

BANGLADESH COMMERCE BANK LIMITED AND ITS SUBSIDIARY

AUDITORS' REPORT AND AUDITED CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

Mobil Parkus

MABS & J Partners Chartered Account

Report on the Fir

Report on the Financial Statements
We have audited the accompanying consolidated financial statements of Bangladesh Commerce
Bank Limited and its substadiny namely Commerce Bank Securities and Investment Limited ("the
Group") as well as the separate financial statements of Bangladesh Commerce
Bank Limited and its substadiny namely Commerce Bank Securities and Investment Limited ("the
Group") as well as the separate financial statements of Bangladesh Commerce Bank Limited ("the
Group") as well as the separate statements of Bangladesh Commerce Bank Limited ("the
of the Bank as at 31 December 2016, and the consolidated and separate eash flow
statements of the Group and the Bank respectively for the year then ended and a summary of
significant accomming policies and other explanatory information.

Management's Responsibility for the Financial Statements and Intel® 4 statements of the Bank as a separate financial statements of the Bank that give a time and fir view in accordance
with Bangladesh Financial Reporting Standards as explained in note # 2.1 and for such internal
outrol as management determines is necessary to enable the preparation of consolidated financial
statements of the Group and also separate financial statements of the Bank that give a time and fir view in accordance
with Bangladesh Financial Reporting Standards as explained in note # 2.1 and for such internal
outrol as management determines in the Bank company (Amendment) Act, 2013
internal control and risk management functions of the Bank that are feer from
material insistentement, whether due to financial statements of the Bank that are feer from
material insistentement, whether due to financial statements of the Bank that are feer from
material insistentement, whether due to financial outrol and risk management functions of the Bank. The
Auditors' Responsibility of the foreign and assessment on the effectiveness of anti-fraud niternal control and risk management functions of the Bank that control and risk management functions of the Bank that co

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

Basis for Qualified Opinion

a. Our audit revealed the following for the year ended 31 December 2016:
There remains a shortfall of Taka 297.13 crore in making provision for lean-loss against loans and advances (Oste # 9.9.1);
The provision for employees' gratuity of Taka 17.85 crore has not been accounted for in the financial statements.

There has been a shortfall of Taka 10.25 crore in making provision against other ascets (Note # 9). If the matters stated above have been considered in the financial statements, there would have If the matter stated above have been considered in the financial statements, there would have the provision against the stated above have been considered in the financial statements, there would have the provision of the provision and an interest income on securities of Taka as 25 acrore in the year 2012 calculated on accrual basis whereas realized income on the interest on securities of Taka 8.47 crore had been taken into consideration for making provision for tax of that year. There thus has a shortfall of Taka 7.14 crore (42.5% of Taka 25.25 crore less Taka 8.47 crore) in making tax provision of that year.

shorfull of Taka 7.14 cross (42.5% of Taka 2.5.25 crore less Taka 8.47 crore) in making tax provision of that year. E.J. Illipid adequacy requirement conforming to section 12.07 of Bank Compony Act (Anendment) 2013 and BRPD Circular no. 55 dated 29 December 2010. Bank Compony Act (Anendment) 2013 and BRPD Circular no. 55 dated 29 December 2010. the bank should have Minimum Capital Requirement (MCR) of Taka 400 crore as against 40.6 and 40.6 crore; bence a shorfull of Taka 435.99 ecroe. (Note #1.4.3) at d. has per section 12.0 of Taka Bank Company Act (Anendment) 2013 and BRPD Circular No. 55 dated 29 December 2010 to fulfill the fibesel-III requirement, the required Capital to Risk Walled Assets Patrick (14.6 crops which the Capital Capital

but the Bank has maintained the same at 1.72% only as on 31 December 2016. (Note # 14.3) Qualified Opinion, composed for the possible effects of the matters described in the Basis for Qualified in the Basis for Qualified the Bank (as a transfer described in the Basis for Qualified statements of the Bank give at me and fair view or the financial position of the Group and the Bank as at 31 December 2016, and of their financial performance and their cash flows for the year them anded in accordance with Bangladest Financial Reporting Standards as explained in note # 2.1. Matter of Emphasis: Without qualifying our report in respect of this matter, we draw attention of the shareholders of Bangladest Commerce Bank Limited (BCBL) to the face that the berrowers were not classified for Honozonble Suprence Court of Bangladesh except providing for 15 under unclassified category. Hence, a shortfall of Taka 117.90 crore in making provision for loan-loss against such loans and advances.

outerable Supreme Court of Bangladesh except providing for 1% under unclassified category.

mee. a shortfall of Taka 11790 error in making provision for 16m-loss against such loans and vanues.

port on Other Legal and Regulatory Requirements

accordance with the Companies Act 1974, the Bank Coffort in neutroned there also report that:

we have obtained and the information and explanation which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof,

to the exent noted during the course of our audit work which to the best of our knowledge and belief were necessary for the purpose of our audit and made due verification thereof,
to the exent notice of our audit work performed on the basis stated under the Auditors' Responsibility section in forming the above opinion on the consolidated financial statements of the Bank and considering instances of Fanud and forgetics as stated under the Management's Responsibility for the Financial Statements of the Group and the Bank as disclosed in note # 2.19 to the financial statements of forgety or irregularity or assistances of financial statements and Internal Control.

Internal audit, internal control and risk management arrangements of forgety or irregularity or assistances or family and the state of the control of the subsidiary, namely, Commerce Bank Securities and Investment Limited of the Bank has been audited by other auditor and has been properly reflected in the consolidated financial statements of under and consolidated for these books.

If an action of the control of the control of the subsidiary than the consolidated financial statements of the Group and the separate balance steet and consolidated profit and loss account of the Group and the separate balance steet and consolidated profit and loss account of the Group and the separate balance steet and separate balance

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Tobij Parties MABS& J Partners Chartered Accountants

Dhaka, 30 March 2017

Consolidated Balance Sheet As at 31 December 2016

Particulars	Notes	31.12.2016 Taka	31.12.2015 Taka
PROPERTY AND ASSETS			
Cash	3(a)	2.131.481.554	1.930,791,281
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	3.1(a)	288,114,950	260,478,372
(including foreign currencies)	3.2(a)	1,843,366,604	1,670,312,908
Balance with other banks and financial institutions	4(a)	6,977,733,388	6,852,955,674
In Bangladesh Outside Bangladesh		6,952,339,687 25,393,701	6,815,628,823 37,326,851
Money at call and short notice	5(a)	131,300,000	35,300,000
Investments	6(a)	3,600,400,845	3,468,059,583
Government		2,938,788,255	2,806,829,755
Others		661,612,590	661,229,828
Loans and Advances	7(a)	16,634,096,074	16.058.826.456
Loans, Cash Credit, Overdrafts etc.		16,617,169,656	16,048,418,976
Bills purchased and discounted		16,926,418	10,407,479
Fixed assets including premises, furniture and fixtures	8(a)	151,780,105	167,012,517
Other assets	9(a)	1,800,320,786	1,748,505,457
Non-banking assets	10		
Total Assets		31,427,112,754	30,261,450,967
LIABILITIES AND CAPITAL			
Liabilities			
Borrowings from other banks, financial institutions and agents	11(a)	7,318,208	203,287,375
Deposits and other accounts	12(a)	25,223,480,009	24,252,994,390
Current Account and Other Accounts etc.		1.344.723.585	1.332.687.044
Savings Bank Deposits		2.845,192,074	2,110,323,848
Short Term Deposits		5,966,568,902	5,224,607,591
Fixed Deposits		9,673,347,551	10,764,286,677
Deposit under Different Schemes	12.1	2,859,699,949	2,662,124,947
Bills Payable	12.3	282,108,981	238,587,292
Bank Deposit		1.200,000,000	1,100,000,000
Other Deposits	12.4(a)	1,051,838,968	820,376,992
Other liabilities	13(a)	2,695,972,746	2,386,592,979
Total Liabilities		27,926,770,963	26,842,874,744
Capital/Shareholders' Equity			
Paid-up-Capital	14.2	1,988,742,800	1,988,742,800
Share Capital BCI Ltd.		36,500,000	36,500,000
Minority Interest		90	90
Right Share Application Money		917,259,650	921,287,200
Statutory Reserve	15(a)	245,714,600	220,762,941
Other Reserve	16(a)	8,920,366	8,920,366
Revaluation Reserve for HTM Securities	17(a)	156,568,071	115,574,519
Exchange Equalization Account			
Profit and Loss Account-Retained Earnings	18(a)	146,636,215	126,788,306
Total Shareholders' Equity		3,500,341,793	3,418,576,222
Total Liabilities and Shareholders' Equity		31,427,112,754	30,261,450,967

	539,357,438	601,326,130
19.1	402,945,225	414,680,011
	763,516,439	459,112,345
		154,430,547
19.2		113,791,800
	2,105,594,596	1,743,340,834
	- 1	
	- 1	
	2,105,594,596	1,743,340,834
	19.2	285,981,694 119.2 113,791,800 2,105,594,596

20 (a)	1,871,314,282	2.001,218,966
21(a)	1.245.548.448	1.535.732.924
	625,765,835	465,486,041
22(a)	334,364,877	280,179,777
23(a)	168,952,200	146,406,855
24(a)	78,587,307	81,121,717
	581,904,384	507,708,349
	1,207,670,218	973,194,391
25(a)	E72 04E 019	551,682,305
		131,667,533
20(a)		2,279,460
27/-1		24,535,287
		14,030,802
		6,360,000 1,568,450
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21/->		988,750 56,496,850
	33/00/,202	
32(a)		154,900,571 944,010,008
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42.4.463		
	45,075,173	6,606,231
13.1.2	47 002 200	
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_		6,606,231
		22,578,152
		14,008,570
		10,828,050
		3,180,520
	44,799,568	8,569,581
15	24,951,659	1,653,995
	-	
_		
_		1,653,995
_		6,915,586
34(a)	2.25	0.43
ents.	_	
SHE	C	mleros
Director		Chairman
	21(a) 22(b) 23(a) 24(a) 25(a) 26(a) 26(a) 27(a) 26(a) 27(a) 26(a) 27(a) 27(a) 28(a) 29(a) 29(a) 29(a) 29(a) 31(a)	21(a) 1,265,564,468 (25),768,383 (25),768,383 (25),21(a) 1,225,768,383 (25),21(a) 1,225,72,200 (25),21(a) 1,225,72,200 (25),21(a) 1,225,72 (25),21

Particulars	2016	2015
	Taka	Taka
A. Cash flow from operating activities		
Interest receipts	2,099,171,747	2,384,627,495
Interest payments	(1,043,493,747)	(1,415,442,845)
Dividend receipts	5,870,356	5,135,365
Fees and commission receipts in cash	142,599,939	146,406,855
Cash paid to employees	(564,053,089)	(545,322,305)
Cash paid to suppliers	(164,438,597)	(176,569,465)
Income Taxes paid	(75,282,519)	(123,596,168)
Receipts from other operating activities (item-wise)	188,589,264	84,730,874
Payments for other operating activities (item-wise)	(156,688,167)	(159,237,231)
Operating profit before changes in operating		
assets and liabilities	432,275,188	200,732,575
Increase/(Decrease) in operating assets & liabilities	467,865,534	1,235,540,235
Statutory Deposits	(24,951,659)	(1,653,995)
Loan & advance to customers	(575,269,618)	(317,041,432)
Other assets (item-wise)	(32,825,652)	(70,038,087)
Deposits from other banks	(95,969,167)	(121,447,625)
Deposits from customers	915,893,095	1,367,476,270
Other liabilities account of customers	280,988,535	378,245,104
Net cash flow from operating activities (A)	900,140,721	1,436,272,810
B. Cash flow from investing activities		
Proceeds from sale of securities		
Payments for purchase of government securities	(360,698,928)	
Purchase of property, plant & equipment	(35,220,404)	(22,205,584)
Purchase/sale of subsidiary	(,,	(,,,
Investment in Margin Loan (CBSIL)	64,187,248	(13,290,712)
Investment in Shares (CBSIL)	(14,982,151)	(13/630//16)
Net cash flow from/ (used in) investing activities (B)	(346,714,235)	(35,496,296)
C. Cash flow from financing activities	(340,/14,233)	(33,490,290)
Receipts from issue of debt instruments		
Long Term loan payment to BCBL		
Payment for redemption of debt instruments	- 1	23,101,923
Receipts from issuing ordinary share/ rights share		23,101,923
Dividend paid		
Net cash flow from /(used in) financing activities (C)		23,101,923
D. Net increase/(decrease) in Cash and Cash Equivalent (A+B+C)	553,426,487	1,423,878,439
E. Effects of exchange rate changes on cash and cash equivalents		
F. Opening Cash and Cash Equivalent	11,625,876,710	10,201,998,271
G. Cash and cash equivalents at end of year (D+E+F) (*)	12,179,303,197	11,625,876,710
(*) Closing Cash & Cash Equivalent		

Cash Cash in hand (including foreign currencies)
Balance with Bangladesh Bank and its agent bank (s) (including foreign currencies) 2,131,291,389 287,924,785 1,930,546,279 260,233,370 1.843.366.604 1,670,312,908 6,651,621,098 6,614,294,247 37,326,851 35,300,000 6,695,915,843 6,670,522,143 25,393,700 Money at call and 4,223,187,090 2,938,788,255 1,284,398,835 4,105,827,979 2,806,829,755 1,298,998,223 16,058,826,456 16,048,418,976 10,407,479 Fixed assets including premises, furniture and fixtures 143.098.557 157.023.519 Non-banking assets Total Assets 31.167.333.866 30.049.717.487

31.12.2016

Deposits and other accounts
Current Account and Other Accounts
Current Account and Other Accounts
Shirty San May Deposits
Froad Deposits
Deposit under Different Schemes
Bills Payable
Bank Deposit
Other Deposits
Other Liabilities
Other Liabilities 25,223,477,302 1,344,723,885 2,845,192,074 5,966,568,902 9,673,347,551 2,859,699,949 282,108,981 1,200,000,000 1,051,836,260 2,470,403,094 24,252,945,083 1,332,687,044 2,110,323,848 5,224,607,591 10,764,286,677 2,662,124,947 238,587,292 1,100,000,000 820,327,684 2,189,414,558 27,701,198,604 26,645,647,015 1,988,742,800 36,500,000 921,287,200 220,762,941 8,920,366 115,574,519

31.12.2015 31.12.2016 Contingent Liabilities Acceptances and Endorseme Letter of Guarantees Irrevocable Letter of Credit 2,105,594,596 1,743,340,834

TOTAL CONTINGENT LIABILITIES

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

Profit and Loss Ar For the year ended 31 De

Total Off-Balance Sheet items including contingent liabilities The annexed notes form an integral part of these financial statements

3 Director

This is the Balance Sheet referred to in our separate report of even date.

Making Parties

2,105,594,596 1,743,340,834

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Chairma

61,688,972 129,824,506 183,322,817 Total operating income (A) Solary and Monacone (Solary and Monacone Solary and Solaronery, Printings, Abertissment etc. Managing Director's solary and Solaroners Solaro 25 541,072,092 124,569,728 1,255,961 24,352,228 11,268,819 7,045,162 960,800 782,000 53,672,956 521,066,210 123,252,784 2,235,460 23,982,776 13,292,209 6,360,000 990,000 31 127,888,665 892,868,413 215,956,463 129,609,319 875,052,842 8,269,975 47,883,288 91,057,673 124,898,790 99,800,000 95,925,092 3,874,908 25,098,790 8,269,975 6,615,980 3,515,417 3,100,563 1,653,995

24,951,659 147,131 1.26

John Parkus

1,653,995

Dhaka, 30 March 2017

Particulars	Paid up Capital	Share Premium	Minority Interest	Statutory Reserve	Revaluation Reserve	Other Reserve	Profit/(Loss)	Total
Balance as on 01 January 2016	1,988,742,800	-	90	220,762,941	115,574,519	8,920,366	126,788,306	2,460,789,022
Share Capital BCI Ltd.	36,500,000							36,500,000
Prior Year's Adjustment	-	-	-	-	-	-	-	-
Right Share Application Money	917,259,650							917,259,650
Increase in Statutory Reserve		-	-	24,951,659			-	24,951,659
Revaluation Reserve for HTM Securities	-	-	-		40,993,552		-	40,993,552
Net Profit/(Loss) for the year	-	-	-	-	-	-	19,847,909	19,847,909
Balance as on 31 December 2016	2,942,502,450	_	90	245,714,600	156,568,071	8,920,366	146,636,215	3,500,341,793
Balance as on 01 January 2015	1,988,742,800	-	90	219,108,946	39,839,850	8,920,366	119,872,720	2,376,484,772
Share Capital BCI Ltd.	36,500,000	-	-	-	-	-	-	36,500,000
Prior Year's Adjustment	-	-	-	-		-	-	-
Right Share Application Money	921,287,200	-	-	-				921,287,200
Increase in Statutory Reserve	-	-		1,653,995				1,653,995
Revaluation Reserve for HTM Securities	-	-			75,734,669			75,734,669
Issuance of Share Capital		-	-		-	-		
Redemption of Share Capital	-	-	-	-	-	-	-	-
Net Profit/(Loss) for the year	-	-	-	-	-	-	6,915,586	6,915,586
Balance as on 31 December 2015	2,946,530,000	-	90	220,762,941	115,574,519	8,920,366	126,788,306	3,418,576,223
Managing Director		Director			Jen. Director		_	Chairman
Dhaka, 30 March 2017		Director			Director			B J Partners
							Charter	red Accountants



A. Cash flow from oper

BANGLADESH COMMERCE BANK LIMITED AND ITS SUBSIDIARY

AUDITORS' REPORT AND AUDITED CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

For the year ended 31 D		
Particulars	2016 Taka	2015 Taka
iting activities	2.093,157,115	2,388,651
	(1,043,493,747)	(1,415,442
	5,870,356	5,135

2,388,651,541 1,415,442,845) 5,135,365 88,240,007 (527,426,210) (166,863,611) (122,975,243) 65,298,129 (133,197,029) 400,401,837 181,420,103

(22.205.584) (22,205,584)

Dividend paid

Net cash flow from/ (used in) financing activities (C)

D. Net increase in Cash and Cash Equivalent (A+B+C) - 23,101,923 472,998,355 1,362,707,687

 E. Effects of exchange rate changes on cash and cash equivalents
 1,1424,297,132
 10,061,599,415

 F. Opening Cash and Cash Equivalent
 3
 11,424,297,132
 10,061,599,415

 G. Cash and cash equivalents at end of year (ID+E+F) (*)
 3
 11,897,295,487
 11,424,297,132

(*) Closing Cash & Cash Equivalent

1,843,366,604 6,695,915,843 131,300,000 Diller

23,101,923

naging Director

Dhaka, 30 March 2017

Director	Chairman ABS & J Partners Chartered Accountar
ant of channes in Equity	

		For the year	ended 31 De	cember 2016			(Amount in Taka
Particulars	Paid up Capital	Share Premium	Statutory Reserve	Revaluation Reserve	Other Reserve	Profit/(Lass)	Total
Balance as on 01 January 2016	1,983,742,800		220,762,941	115,574,519	8,923,366	112,282,646	2,446,283,272
Share Capital BCI Ltd.	36,500,000	- R					36,580,080
Right Share Application Planey	917,259,650				-		917,259,650
Prior Year's Adjustment							
Increase in Statutory Reserve			24,551,659		-		24,951,689
Revaluation Reserve for HTM Securities				40,993,551	-		40,983,551
Net Profit (Loss) for the year					-	147,131	147,131
Balance as on 31 December 2016	2,942,502,450		245,714,600	156,568,070	8,920,366	112,429,777	3,466,135,264
Balance as on 01 January 2015	1,988,742,800		219,108,947	39,839,850	8,923,366	112,282,646	2,368,894,608
Share Capital BCI Ltd.	36,500,000				-		36,580,080
Right Share Application Money	921,287,200			-			921,287,200
Prior Year's Adjustment							
Increase in Statutory Reserve			1,653,995		-		1,653,995
Revaluation Reserve for HTM Securities				75,734,669			75,734,665
Net Profit (Loss) for the year						-	
Balance as on 31 December 2015	2,946,530,000		228.762.941	115.574.519	8,920,366	112,282,646	3,404,070,472

Chairman

Chairman

MASS & J Partners

Chartered Accountants Managing Directo Chaica, 30 March 2017

		SST DESIMO	r 2016		(Amount in Take)	
Particulars	Up to Q1 Month	1-3 Months	3-12 Months	1-5 Years	Hore than 5 Years	Total
Assets:						
Cash in hand & with Bangladesh Bank	2,131,291,388					2,131,291,388
Salance with other banks & financial institutions	1,455,355,588	2,070,221,322	3,170,338,933			6,695,815,843
Planey at call and short notice	131,300,000					131,300,000
Irvistment	550,196,318	151,699,536	1,684,594,858	1,515,095,368	321,598,017	4,223,187,090
Loans and Advances	5,830,798,624	3,102,099,268	3,403,299,197	4,297,898,986		35,634,896,074
Fixed Assets including premises, furniture and fixtures					143,098,557	143,098,557
Other Assets	29,201,085	34,401,279	53,301,981	17,200,639	1.074,338,929	1,208,444,934
Non-banking assets						
Total Assets	10,128,145,004	5,358,421,405	8,311,534,961	5,830,194,993	1,539,037,504	31,167,333,866
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial restitutions and agents	7,318,208				-	7,318,208
Deposits	5,254,676,539	8,004,544,360	7,072,371,854	4,890,884,648		25,223,477,362
Other Liabilities		1,456,102,570	774,055,627	240,244,897		2,470,403,094
Total Liabilities	5,261,994,748	9,460,646,731	7,846,427,581	5,132,129,545		27,701,198,604
Net Liquidity	4.866,150,256	(4,102,225,326)	465.107.380	693,065,448	1,539,037,504	3,466,135,262

Notes to the Financial Statements For the year ended 31 December 2016

The principal place of business is at the Registered Office at Euroos Trade Center, Level -22, 52-53 DiRusha C/A, Dhaia, Banglodesh. The principal activities carried out by the bank include all kinds of commercial banking activities/services to its outstornes through its branches.

Solidities of the Bank Commerce Bank Societies & Proceedings of the Solid Sol

Selection of unproduced fraction statements of the group (comprising the Bank and be subsidiary) firencial statements of the group (comprising the Bank and be subsidiary) firencial statements of the group (comprising the Bank and be subsidiary) firencial statements of subsidiary). Comprising the subsidiary for subsidiar

BFRS: As per requirements of BAS 39 investment in shares and securities generally falls either under "at fair value through profit and loss account" or under "available for sale" where any change in the fair value (as measured in accordance with BFRS 13) at the year-end is taken to profit and loss account or revaluation reserve respectively.

desh Bank: As ner RRPD circular no. 14 dated 25 Tune 2003 investments in nunted shares and uncurried share

secured.

Banquished Basic According to DOS crossine 105 details 26 May 2008 and subsquerity clarification in DOS crossine 105 details 28 January 3008, HET securities are revealed on the basic of mark to market and at your end any gains on revealation of a securities with the next critical as at the beloans credit dose are recognised in the next remarkes as at per to design and any losses on revealation of securities with the next returned as at the balance sheet date are charged in the ground in the ground and basic securities and the securities with the next returned as at the balance sheet date are compared in the ground and securities with these next returned and getting or losses on amentication are recognised in the researce as part of equity.

ARCONANCION OF INTEREST. IN SUPPORT.

THE STATE Limits and share the continues are generally classified as "bars and recreated" as per 30-5. 30 and interest
recreams to recognized through effective interest size method over the term of the State, Once a loan is improved, interest
recreams are recognized through effective interest size in the State of State of State
Recreams are recreams and the State of State of State of State of State of State
Recreams are recreaming and the State of State of State of State of State of State
Recreams account, which presented as laistly in the balance share.

United Comprehensive Microsi.

MEMSES, Apr de M.S. (1) Own Comprehensive Income (OCI) is a compresent of function statements or the elements of OCI has placed, and the comprehensive Income (OCI) as a compresent of function statements within statements within statements within statements within statements and the statements of the statements of the statements and the state

Contract and Contract required
Teths and cash required
Teths and cash required
Teths (cons and consequence there should be reported as cash from as per 86.5) and consequence
Teths (consequence consequence c

opiled consistently.

[gliadesh Bank: As per BRPD 14, cash flow is the mixture of direct and indirect methods.

ance with Bankingladesh Banki: (Cash Reserve Requirement)

15: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations

BFBS: Bidance with Backpildens sent roots or roots.

Presentation of Intergable seate.

Presentation of Intergable seate.

Presentation of Intergable seate may be desirated and recognised, and the disclosure must be given as per BAS 38.

Bangladenh Bank: There is no recyclisten for intergable seate in BFBD Circuiter no. 14.

Bangladenh Bank: There is no concept of a root present bearing select items on the topic of the basines sheet.

Reagnaldash Bank, Aper RRPO victions, 1.6 4 states 25 June 2003 off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be districted separately on the face of the balance sheet.

Loans and advances [Investments net of provision

PRES: Loans and advances [Investments should be presented net of provision.

adesh Bank: As per BRPD circular no. 14 dated 25 June 2003 provision on loans and advances/in ted separately as liability and can not be netted off against loans and advances.

profession suppress, as severy severy

Subdistays to the enterprise which is controlled by the Bank. Control desits when the Bank has the power, directly looksesty, its govern the Fascals and operating position of an enterprise from the date that control commonous unit of a bindistry are robustly in the conditional feature and a bindistry are robustly in the conditional feature date enterprise from the date that control destinately controlled and the date that the control effectively cosess. Solidays comparises consolidated using the particle enterprise date of the date that the control effectively coses. Solidays comparises consolidated using the particle enterprise and the date that the control effectively coses. Solidays comparies consolidated using the particle enterprise date.

The proposition of financial statements require management to make indepressed, estimates and assumptions that effect the application of scentistic policies and the reported amounts of assets, liabilities, income and expenses. Actual results may drift from these estimates. Statements and underlying assumptions are reviewed or an original pulsa. Revisions to accounting estimates are recognized in the proof on which the estimates is revised and in any future porticibs effected. Revenues Recognized.

The revenue during the period under audit is recopited satisfying the conditions as specified in Bangladesh Ao Standards (BAS) 18 "Revenue Recognition". Details are as under: Interesty income

(i) Interest solutated on daily product on unclassified barns and advances and accounted for quarterly on accrual

(i) Interest is charged on classified loans and advances as per Bangladdeh Bank BBPO circular No. 16 of 1999 and such interest was not taken into income account upon restations. (ii) Dividend income is recognized at the time when it is realized. (iii) Commission and discounts on tills purchased and discounted are recognized at the time of realization.

Interest income on investments is recognized on accrual basis. Capital gain on investments in shares is also incluimestment income. Capital gain is recognized when it is realized.

Earnings Per Share (EPS)

Assets and liabilities denominated in foreign currency are translated into Bangladesh Taka at the balance sheet date at the mid rates.

- These financial statements of the Bank and its subsidiary cover one calendar year from 1 January 2016 to 31 December 2016.

activation to Account of the Common of the C

Statement of Changes in equity
The datement of changes in equity decides information about the increase or decrease in set assets or wealth. Statement of changes in equity residence with Bunjadesh Accounting Standard (845) "Presentation of Financial Statements" and referent guidelines of Bunjadesh Bank.

The Liquidity statement has been prepared in accordance with the remaining maturity grouping of the value of the assets and liabilities as on 31 December 2016.

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

In complaince with B45-12 " Income Taxes", provision for current income tax has been made @ 42,50% on business incoming 20% on dividend income and 40 10% on capital pain on sele of shares, after considering some of the add backs to some and dislocances of expenditure a per frozene Tax Ordinators 1984 and time to time amendment to issue different S.R.O. and circular insued by the National Board of Revenue.

Chemical Sub-Au cells Auxon Services (Services and Services Servic

Cash and cash equivalents include notes and coins on hand, unrestricted balances held with Bangladesh Bank and highly liquid financial assets which are subject to insignificant risk of changes in their fair value, and are used by the Bank management for its short-term commitments.

Loans & Advances and Provision
Interest is circlivated on daily product besis but charged and accounted for quarterly on account besis, Interest on classified
issue is kept in interest superses account as per Bengledesh Benk guidelines and such interest is not accounted for as
income until resisted from borrowers, interests are not charged on bad / loss loans as per instructions of Bengledesh Bank.
Advances are stated or grow value.

Another law relations of good value.

Profession for laws and advances is made on the basis of year-end review by the management and on the basis of instructions contained in Barpladeeth Bark IRCO Gradue No. 3-4 of 1989, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 1999, IRCO Gradue No. 2-5 of deed 27 December 2012, IRCO Gradue No. 2-5 of deed 27

Particulars	Rate
General Provision on;	
Unclassified (Including SMA) general loans and advances	1%
Unclassified (Including SMA) Small and Medium Enterprise Financing (SMEF)	0.25%
Unclassified (Including SMA) Loans to BHs/MBs/SDs against Share	2%
Unclassified (Including SMA) Loans for Housing Finance, Professionals and Small Enterprise	5%
Unclassified Consumer finance other than Loans for Housing Finance, Professionals and Small Enterprise	5%
Short term agriculture credit and micro credit	2.5%
Off-Balance Sheet Exposure	1%
Specific Provision on;	
Substandard loans and advances other than Short term agriculture credit and micro credit	20%
Doubtful loans and advances other than Short term agriculture credit and micro credit	50%
Bad / loss loans and advances	100%
Doubtful Short term agriculture credit and micro credit	5%

General provision for off balance sheet exposures has been made @ 1% on period end balance of total off balance sheet exposures as per 88PO circular No. 8 and 10 dated 07 August, 2007 and 18 September, 2007 respectively issued by Bangdoden Bank.

Values of investments have been shown a Treasury Bills: Face Value (Including unes Prize Bond: Cost Price Shares and Debenture: Cost Price

(i) Assets are stated at cost less accumulated depreciation.
(ii) Depreciation has been changed at the following rates on reducing balance method on all fixed asset other than motor whiche merhippers and computer, which are depreciated on straight-line basis:

Name of Assets	Rate of depreciation
Furniture & Fixture	10%
Interior Decoration	20%
Machinery	20%
Motor Vehicles	20%
Computer	30%

Intangible asset is an identifiable non-monetary asset without physical substance. An intangible asset is recognised if it is probable that the future economic benefits that are attributable to the assets will flow to the entity and the cost of the asset can be measured reliably in accordance with BAS 35: "Intanuible Assets".

Subsequent expenditure on intangible asset is capitalised only when it increases the future economic be the specific assets to which it relates. All other expenditure is expensed as incurred.

The software used by RGII, represents the value of computer application software increased for the use of the bank. Software is carried at cost less accumulated amortisation and any requirement because. David out comprises breams beyone the three of produced and other individualished perportions that a carried in cultimating the obstance for its intended use. Software is amortisched using the straight line meland over the estimated used life of 3 (Threen) years commonlying from the month at which the application obstance is not all which for use.

Retirement benefits of the employees

Name	Status with the Bank	Status with the	Educational Qualification
		Committee	
Mr. Md. Shafiqul Islam	Director	Chairman	M. Com. FCA
Mr. Tapan Kumar Karmaker	Director	Member	M.A., MBA
Mr. Md. Abdus Salam	Director	Member	M. Com. FCA

Hence, the following issues among others were discussed the "Audit Committee" meeting held in the year 2016:

a) Review the financial statements of 2015 and proposed to submit the same before the board of directors for approval Reviewed the Management letter submitted by ceternal auditor of the bank and instructed the management to take corrective measure readment invaluations befulfield by external auditor.

b) Expressed their concern over increase of classified loans and insturcted to take initiative to reduce classame time increase the AD ratio to the accretable level

d) Reviewing the detail internal inspection report of different branches of Bangladesh Commerce Bank Limited for the year 2014 & 2015.

The risk Management of Bangladesh Commerce Bank Limited evolves identification, measurement, monitoring and controlling risks to ensure that:

a) The Bark's risk expoure is within the limbs established by Board of Directors.
b) The Bark's risk balany discisions are in line with the business strategy and objectives set by Board of Directors of the Bark are well as Barphache bus placefries.
c) The Bark's risk balany discisions are explicit and dear.
c) The Bark's risk balany discisions are explicit and dear.
d) Selfector digits a lost first available to but set so.

Bangladesh Commerce Bank Limited is exposed to market risk in variety of ways. Market risk exposure is mainly explicit in conjugació cuminante des mises à requestir en la mesta produció de la mesta del mesta de la mesta del me

Interest Rate Risk arises when there is a mismatch between positions. The Bank's lending, funding and investment activities intenses, Need was deared with red or a finished content placetors. He goal as being, butting and intensional authors give and the Interfest Red Red. Nr. Bearts Assess Interest State Risk in neutring perspective which it is traditional approach to Linterest Ratle Risk assessment and obtained by measuring the changes in the Net Interest Income (NIII) on Net Interest Margin (1804) is, the difference between total interest income and the total interest expenses.

Foreign Exchange Risk

me sank is also exposed to Interest Rate Risk, which arises from the maturity mismatching of foreign currency also includes settlement risk. The total holding position is being revalued on marking to market on monthly basis.

Equity risk arises from movement in market value of equities held. The risks are monitored by Investment Committee under a well designed policy framework. It arises mainly form lending, trade finance, leasing and breasiny businesses. This can be described as potential loss arising from the falser of a counter part by perform as per contendual agreement with the false. The falser may result from unaillargues of the counter part or decline in Intyl for Financial condition. Therefore, the Barick codd this management activities have been designed to address all these issues. Steps have already been implemented of Bargolauth Barick.

requirements and some are in under proces

a) Board's and senior management oversight.

c) Systems and Procedures for identification acceptance, measurement, monitoring and control risks

The Bank Board of Directors approved Credit Risk strategy and significant policies relating to Credit Risk. The Board of Directors of Bangloideh Commerce Bank Limited also set the parameter to maintain Bank's overall credit exposures. The Bank also operates within a sound and well-defined criteria for new credits as well as the expansion of existing credits.



BANGLADESH COMMERCE BANK LIMITED AND ITS SUBSIDIARY

E 8	3 ervic	AUDIT With Trust	OKS K	EFUKI .		DAUDITED CONSOLIDATED & SEFARATE FINANCIAL STA OR THE YEAR ENDED 31 DECEMBER 2016		
111.	t	Iquidity Risk langladesh Commerce Bank Limited considers Liquidity Risk a maj he liquid assets are not sufficient enough to meet its obligation. cities on particular aspects of liquidity risk management such as (in distabilities of liabilities (c) access to inter-bank market. The Bo	The Board of Directors of I a) composition of Assets and	the Bank enunciated specific d Liabilities (b) diversification	4.1.1	Salamon With other Dank & Francisol Institutions (Correct Operation and STD Accounts)	212,617,246 632,544,123 543,270,349 356,188,742 3,935,035,718 5,136,102,456 2,155,827,524 16,634,095,074	239,547,135 277,732,451 664,051,666 399,911,427 3,330,589,178 5,215,489,334 2,224,534,382 16,958,826,456
	E t	pproved Liquidity Contingencies Plan in policy guideline in line wit kriectors of Bangladesh Commerce Bank Limited has also approves he Bank.	th Bangladesh Bank's Core F d specific Risk Limits for pro	tisk Guidelines. The Board of		2,154,71	356,188,742 1,345,529,024 2,163,479,759 3,955,035,718 5,136,102,456 1,521,932,456 377,166,765	399,911,427 1,371,624,327 2,066,812,470 3,330,569,178 5,215,669,326 1,449,507,266 243,621,876
iv.		Reputation Risk Arising from Money Laundering Incidences foney laundering risk is defined as the loss of reputation and revention of money laundering. The bank has already taken many aputation risk.	expenses incurred as per	nalty for being negligent in lesh Bank for complying with	4.2	Grand total 123,822,445 - - 123,822,449 Transformation Loan 31,12,2015 31,12,2015 31,12,2015 31,10,2015 31,10,2015	1,521,932,456 377,166,785 139,775,462 51,096,410 1,587,789,267 16,634,096,074	1,649,507,246 243,521,876 150,468,731 56,469,132 1,777,992,747 16,058,826,456
v.	1	Operational Risk nternal Control and Compliance is a process to provide 'Immunizat rocess, frauds, surprises and inability to comply with legal and reg	gulatory requirements. The b			attention coarray accounts Staff Cer Lean Non Interest-bearing Accounts Solf from goingster Provider Fund	309,319,848 30,477,053 18,609,618 358,406,519 2015	275,759,738 38,334,474 14,705,817 328,860,029
vi.	1	teps required by Bangladesh Bank for complying with operational re tisk Management of Information and Communication Techs he ICT Risk Management is a full blown process for the bank to envires to customers in all adverse events such as natural destina-	nology (ICT) ensure maintenance or reco			50mil Blook List Control (GDV) 3,533,764	Rate 5%	Provision 103,367,936 103,297,936 10,296,468
	a	rganize Network resources, the bank pursues a central policy fo cosss. A security policy is in place with a formal statement of the nd adhere to what is laid in the policy. A disaster recovery plan co	or administrator to secure in e rules that people who are overs data, hardware and so	ntranet and internet network given access must abide by	4.2.1	15-20-20-20-20-20-20-20-20-20-20-20-20-20-	5% 0% 2% 2% 0.25% 2.50% 1.76	4,900,567 1,850,772 6,540,150 1,514,718 6,356,224 72,302,014 907,523
vii.	,	estart in the event of a natural or human caused disaster. The step fraud & Forgeries The term "Fraud" commonly includes activities such as theft, cor ribery & extention. Fraud risk is one of the components of Operatic	rruption, conspiracy, embez			1,000 1,00	20% 50% 100%	1,634,214 31,104,523 3,997,705,565 3,221,812,238 786,422,963
	0	with the countries and in transaction processing or other operation pen 8 well intentioned atmosphere within the organization. It is, letection. Froud & Forgery has emerged as one of the major threat by the fraudders. In the year 2016, Internal Control & Compliance Division (ICCD),	 We are absolutely comm therefore, also committed to to in banking sector with reg 	itted to maintain an honest, o fraud prevention and fraud ular development of avenues	4.2.2		10,379,260,074 10,227,859,013 151,401,061 143,184,437 246,196,439 5,865,455,124 16,634,096,074	11,022,321,478 10,046,102,847 176,218,631 24,910,994 112,069,146 4,899,524,838 10,058,820,456
	I A	wareness outure among the employees & reduce the likelihoc immpliance Division (ICCD) of Bangladesh Commerce Bank Limited Internal Control (AFIC) systems to protect the bank from anticipate undit & Inspection in the branches.	od of fraud occurring in the d has arranged to conduct S and fraud & forgery in addition	ne Bank, Internal Control & ipot Inspection on Anti Fraud on to regular comprehensive	4.3	Major Processing of Florings correctly plantages 158. 158	943,882,791 1,893,910,034 321,760,208 5,006,602,076	1,278,380,218 1,828,411,500 310,632,530 4,833,532,948
2.	9	n connection with dealing the situation and ensuring safety che- CCD division has developed a questionnaire/ Checklist to perform : readstion & improvisation. Compliance of Bangladesh Accounting Standards (BAS) (BRIS)	spot AFIC, which shall conti	nue upon regular review, up-		1 de norde 1 de n	358,406,519	328,800,029
		The Institute of Chartered Accountants of Bangladesh (KCAB) is th Standards (BAS) and Bangladesh Financial Reporting Standards adopted by International Federation of Accountants Committee (International Financial Reporting Standards (IFRS), While preperin Umited applied most of the BAS and BFRS, details of which are give	the sole authority for adoption (BPRS) in context of Bang (BPRC) as International Accor- ing the financial statements, it en below:	in of Bangladesh Accounting gladesh from the standards sunting Standards (IAS) and Bangladesh Commerce Bank	8.1 5.2	To Execution 5.	57,680,369	33,587,661
		Presentation of Financial Statements Inventories Statement of Cash Flows Accounting Policies, Changes in Accounting Estimates and Errors Devers after the Reporting Date Construction Contracts	8AS 2 2 2 2 8 10 1	No. Status 1 Applied 2 Applied 7 Applied 8 Applied 0 Applied 1 N/A	5(e) 6 6.1	Octobe Inspiration The Company of t	714,348,790 810,630,729 104,652,000 104,652,000	653,584,719 735,450,686 104,700,000 104,700,000
		Property, Plant and Equipment Lease Revenue Employee Benefits Accounting for Government Grants and Disclosure of Government A	1 1 1 1 1 1 1 1 1 1	2 Applied 6 Applied 7 N/A 8 Applied 9 Applied 9 Applied 1 Applied 1 Applied 1 Applied		Description: A 1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,1,	104,652,000 782,000 103,870,000	104,700,000 48,000 104,652,000
		The effects of Changes in Foreign Exchange Rate Borrowing Cost Rotated Party Disclosures Rotated Rotat	2 2 2 2 2 2 2 2	3 Applied 4 N/A 5 Applied 6 Applied 7 Applied 8 N/A 0 Applied 1 N/A 2 **	6.1.1	Application	16,926,418 16,926,418	10,407,479
		Earnings per Share	3 3 3 3 9	3 Applied 4 Applied	6.1.2	Communitation (Conference of Conference of C	16,926,418 16,926,418	1,450,000 10,407,479 10,407,479
		Interim Financial Reporting Impairment of Assets Provisions, Contingent Liabilities and Contingent Assets Interangible Assets Financial Instruments: Recognition and Measurement. Investment Property Agriculture	3 3 3 4	6 Applied 7 Applied 8 Applied 9 4 0 N/A 1 N/A	6.2	10-year Transacy Box4	16,926,418	10,407,479
		Name of BFRS Share-based Payment Business Combinations Insurance Contracts Insurance Contracts Insurance Contracts Experience of the Contract of Mineral Resources Insurance Contracts Insurance Contracts Insurance Contracts	BFRS 3 3 4	1 N/A 1 N/A 1 N/A 5 Applied	6.2.3	Security	16,617,169,656 - 16,617,169,656 16,926,418	16,048,418,976 - 16,048,418,976 10,407,479
		Experience for any examine Discloures Operating Segments Operating Segments Occasiodated Flannicial statements Joint Arrangements Descloure of interests in other Entities Fair Value Measurement	2 5 5 10 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	5 N/A 7 4 8 Applied 0 Applied 1 N/A 2 Applied 3 Applied 3 Applied	6.2.1	Repropries on derived	15,634,096,074 17,199,000 26,397,284 15,721,675 10,217,189 58,658,590	16,058,826,456 1,726,596 27,490,138 26,437,117 14,541,440 72,598,592
2.		* Relevant disclosures are made according to the requirement of Be General (1) Wherever considered necessary figures of previous year have br (2) Figures appearing in these Financial Statements h		on purpose. to the nearest Taka.	6.2.2	Contract and Extension Contract of Contract Contract (Contract Contract C	14,994,819 143,098,557 143,098,557 8,681,548	13,869,637 157,023,519 157,023,519 9,988,998
	3	Ceash Cash in hund Glashon with Bangladesh Bank and Rr. agent bank(n)	31.12.20 Take (Note 3.1) 287,92 (Note 3.2) 1,941,36	16 31.12.2015 Taka N./75 200,231,370 M.604 1,670,312,908			797,407,677 8,962,425 42,872,994 141,260,775	732,360,574 8,585,746 50,087,194 120,194,560
	3(a)	Consolidated Cash Bangladesh Commerce Bank Limited 08SL	2,131,29 2,131,26 11 2,131,48				1,286,120 12,467,334 103,709,283	1,318,795 13,995,477 76,154,195
		Cesh in Hand In local currency In foreign currencies	287,924 287,924			Incomparison Image: According to Image	100,578,305 1,208,444,913 732,360,574	609,385,331
		Bangladesh Commerce Bank Limited 085IL	(Note 3.1) 287,93 11 288,11			Indexections	65,047,103 797,407,677 4,287,988 679,857	3 279 411
		Balance with Bangladesh Bank and Its agent bank(s) Balance with Bangladesh Bank In bal carrier, In foreign currencies Balance with Sonall Bank in local currency (as agent of Bangladesh Bank	1,699,61 125,69 1,813,25 1) 28,23,36			ONTAINON 63,250 42.61 2,004,779 2,201,100 (493,079)	2,134,758 1,759,822 8,862,425	799,542 2,537,027 1,969,765 8,585,746 50,067,194
	L2(a)	Consolidated Balance with Banglisdesh Bank and its agent bank(s) Renglisdesh Commerce Bork Limited COSTL	(Note 3.2) L943,36	56,604 1,670,312,908 6,604 1,670,312,908		1	42,833,419 39,575 42,872,994 141,260,775	50,087,194 50,087,194
	8.3	Statutory Deposit for pre Per Circular No. 01, dated 23 June 2014 of Bangladesh Bonk (effective from referenze No. on daily basis and 6.25 N on 16-weekly basis on weekly werange de book of reporting month (i.e. CRR of Docember 2016 was based on weekly area medily basis.				December 1,000	141,260,775	120,194,540
		Cash Reserve Ratio (CRR): 6.5% of Average Demand & Time Liabilities Required Reserve Actual Reserve held with Banglodesh Bonk TT in Transit	1,483,104 1,689,61				8,923,926 16,500 2,699,212	8,604,602 144,874 3,177,687
:	LS.	Stamphar (Forbict) Statuturey Lipidity Ratio (SLB) 1.3% of Average Demanda & Time Liabilities Registral Reserve Kutan Hasserve March Statuture Battl Steephar (Gottin) Average Demanda of Time Liabilities Noval Confection	2,996,21	7.41% 6.53% 17.782 2.885,236,000			6,870 830,826 12,467,334	12,170 188,840 1,867,302.73 13,995,477
١.		NOTICE INDERVEY TRUE SUMPAIN (DESCRIPT) PRINTAINED RECORD TO THE LIABITISM ANATOR DEPOSIT (Demand & Time LIABITISM) BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS	3,461,32 495,101 11 22,817,051	77,468 3,095,485,000 9,695 230,250,000 5.17% 14.04% 9,863 22,040,276,882		Commerce 15,000	10,070,928 3,435,000	16,100 2,000 675,000 3,896,967 2,683,500
		In Bangladesh Outside Bangladesh (WOSTRO A/C)	(Note 4.1) 6,670,52 (Note 4.2) 25,35 6,695,91 UTIONS (Note 4) 6,695,91	5,844 6,651,621,098	6(e)	Total 7,673,628 - 427,218,525 253,169,694 1376,695,221	33,174,385 1,328,970 48,009,283	9,619,798 3,558,840 20,454,195
4.1		In Bangladesh Current Deposits:	(Note 4) 6,975,91 6,977,731 109,531,211			Contract Accordance Contract Contra	3,500,000 52,200,000 55,700,000 103,709,283	3,500,000 52,200,000 55,700,000 76,154,195
		Agrani Bank Ltd. Janata Bank Ltd. Bangladesh Krishi Bank	49,077,920 5,818,407 1,000	58,757,700 16,156,299 1,000	7 7.1	Less Inner Company Transaction (6td) 2799,010. (6td) 5299,020. 9.9 Deferred Tax Assets	:	2,895,129 (2,895,129)
		Trust Bank Ltd. Sonali Bank. Dutch Bangla Bank Limited Pubali Bank Ltd.	2,314,731 11,647,366 325,349 20,681	12,985,073 8,595,215 74,678 45,196		Agrithmus lain	(19,184,517,172) 19,285,095,477 100,578,305	
		Islami Bank Ltd. Al-Arafah Islami Bak Ltd. Commerce Bank Securities & Investment Ltd. Rupali Bank Limited	7,751,419 30,573,339 2,001,000	3,628 3,700,258 532,281	7.2	Conf. of C	1,208,444,913 591,875,874 1,800,320,786	1,110,572,158 637,933,290 1,748,505,457
		STD Accounts: Janata Bank Ltd. Uttara Bank Limited	14,290,932 10,987,922 126,480	13,442,920 7,024,255 122,640		Projects in Suppleads 150,004.10 150,00	7,318,208	200,000,000 3,287,375 203,287,375
		Uttara Bank Limited Rupali Bank Limited Social Islamil Bank Limited Agrani Baank Ltd.	126,480 - 675,531 2,501,000	4,265,000 2,031,025	7.3	As port from continuous materity growings of less and obvectors in the followings order to the continuous materity growings of less and obvectors in the followings order to the continuous material to the contin	7,318,208 7,318,208 7,318,208	203,287,375
		FDR Accounts: The City Bank Ltd. BIFC	6,546,700,000 156,700,000 640,000,000	6,500,000,000 - 450,000,000	7.5	Dates temporales on the basis of eigenfunct concentration Section 2015 Secti	7,318,208	3,287,375
1		Hajj Finance Company Ltd. People's Leasing and Financial Services Ltd.	150,000,000 950,000,000	300,000,000		## CASE 2014/08 7.774.531.284 7.774.284 7.77	7,318,208	3,287,375

3,287,375 3,287,375

BOB

BANGLADESH COMMERCE BANK LIMITED AND ITS SUBSIDIARY

AUDITORS' REPORT AND AUDITED CONSOLIDATED & SEPARATE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2016

Part		vice With Trus					
Part		Consolidated Deposi Bangladesh Commerce CEGS.	its and other Accounts Bank Limited			25,223,477,301 2,708 25,223,480,009	24 207 522 545
1988	12.1	Deposits under diffe Monthly Pension Sichen Life Pension Deposit Sc Marriage Deposit School	rent schemes 10 Jurne			97,771,763 8,576,255 51,996,679	116,171,763 8,380,068 48,077,860
1988		Millionaire Deposit Schen Morethly Savings Schen Education Deposit Sche Lakhopoti Deposit Sche	2790 165 1690 1690		214,671,846 1,461,161,634 16,963,292 27,706,942	196,837,539 1,190,099,426 17,693,069 46,521,258	
1988		Triple Deposit Scheme Kotipoti Deposit Schem Double Deposit Schem Investor Deposit Schem	0 1 No		23,896,577 95,259,455 629,207,076 232,536,490	29,734,447 85,059,200 646,087,553 274,467,755	
March	12.2	Maturity wise Classi Payable: On Demand	fication		961,639,752	922,909,042	
1988		Within 1 Month More than 1 month but More than 6 month but More than 1 year but v	less then 6 months less then 1 year Whin 5 years		3,275,922,401 5,274,544,259 8,935,512,256 2,268,762,499	3,143,982,348 5,062,106,320 8,575,628,284 2,177,386,512	
March Marc	12.3	Over 10 years and Unc	almed		25,223,477,301	24,207,584,208	
Column	12.4	D.D. Payable Other Deposits			2,856,079 282,108,981	236,506,623 2,478,669 236,587,292	
Column		Margin on Letter of Ox Margin on Letter of Shi Export Fund Developm	ool earty pping Guaranty ent		80,510,581 15,691,118 4,663,990 4,570,623	79,366,329 20,640,555 4,753,886 6,003,917	
Column		Risk Pund Service charge / CIB S Buying House Commiss	arvice Charge			1,075,265 393,591 1,150,665	1,911,802 1,223,425 293,338 3,468,845
Column		Export Bill Margin on FBP / Accep BEFTN & BACPS/TTCL/ Sunday Confirms	tance on B/B LC / Margin on LTR F-cesh			36,706,699 154,066 1,750,614 62,751,680	14,151,332 4,474,185 3,116,049 45,917,888
Part	12.4(a)	Interest Payable on De Consolidated Other	posits Deposits			837,492,659 1.051,836,260	820,327,684
Part	13					2,708 1,051,838,968	820,327,694 49,338 820,376,992
Part		Provision for Loans and Interest Suspense Acco Provision for Current In Provision for Deferred	Advances sunts scorre Tax Tax		(Note: 13.1) (Note: 13.2) (Note: 13.3) (Note: 13.4)	829,597,348 810,630,729 532,348,916 5,720,352	786,422,963 735,450,686 436,423,824 1,845,444
Part		Provision for Gratisty Provision for Share & E Provision for IT Assets Accrued Expense Payol	ebenture Unrealized Gain / Loss de		(Note: 13.5) (Note: 13.6) (Note: 13.7) (Note: 13.8)	174,049,121 294,111 2,565,752	129,788,369 284,111 3,453,796
Part		Provision for Off Balans VAT/Tex Payoble to NE Provision for Other Ass BOSI General Account	te Shoot Diposure R ets		(Note: 13.10) (Note: 13.11)	21,055,946 38,651,269 11,700,000	17,433,409 47,788,648 11,700,000
Section	13.1				2,470,403,094		
Company	13.1.1	Provision for Unclassifi Provision for Classiff Opening Balance	ed Leans and Advances led Leans and Advances*	(Note: 13.1.2)	88.961,962 829,597,348		
Commitment for commitment of		Less: Pully Provided Ba Add : Received from Pr Add : Specific Provision Less: Provision no mon	d Loan Written off evicus Written off Bad Loan i Kept for the year (Transfer from su e Required due to Recovery of Bad L	urplus provisions) .con		57,680,369	33,597,661
1941 Per		Acid : Not Charge in the	Auring the Year a Profit and Less Account				
The control of the	13.1.2			ances	(Note: 13.1.1)	740,735,296 58,041,463 798,776,859	683,055,027 6,606,233 689,461,238
1-10		Opening Balance Add : Transferred durin Less: Adjustment durin	ig the year g the year			(14,505,984) 88,861,952	(27,481,204)
1-10	13.2	Interest Suspense A Opening Belence Add : Addition during to Less: Interest Realized	/C he year during the year			735,450,686 124,783,603 49,613,500	963,812,436 311,707,147 40,060,900
1945 1945	13.3	Provision for Current Opening Selence	Lincome Tax			810,630,729	735,450,686
Processor Proc		Add : Prior years tax Less: Adjustment durin	g the year	77 2007,7000	10. 2017 2017	877 748 816	476 477 874
100 100	13.3.1	return has been filed of Bork for the year 201 different levels of incom			me tex has been pe tfall in the provision as follows.		
100 100		Accounting Year 31-12-2004 31-12-2004	Assessment Year 2005-2005 2006-2007	Provision as per Accounts	per Assessment Order 26,010,067.00 33,452,766.70	Cumulative Shortfell (26.6(0.667)	
1.00 1.00		31-12-2006 31-12-2007 31-12-2008	2007-2008 2008-2009 2009-2010	110.477.1	20,663,000.00	(110,833,615) (110,833,615) (131,495,615)	COUR. Setteded Appeal has been filed under section 172 in 172. Noticed
Company Comp		31-12-2011 31-12-2012 31-12-2013	201-202 2012-203 2012-203 2012-204		32,401,145.00 120,321,399.00	153,895,780 129,418,179	Appeal is pending at the commissioner of sous.
13.1.		31-12-2016	2507-2509	89,532,613 3,515,417 93,923,092			Due date to submit noture 30 June 2017.
13.1.	13.4	Provision for Deferre Opening Balance Add : Addition during ti Less: Adjustment during	ed Tax Liability he year g the year			1,845,444 3,874,908	
March Marc	13.5	Provision for Gratuit Opening Balance Add : Addition during to	y ne year			15,000,000	
13.1	13.5.1	According to gratuity in an accumulated fund o	des of the bank the total requirement Take 16.87 crore. The remaining of	nt of provision as on 31 hortfall of Take 17,85 cm	Dec, 2016 was Tak	15,020,000 a 34.71 crore as against	which the bank has build
1997 1997	13.6	Provision for Share 6 Opening Balance Add : Addition during ti	h Debenture (unrealized Gain /L ne year	.om)*		129,788,369 44,260,751	129,788,369
1.	13.7	Less: Adjustment durin Provision for IT Asse Opening Balance	g the year rits			174,049,121	129,785,369 342,120
1.00 1.00	13.0	Accrued Expenses P	ng the year systèle			284,111	758,0180 284,111
1.00 1.00		Telephone Bill/Telex/Ne Courier bill Nursury Bill	ovopeper bill	1000	50,000 12,000 1,000		
1.00 1.00		Others Wasa Bill/Electricity bill Audit Fee/Rating fee			1,494,296 220,000 172,500 3,483,796		
1.1.1 Control from Prince September 1.00,000 1.	13.9	Provision Incentive	Bonus				
13.10 1.00		Add : Addition during t Less: Adjustment durin	he year ng the year			10,000,000 43,738 28,799,550	
13.10 1.00	13.10	Opening Belance Add : Addition during t Less: Adjustment durin	ne year g the year				
Description Comparison Co	13.11	Provision for Other A Opening Salance	Assets				
March Marc	13(0)	Less: Adjustment durin	g the year Liabilities				
Compared Capital Capi		Less: Inter Company T	ransaction		(NOM: 13)	2,695,972,746	
1-10		Capital Authorized Capital 100000000 Ordinary sh	ure of Tk. 100 each				
March Control Cont	14.2	Issued, Subscribed a 19,887,428 Ordinary sl Break up of Issued,	end Paid up Capital sare of Tk. 100 each Subscribed & Paid up Capital as	follows			
March Control Cont					% of Total 0.00% 33.9%	31.12.2016 Amount in Taka 800 675.000.000	31.12.2015 Amount in Taka 500 675.000.000
1-12			State Owned Bank ous/Govt owned corporate bodies rivate shareholders	1,024,613	49.59%	203,401,300	102,461,300
1999	14.3	Capital to Risk weigi in terms of section 13	hted assets ratio (CRAR) (2) of the Bank Companies Act, 19	19,887,428	100.00% nk BRPD circulars n	1,988,742,800 3. 35 dated 29 Decemb	
March Security March M		Tier = I (Core Capital a Paid up capital Birth Chara Application	nd supplementary capital of the Bar D Monay	nk for the year ended as	et 31 December 20	1,981,742,800	3,288,495,953 1,981,742,600 921,392,700
March Security March M		Share capital of BCI Non-Repayable share p Statutory Reserve	remium account				
Description from the Control of th		Retained Earnings Minority Interest in sub Non currelative has a	sidiaries mobile preference share			8,920,366 112,429,777	8,920,366 112,282,646
2-27-12-14		Deductions from T	ion-I (Core Capital) :				
The production of control of the c		Anormali in provisions of Shortfall in provisions of Remaining deficit on a other surplus on the se	equired against investment in shares equired against investment in shares account of revolution of investmen curities.			2,971,291,867	2,447,389,274 17,958,514
The content of the		Reciprocal crossholding Any investment exceed Investments in subsidia	s of bank capital/subordinated debt ing the approved limit under section aries which are not consolidated	26(2) of Bank Company	Art, 1991.	:	
		General Provision on U Revaluation Reserve for Assets Revaluation Res	ndassified Loans r HTM Securities erve				
Test Assemble Test Assembl		General Provision (Off Exchange Equalization Total Eligible Capital	salance sheet items) Fund I (Tier-I + Tier-II)				
According to the control of the co							
1							
1		Details are shown in					136,737,285
Marchane		Actual Capital Held: Core Capital Supplementary Cap	ital	red 10.625%)	[
1	15	Details are shown in Actual Capital Held: Core Capital Supplementary Cap Capital to Risk weig Core Capital to Risk Supplementary Capi	ital hted sesets ratio (CRAR) (Requis of to KWA]] 1	1,72% 1,27% 0,46% 220,762,941	3,64% 3,12% 0,52% 219,100,046
Transcript of the foundation	15(0)	Details are abown in Actual Capital Held Core Capital Supplementary Capital to Risk weig Core Capital to Risk weig Core Capital to Risk Supplementary Capital Statusery Rosenve Opening Islance Loss : Transferred dain Add : Transferred dain Consolidated Status Consolidated Status Consolidated Status Consolidated Correlated Consolidated Correlated Consolidat	ital htted assets ratio (CRAR) (Requisital to SWA. Ing the year o provision for loans & a grin year ory Reserve Eark. Limited		[1,72% 1,27% 0,46% 220,762,941 24,932,009 245,714,609	2.64% 3.12% 0.52% 219,100,846 1,602,995 220,762,941 220,762,941
1		Details are abown in Actual Capital Held Core Capital Supplementary Capital to Risk weig Core Capital to Risk weig Core Capital to Risk Supplementary Capital Statusery Rosenve Opening Islance Loss : Transferred dain Add : Transferred dain Consolidated Status Consolidated Status Consolidated Status Consolidated Correlated Consolidated Correlated Consolidat	ital htted assets ratio (CRAR) (Requisital to SWA. Ing the year o provision for loans & a grin year ory Reserve Eark. Limited		[[[1,72% 1,27% 0,45% 200,943,941 24,5714,609 245,714,600 245,714,600 6,926,366	3,64% 3,12% 0,52% 219,100,646 1,660,645 220,762,641 220,762,641 220,762,641
December Committee Commi	16	Details are aboven in Actual Capital Heid: Core Capital Supplementary Capital Supplementary Capital Supplementary Capital Supplementary Capital Statusory Reserve Opening States Consolidated States Supplementary Capital States Supplementary Supplement	ital thinde seests ratio (CRAR) (Requisitation to KWA ng the year so provision for losses & organization go the year plank Litrioid og the year go the year		[1,72% 1,2%, 1,2%, 200,40% 200,403,441 20,513,600 245,714,600 245,714,600 6,000,366 8,000,166	3.64% 0.52% 219,100,046 1.602,993 220,752,991 220,762,691 0.920,366 8.222,286
1	16	Details are shown in the Cook Capital Cook Capital Cook Capital Cook Capital Cook Capital Cook Capital to Blake Wag Cook Capital to Blake Cook Capital Capital Cook Capital Ca	head assets ratio (CRAR) (Requisited to SOMA on the SO		[[[[1,72%, 0,80%, 220,742,641, 20,513,692, 245,714,692, 245,714,692, 0,925,396 5,920,396 6,925,396 6,925,396	3.64% 5.12% 6.52% 219,100,046 1,600,199 220,762,041 220,762,041 220,762,041 0,920,366 8,920,366 8,920,366
	16 16(a) 17	Details are shown in the Actual Capital and Actual Capital Core Capital Supplementary Capital to State Supplementary Capital to State Supplementary Capital to State Supplementary Capital Supplementary Capital Capital Supplementary Capital Capital Supplementary Capital Supplementary Capital Cap	had assets ratio (CRAR) (Require had to look at to look at to look at to look and to look at to loo			1,7246, 1,7246	3.64% 5.12% 6.32% 219,100,446 210,762,641 220,762,641 200,762,641 0.00,566 0.200,566 0.200,566 0.200,566 0.200,566
1	16(a) 17 17(e)	Details are shown in Actival Capital Heldi. Actival Capital Heldi. Supplementary Capital Capit	And assets ratio (CRAR) (Requisite to 500A. To 500A t			1,7246, 1,7246	3,44% 3,12% 29,10,60% 1,000,60% 20,700,604 20,700,604 20,700,606 6,000,606 6,000,606 6,000,606 1
13. Inter of Construence	16(a) 17 17(a) 18	Details are shown in Actival Capital Heldi- Scapital ender State Heldi- Scapital ender State Sta	ted these assets ratio (CAAS) (Requise the NOA. It NOA		neertekkors.	1,7249, 1,7249	2.64.00 3.12.00 2.69.00 2.69.00 2.69.00 2.69.00 2.69.00 2.69.00 2.69.00 8.29.20 8.29.20 9.20.20 9.20.20 11.50.2
13. 14.	16(a) 17 17(a) 18	Accordance States Control Cont	ted medical accept ratio (COAR) (Deput moderate accept ratio (COAR) (Deput moderat		-	1,72%, 1,	3,45% 3,12% 3,12% 29,10,02% 1,00,12% 20,70,041 20,70,041 3,000,146 3,000,146 3,000,146 3,000,146 1,100,140 3,000,146 1,100,140 1,100 1
	16(a) 17 17(a) 18 18(a)	Outside see about in Annual Control Co	that we will be compared to the compared to th		(Note: 19.01)	1,7236 1,226 1,226 202423,41 2451,1007 2451,1007 2451,1007 2451,1007 6325,30 6	2.64%, 5.25%, 5.
19.2 Other Contingent Liabilities	16(a) 17 17(a) 18 18(a)	Outside see about in Accordance and Control Co	Market assets rettle (COAS) (Proportion of a 1000A. The property of the coast of a 1000A. The property of the coast of a 100A. The property of the coast of a 10A. The propert		(Note: 19.01)	1,72%, 1,	3,44%, 3,
Tax bootsy 100,400,400 103,510,400 113,791,800 113,791,800	16(a) 17 17(a) 18 18(a)	October on the control of the contro	the Manual Academy (Chang) (Proportion of the Montal Academy of th		(Note: 19.01)	1,72%, 25,72%,	3,4446, 1,544, 1
which are possible git the Supreme Court, Title Rob beat carried Society above the content and the supreme Court, Title Rob beat carried Society above the court and are court and the c	16(a) 17 17(a) 18 18(a) 19	October on Processing Conference on Processing	the distribution of the control of t		(Note: 19.01)	1,72.00 0,600 200,74.00 200,74.00 200,74.00 100,74	3,44%, 3,
	16(a) 17 17(a) 18 18(a) 19	Control of the Contro	the Manual Academy (Chang) (Proportion of the Month of Mo	abherons Steck Dividend for the St washings of governing linear throng	(Note: 19.00) (Note: 19.00)	1,72.0, 1,72.0	34.45% 275.16(4)44

21 (a) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	indicated forming Internal fo	(%)	Xec: 200)	31.12.2016 Take 1,240,415,502 -515,713,332 1,856,128,822 1,816,128,822 1,871,314,282 1,871,314,282	31.12.7015 Taks 1,366,691,101 602,339,035 1,969,231,236 1,669,231,236 11,067,730 2,001,218,946
21 (a) (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	Consortificated Interest Treeme Impropriet Converse size in the Control of the Control Interest Ford on Departate Interest Ford on Departat	(No.	ote: 20)	1,856,128,833 1,856,128,833 15,185,449 1,871,314,282	1,989,231,236 1,989,231,236 11,987,730 2,001,218,986
21 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Justic State Company Transaction Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Transact Paid on Deposits Decourt Paid Consolidated Interest Paid on Deposits Consoli	(No.	one: 20)	1,856,120,833 15,105,449 1,871,314,282	1,969,231,236 11,967,730 2,001,218-944
21(a) 6 22 1 22(a) 6 22(a) 6	Internet Nation Deposits Internet Nation Deposits Internet Nation Company Internet Nation Inte	(No.		1,871,314,282	
22 I I I I I I I I I I I I I I I I I I	Consolidated Interest Paid on Deposits Bengledosh Commerce Benk Limited USBI. Less: Inter Company Transaction	(Nc			2,001,210,956
22 I I I I I I I I I I I I I I I I I I	Consolidated Interest Paid on Deposits Bengledosh Commerce Benk Limited USBI. Less: Inter Company Transaction	(No		1,240,579,392 4,969,056	1,525,818,162 9,390,340
22 E	Less: Inter Company Transaction	(Nic		1,245,548,448	524,422 1,535,732,924
22 E	Less: Inter Company Transaction		obs: 21)	1,245,548,448	1,535,732,924
22(a) 6 23 6 6	Encome from Investment			1,245,549,448	1,535,732,924
22(a) 6 23 6 6				1,245,548,448	1,535,732,924
22(a) 6 23 6 6	Endorree from Envestment Freezery Bellython Distriction on Share Engografia Bond Excelation of Graf. Sociaties			219,247,648 74,933,173 5,870,356 30,576,599	236,373,991 3,609,157 5,135,365 34,777,014
23 6	Reveluation of Govt. Securities			330,627,976	279,893,527
23 6	Consolidated Encorne from Envestment Senyladish Commerce Benk Limited CIRSIL	(74c	ote: 22)	330,627,976 3,736,901 334,364,877	279,895,527 284,250 289,179,777
	Exchange, Commission and Brokerage		- 3	224,264,877	280,179,777
23(e) S	Commission Bachange Barnings Brokerage			71,476,096 34,767,793	49,698,301 38,541,706
	Consolidated Exchange, Commission and Brokerage Bangladesh Commerce Bank Limited IDSIL			105,243,559	55,240,007
	Rangiadesh Commerce Bank Limited CRSTL	(No	xe: 23)	106,243,889 62,708,311 168,952,200	88,240,007 58,166,840 146,406,835
24 9	Other Operating Income test on Locker				
-	Other Rocepts	(Not	te: 24.1)	61,226,849 61,372,623	57,522 61,631,450 61,688,972
24.1	Other Receipts Accounts Maintenance Charge Accounts Research			47,314,982	51,250,710
- 1	Postage Telex, Telephone & Telegram Recoveries			47,314,902 5,002,260 2,561,013 6,346,592 61,225,849	51,258,710 2,536,412 2,371,977 5,464,351 61,631,450
24(a) (Consolidated Other Operating Income langualesh Commerce Bank Umited	Own	ote: 24)		61,631,450
25 5	DISIL			61,372,625 17,214,691 76,567,307	61,688,972 19,432,745 61,121,717
" ;	Selary and Allowances Resc Sales Howarce including Gratulty Frontent Pund Bonus			232,102,402 222,312,160	221,790,548 242,339,525
- 1	Provident Fund Bonus			232,102,402 222,312,160 19,499,767 52,197,743 526,072,092	221,750,548 242,339,525 19,116,603 37,819,334 521,066,210
25(a) C	Consolidated Salary and Allowances Sergladush Commerce Benk Limited CISSIL	(No	obe: 25)	526,072,092 31,972,925 558,045,018	521,066,210 30,616,09 351,682,305
				558,045,018	551,682,305
26	Rent, Taxes, Insurance, Electricity, etc. Revs Enter and Toxes			77,773,296 0.511.705	76,951,788 7,000,799
1	Rent, Taxana, Insurance, Electricity, etc. feet Rates and Taxons Fourier and Taxons Carl Granusco, Tax Electricity, San Benthick, San			77,773,296 8,511,785 17,361,554 2,643,380 18,279,723 124,569,728	76,951,788 7,000,799 20,321,352 1,836,693 17,049,153 123,252,784
26(a) C	Consolidated Rent. Taxes, Insurance, Electricity, etc.			124,569,728	123,252,784
	Consolidated Rent, Taxes, Insurance, Electricity, etc. Burgladesh Correerce Bank Limited CRSIL	(Nic	obs: 26)	124,569,728 8,768,212 133,357,940	123,252,784 8,414,749 131,687,533
27 1	Postage, Telegram, Telephone Telephone				
	Postage, Telegram & Connectivity			4,111,239 20,240,989 24,352,228	4,573,68 19,409,09 23,982,77 6
17(a) S	Consolidated Postage, Telegram, Telephone Bangladesh Commerce Bank Limited CISSIL	(Note: 27)		24,352,228 545,282 24,897,510	23,952,779 532,51 24,525,283
28 5	Stationery, Printing & Advertisement			24.897.510	24,535,207
	Stationery, Printing & Advertisement Printing Stationery Other Stationery Fundating Stationery Fundating Stationery Fundating Stationery			4,315,016 4,382,373 1,864,243 707,187 11,269,019	5,601,36; 4,345,24; 2,292,47; 1,053,12; 13,292,205
8(e) (Consolidated Stationery, Printing & Advertisement	(Note: 28)			
į	Bangladain Commerce Bank Limited CCRSL Menanging Director's salary and allowances Basic Salary Bosic Salary	(Note: 29)		11,268,619 459,777.50 11,728,597	13,292,200 738,393,31 14,030,80 3
29	Managing Director's salary and allowances basic Salary			4,045,161 657,742 560,323 74,194	3,600,000 600,000 600,000
- 1	House Maintenance / Furnishing Medical Allowances				
i	Bonus Leave Fare Assistance			1.107,742 7.045,162	360,000 1,200,000 6,360,000
30 5	Directors' fees & honorium Directors' fees & honorium Other financial benefits			960,800	990,000
31 8	Depreciation and Repair of Fixed Assets Depreciation of Fixed Assets Repairs and Maintenance				
uran s	Repairs and Maintenance			49,425,135 4,247,921 53,672,956	47,565,99 6,235,94 53,901,835
	Consolidated Depreciation and Repair of Fixed Assets Bangladesh Commerce Bank Limited CBSIL	(Note: 30)		53,672,956 2,134,326 55,007,202	53,901,839 2,595,011 56,496,850
32 6	Other Experimiture Dutinates Devisionerin Conspictor Accessories Conspictor Accessories Control Accessories Cold / Dometion / Subnovision / Newspaper Cold / Dometion / Cold / Newspaper Cold / Dometion / Cold / Newspaper Cold / Dometion / Newspaper Cold / Dometion / Cold / Newspaper Cold / Dometion / Dometion / Newspaper Cold / Dometion / Dometion / Newspaper Cold / Dometion / Dometion / Dometion / Newspaper Cold / Dometion / Dometio			601,647	1,690,364
Š	BB Cleaning Charges Computer Accessories Conveyance			378,620 2,067,245	2,340,47 2,962,93
- 6	Maintenance Charge (ATM) CSR / Donation / Subscription / Newspaper Entertainment			9,039,934 3,905,743 3,929,746	14,194,171 4,959,425 4,402,866
į	Excise Duly Exchange Loss Foreign Bank Charge/Commission			1,298,000 11,657,407 825,223	1,257,150 13,075,660 511,23
- 1	Puel & Lubricants of Car Honorarium			3,588,754 110,000	2,695,144 140,004
ĵ	Internet Bill Loss on Revaluation on Investment			249,389 50,362,720	453,369 29,154,67
- ;	Loss on Sale of Share Managers' meeting /Conference Medical charge			288,618 119,498	643,305 395,671
- 1	Account of the Control of the Contro			601,647 100,481 1776,630 1776,	3,679,77 4,358,02 744,26
2	service charges on Elite force Tax & VAT SWIFT Charges			24,200,986 424,515 2,034,876	1.600, 364 2.340, 47 2.602, 97 2.602
7	Training Travelling & Daily Allowances Uniform		L	773,383 1,601,509 103,620	1,632,68 2,509,67 2,40
12(a) 9	Uniform Consolidated Other Expenditure Sonsiedesh Commerce Bank Umited COSEL	(Note: 31)		127,888,665	
		(1000. 31)		127,888,665 22,514,695 150,403,561	129,609,319 25,291,25 154,900,573
33 6	Closing Cash and Cash Equivalent Cash in hand (including feeign currencies) Cash in hand (including feeign currencies) But and the control of	in cumerates)			
,	sessing your surfigialists later to social track (Including foreig Balance with Other Bank & Financial Institutions Money at Call and short notice	n currencies)		287,924,785 1,843,366,604 6,695,915,844 131,300,000 2,938,788,255 ,697,295,466	260,233,377 1,670,312,900 6,631,621,099 35,300,000 2,806,829,732 11,424,297,133
	privestment sovernment			2,948,788,255 .097,295,406	2,806,829,75 11,424,297,132
4 Ear	rnings Per Share (EPS)				
Net Num	rnings Per Share (EPS) Profit after Tax beer of Ordinary Share mings Per Share			25,098,790 19,887,428 1,26	1,653,9 19,887,4 0.6
(a) Cor	mings Per Share nsolidated Earnings Per Share (EPS)				
Net Num	nsolidated Earnings Per Share (EPS) Profit after Tax wher of Crednary Share nsolidated Earnings Per Share (EPS)			44,790,568 19,887,428 2,25	8,569,5 19,887,4 0.4
Cor S Net	nsolidated Earnings Per Share (EPS)				
a) C b) N Net	t Asset Value Per Share (NAV) Japital), 'Share holders' Equity for the year'' Number of Outstanding Share t Asset Value Per Share (NAV) (a+b)			3,466,135,264 19,887,428 174,29	3,404,070,4 19,887,4 171. 3
*Ca	apital / Share holders' equity for the year including Right Appl	lication Money 1	Taka. 917,2	59,650.00	
6 Net	t Operating Cash Flow Per Share like Cash flows from Operating Activities			868,267,368	1,361,811,3 19,887,4 68. 4
Net	t Operating Cash Flow Per Share Net Cash flows from Operating Activities Number of Outstanding Share t Operating Cash Flow Per Share (NAV)(a+b)			868,267,368 19,887,428 43,66	19,887,4
7 Risi Imp Liab impl its DM: will	is factors and risk management denerations of other Core Risk Management Guidelines are being if delign Committee is estimated with the exponsibility of managing sho elemented in accordance with the Guidelines issued by Bangladesh Ban KYC R. Question control procedure for the prevention of Money polar (CA) to ensure comprehensive audit thereof. As regards ICT is be streightness for the committee of the committee of the polar polar committee of the committee of the committee of the polar polar committee of the committee of the committee of the polar polar committee of the committee of the committee of the polar polar committee of the committee of the polar polar committee of the committee of the polar polar polar committee of the polar polar pola	followed, Credit R ort-term & long-te ink & it has been by Laundering. Th Risk Management	isk Grading rm liquidity, approved by ne Bank ha physical sec	s done for all commercia ALM Guidelines & ICT G the Board of Directors. 1 s strengthened the Into crity of Hardware & Softy	I exposure. Benk's As uidelines have also be the Benk has establish arnal Control and As were are under proces
	Managing Director Director Dhaka, 30 March 2017		Nirector		Chairman

Bangladesh Commerce Bank Limited	
Details of large loan	Annexure-B
As at 31 December 2016	

Outstanding (Taka in crore)								
SL#	Group/ Client Name	Funded	Non-Funded	Total				
1	Jamuna Agro Camical	121.22		121.22				
2	Nur-Un-Nobi & Allied Concern	104.56		104.56				
3	M/S Marine Vegitable Oil Mills	63.58		63.58				
4	Dhaka Trading House	46.74		46.74				
5	Pran RFL Group	49.35		49.35				
6	F.R Jute Trading Co. ltd.	36.24		36.24				
7	Suruj Miah Spenning Mils	39.30	_	39.30				
8	SB Group	46.25		46.25				
9	Abul Khair Group	1.33	_	1.33				
10	M/S Lithun Febrics Ltd	29.29	1.01	30.30				
11	Basundhara Group	24.80	_	24.80				
12	M/S Islam Brothers	25.67	16.04	41.71				
13	Toy Woods (BD) Co. Ltd.	20.59	9.50	30.09				
14	M/s Sharmin Jute and Ballers	34.47		34.47				
15	M/S M.N Akter & Co.	24.49		24.49				
16	Faith Group	6.87	0.12	6.99				
	Total	674.75	26.67	701.42				

Bangladesh Commerce Bank Limited Annexure-C HIGHLIGHTS OF THE OVERALL ACTIVITIES OF THE BANK

			(Amount in Taka	
SI#	Particulars	2016	2015	
01	Paid up Capital	1,988,742,800	1,988,742,80	
02	Right Application Money	917,259,650	921,287,20	
03	Total Eligible Capital (as per Basel-III)	460,145,179	959,885,44	
04	Surplus/(Deficit) Capital	(3,539,854,821)	(3,040,114,55	
05	Total Assets	31,167,333,866	30,049,717,48	
06	Total Deposits	25,223,477,302	24,207,584,20	
07	Total Loans and Advances	16,634,096,074	16,058,826,45	
08	Total Contingent Liabilities and Commitments	2,105,594,596	1,743,340,83	
09	Advances Deposits Ratio %	65.95	66.3	
10	Classified Loans to Advance Ratio (%)	37.60	30.5	
11	Profit After Tax and Provision	25,098,790	1,653,99	
12	Classified Advance	6,254,836,000	5,036,504,97	
13	Provision kept against Classified Advance	740,735,396	683,055,02	
14	Surplus/(Deficit) Provision	(2,971,291,867)	(2,223,985,28	
15	Cost of Fund (%)	8.59	10.	
16	Interest Earning Assets	10,379,260,074	11,022,321,47	
17	Non Interest Earning Assets	16,564,886,702	14,921,568,03	
18	Return on Investment (ROI)%	7.83	6.8	
19	Return on Assets (ROA)%	0.08	0.0	
20	Income from Investment	330,627,976	279,895,52	
21	Earnings Per Share (EPS)	1.26	0.0	
22	Profit Per Share	1.26	0.0	
23	Price - Earnings Ratio (Times)	79	1,20	

Fixed Assets including premises, furniture & Fixtures Schedule As on 31 December 2016

Annexure-

	(Amount in Taka)										
	Cost				Rate		Deprec	iation		Written down	Written down
	Balance as at	Addition	Sale /	Total as at	of	Charged upto	Charged	Adjustment	Total as at	value as at	value as on
Particulars	01.01.2016	during the year	adjustment during the year	31.12.2016	Dep.	01.01.2016	during the year	during the year	31.12.2016	31.12.2016	31.12.2015
1	2	3	4	5 (2 + 3 - 4)	6	7	8	9	10 (7+8-9)	11 (5 - 10)	12
A. Premises											
Land				-	-	-	-	-	-	-	
Building			-	-	2.50%			-	-	-	
Construction/Capital Work in Process			-	-	-	-	-	-	-	-	
Sub total (A)	-	-	-	-	-	-	-	-	-	-	-
B. Revaluation in Land & Building	-	-		-	-	-		-			
Sub total (B)	-	-	-	-	-	-	-	-	-	-	
Sub Total (A+B)	-		-	-	-	-	-	-			-
C. Furniture and Fixtures	49,245,814	830,037	-	50,075,851	10%	20,984,563	2,691,973	-	23,676,535	26,397,284	27,490,138
Mechanical Appliances	99,101,686	2,224,860	-	101,326,546	20%	69,344,796	16,260,075		85,604,871	15,721,675	26,437,117
Motor Vehicles	28,603,218	16,211,750	1,300,000	43,514,968	20%	25,673,337	1,942,631	1,300,000	26,315,968	17,199,000	1,726,596
Hardware & Software Automation	38,999,929	11,194,291		50,194,220	20%	28,754,437	6,534,964		35,289,401	14,904,819	13,869,636
Interior Decoration	132,664,042	1,706,807	-	134,370,849	20%	60,255,526	15,456,733	-	75,712,260	58,658,590	72,958,592
Computer Accessories	82,809,800	3,328,634	-	86,138,434	30%	69,386,281	6,534,964	-	75,921,245	10,217,189	14,541,440
Sub Total (C)	431,424,489	35,496,379	1,300,000	465,620,868	-	274,398,939	49,421,340	1,300,000	322,520,279	143,098,557	157,023,519
Total (A+B+ C)	431,424,489	35,496,379	1,300,000	465,620,868	-	274,398,939	49,421,340	1,300,000	322,520,279	143,098,557	157,023,519

Annexure - D Minimum Capital Requirement (MCR) as per BASEL-III Under Risk Based Capital Adequacy As on 31 December 2016

Particulars	Amount (Tk.)
A. Regulatory Capital:	
1. Common Equity Tier-1 Capital (CET-1)	338,275,326.23
2. Additional Tier-1 Capital (AT-1)	-
3. Tier-2 Capital	121,869,852.91
4. Total Regulatory Capital (1+2+3)	460,145,179.14
B. Total Risk Weighted Assets (RWA):	26,719,732,133.00
C. Capital to Risk weighted assets ratio (CRAR) (A4/B)*100	1.72%
D. Core Capital to RWA (A1/B)*100	1.27%
E. Supplementary Capital to RWA (A2/B)*100	0.46%
F. Minimum Capital Requirement (MCR)	4,000,000,000.00

Risk Weighted Assets (RWA) As on 31 December 2016

Amount (Tk.)

A. Credit Risk:
On-Balance sheet
Off- Balance sheet
Off- Balance sheet
Off- Balance sheet
Operational Risk
Operational Risk
1,249,304,093.00
Total: Risk Weighted Aassets (RWA) (A+B+C)

23,475,745,492.00
22,036,411,334.00
22,036,411,334.00
22,036,411,334.00
23,440,033.00
24,745,745,745,745.00
26,719,722,7133.00
26,719,722,7133.00