) derating activities gractivities	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201)	2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5
1	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate Interest received Interest paid Dividend received Fees and commission relincome from investment Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op Paid for other operating Cash generated from operating Scand generated from operating Cash generated from operating	Director Manage t of Cash Flows per 2016 cing activities cincluding directors) erating activities g activities	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610	Company Secr ACNABIN Chartered Accounts 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5 1,337,555,5
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate of the	Director Manage t of Cash Flows per 2016 cing activities cincluding directors) erating activities g activities	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083)	Company Secretary Company Secr
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate of the	Director Manage t of Cash Flows per 2016 ding activities dincluding directors) derating activities gractivities gractivit	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083)	Company Secretary Company Co
	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate of the	Director Manage t of Cash Flows per 2016 ding activities deceived ac	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297)	Company Secr ACNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5 1,337,555,5 (11,752,822,7 12,304,1 13,401,252,0 301,991,4 1,962,724,8 3,300,280,3
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B C C DEF	Director Dhaka, 13 February 2017 Separate Statement For the year ended 31 December 1 Interest received 1 Interest paid 1 Dividend received 1 Fees and commission received 1 Fees and commission received 1 Fees and to suppliers 1 Income from investment 1 Cash paid to suppliers 1 Income taxes paid 1 Received from other operating 1 Cash generated from operating 1 Cash generated from operating 2 Cash generated from operating 3 Cash generated from operating 3 Cash generated from operating 3 Cash flows from customer 3 Cash flows from investment in securities 3 Net cash flow from investment in subsidiaring 3 Cash flows from financing 3 Cash flows from financing 3 Cash flows from financing 4 Cash and cash equivale 5 Cash and cash equivale 6 Cash and cash equivale 7 Cash in hand (including 3 Balance with Banglades 3 Balance with Banglades 3 Balance with other band 5 Cash in hand (including 3 Balance with Banglades 4 Cash and cash equivale 6 Cash and cash equivale 7 Cash generate 5 Cash and cash equivale 8 Cash and cash equivale 9 Cash	Director Manage tof Cash Flows per 2016 deceived deceived deceived generating activities gractivities gractivities gractivities gractivities deceived dece	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (62,500,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697	2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5 1,337,555,5 (11,752,822,7 12,304,1 13,401,252,0 301,991,2 1,962,724,8 3,300,280,3 (141,995,9 1,009,100,0 (794,860,6 (868,0 (580,000,0 (32,250,0 (539,138,5 (2,650,415,7 (191,800,4 (2,842,216,2 (81,074,3 1,322,686,4 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 Amount in led ngs Company Secree Amount in led ngs Amount in led ngs Amount in led ngs
B B C C D E F	Dhaka, 13 February 2017 Separate Statement For the year ended 31 December 1 December 2017 Cash flows from operate 1 Interest received 1 Interest paid 1 Dividend received 1 Fees and commission received 1 Interest paid 2 Dividend received 3 Fees and commission received 3 Fees and commission received 3 Fees and commission received 4 Fees and commission received 5 Fees and commission received 6 Fees and commission received 6 Fees and commission received 7 Fees and 1 Fees 1 Fe	Director Manage t of Cash Flows ber 2016 ding activities ding activities ding activities ding activities displayed activities displa	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697 General Retair Earni Reserve Retair Earni - 2,064,666 - 1,072,055	Company Secretary Company Secr
B B C C DEF	Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate Interest received Interest paid Dividend received Fees and commission related Income from investment Cash paid to suppliers Income taxes paid Received from other op Paid for other operating Cash generated from operating Cash flows from customer Other liabilities Increase/ (decrease) in Loans and advances to continue the cash flow from operating Cash flows from investing Investment in securities Net cash flow from investing Investment in subsidiari Net cash used in investing Investment in subsidiari Net cash used in investing Investment in subsidiari Net cash used in investing Cash and cash equivale Cash in hand (including Balance with Banglades Balance with other bank Cash in hand (including Balance wi	Director Manage t of Cash Flows ber 2016 ding activities ding activities ding activities ding activities displayed activities displa	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (62,500,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697 General Retain Retain Retain Reserve - 2,064,666 - 1,072,05 - (214,41) - (360,966)	Company Secretary Company Secr
B B C DEF	Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decement 10 Cash flows from operate Interest received Interest paid 11 Dividend received Fees and commission reflects paid to employees Cash paid to suppliers Income taxes paid Received from other operating Cash generated from operating Cash generated from operating assets and liabilities 11 Loans and advances to conther assets Deposits from customer Other liabilities 12 Increase/ (decrease) in Loans and advances to conther assets 13 Deposits from customer Other liabilities 14 Cash flow from operating Cash generated from operating Cash generated from operating Cash generated from operating Cash generated from operating Cash flows from investing Investment in securities 15 Net cash flow from operating Cash flows from investing Investment in subsidiari Net cash used in investing Net cash used in investing Net cash flow from financing Drawdown of term loan Dividend paid Net cash flow from financing Cash and cash equivale 16 Cash flows from financing Cash and cash equivale 17 Cash flows from financing Cash and cash equivale 18 Cash and cash equivale 19 Cash flows from financing Cash and cash equivale 20 Cash flows from financing Cash and cash equivale 21 Cash flows from financing Cash and cash equivale 22 Cash and cash equivale 23 Cash and cash equivale 24 Closing cash and cash cash in hand (including Balance with other band Cash in hand (including Balance with other band Cash and Cash in hand (including Balance with other band Cash dividend (15%) 25 Cash flows from financing Cash and Cash in hand (including Balance with other band Cash equivale Cash and Cash equivale Cash e	Director Manage tof Cash Flows ceived of continuous directors) cerating activities and civities operating activities operating assets & liabilities operating assets & liabilities operating activities operating assets & liabilities operating activities operating activities of activities operating activities operating activities of activities operating activities	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (62,500,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697 General Retain Etain Et	Company Secretary AcNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5 1,337,555,5 (11,752,822,7 12,304,1 13,401,252,0 301,991,4 1,962,724,8 3,300,280,3 (141,995,9 1,009,100,0 (794,860,6 868,0 (580,000,0 (32,250,0 (539,138,5 (2,650,415,7 (191,800,4 (2,842,216,2 (81,074,3 1,322,686,4 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 1,072,054,0 1,241,612,0 199,8 1,072,054,0 1,241,612,0 199,8 1,072,054,0 1,241,612,0 1,072,054,0 1,241,612,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0 1,072,054,0
B B C C DEF	Dhaka, 13 February 2017 Separate Statement For the year ended 31 December 1 Interest received Interest paid Dividend received Fees and commission relations in the line of the year ended 31 December 2 Separate Statement Interest received Interest paid Dividend received Fees and commission relations in the line of the year ended 31 December 2 Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op Paid for other operating Cash generated from operating assets and liabilities Increase/(decrease) in Loans and advances to other assets Deposits from customer Other liabilities Total (decrease)/increa Net cash flow from investi Investment in securities Net proceeds from Trea Purchase of property, p Sales proceeds of fixed Investment in commerci Investment in subsidiari Net cash used in investment in subsidiari Net cash used in investment in subsidiari Net cash flow from/(us) Net increase/(decrease Cash and cash equivale Cash e	Director Manage tof Cash Flows cer 2016 cing activities cerating activities gractivities gractivities gractivities coperating assets & liabilities customers customer	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (62,500,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697 General Retain Etain Et	Company Secretary AcNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,666,4 (59,648,3 (11,606,1 57,567,6 (227,274,5 1,337,555,5 (11,752,822,7 12,304,1 13,401,252,0 301,991,4 1,962,724,8 3,300,280,3 (141,995,9 1,009,100,0 (794,860,6 868,0 (580,000,0 (32,250,0 (539,138,5 (2,650,415,7 (191,800,4 (2,842,216,2 (81,074,3 1,322,686,4 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 515,939,2 725,473,0 1,241,612,0 199,8 1,072,054,0 1,241,612,0 199,8 1,072,054,0 1,241,612,0
B B C DEF	Dhaka, 13 February 2017 Separate Statement For the year ended 31 Decembrate Property and to employees Cash paid to employees Cash paid to suppliers Income taxes paid Received from other op Paid for other operating Cash generated from operating assets and liabilities Increase/ (decrease) in Loans and advances to cother assets Deposits from customer Other liabilities Increase/ (decrease)/increa Net cash flow from operating Cash generated from operating Cash generated from operating assets and liabilities Increase/ (decrease) in Loans and advances to cother assets Deposits from customer Other liabilities Total (decrease)/increa Net cash flow from operating cash generated from investion in securities Net proceeds from Trea Purchase of property, posales proceeds of fixed investment in subsidiari Net cash used in investion Drawdown of term loan Dividend paid Net cash flow from financial Cash and cash equivale * Closing cash and cash cash cash in hand (including Balance with Banglades Balance with Other band Cash and cash equivale * Closing cash and cash cash cash in hand (including Balance with Banglades Balance with other band Cash and cash equivale Cash and cash equivale * Closing cash and cash cash cash in hand (including Balance with Other band Cash and cash equivale Cash equivale Cash equivale Cash equivale Cash equivale C	Director Manage tof Cash Flows ber 2016 cing activities cactivities gractivities gractiviti	2016 Taka 5,413,751,225 (3,327,572,519) 66,895,335 274,762,656 94,190,730 (632,272,854) (56,018,261) (116,685,640) 92,634,103 (472,324,201) 1,337,360,574 (10,684,775,913) 39,693,610 9,952,488,088 (147,711,083) s (840,305,297) 497,055,277 (173,777,212) (186,414,731) 1,115,500 (120,000,000) (62,500,000) (541,576,443) 2,097,933,682 (365,138,883) 1,732,794,799 1,688,273,633 1,241,612,064 2,929,885,697 General Retain Etain Et	Company Secretary ACNABIN Chartered Account 2015 Taka 4,620,811,5 (2,952,441,1 23,195,7 209,960,1 180,657,1 (503,664,4 (59,648,3 (11,606,1 57,567,6 (227,274,5) 1,337,555,5 (11,752,822,7 12,304,1 13,401,252,0 301,991,4 1,962,724,8 3,300,280,3 (141,995,9 1,009,100,0 (794,860,6 868,0 (580,000,0 (32,250,0) (539,138,5) (2,650,415,7 (191,800,4 (2,842,216,2 (81,074,3 1,322,686,4 1,241,612,0 Amount in Led