31.12.2017 Taka

31.12.2016





Bangladesh Commerce Bank Limited

Financial Statements

For the year ended 31 December 2017

AUDITORS' REPORT TO THE SHAREHOLDERS OF BANGLADESH COMMERCE BANK LIMITED

We have audited the accompanying consolidated financial statements of Bangladesh Commerce Bank Limited and its subsidiary namely Commerce Bank Securities and Investment Limited ("the Group") as well as the separate financial statements of Bangladesh Commerce Bank Limited ("the Bank"), which comprise the consolidated balance sheet of the Group and the separate balance sheet of the Bank as at 31 December 2017, and the consolidated and separate profit and loss accounts, consolidated and separate statements of changes in equity and consolidated and separate cash flow statements of the Group and the Bank respectively for the year then ended and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements and Internal Controls

Management is responsible for the preparation of consolidated financial statements of the Group and also the separate financial statements of the Bank that give a true and fair view in accordance with Bangladesh Financial Reporting Standards as explained in note # 2.1 and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements of the Group and also separate financial statements of the Bank that are free from material misstatement, whether due to fraud or error. The Bank Company (Amendment) Act, 2013 and the Bangladesh Bank Regulations require the Management to ensure effective internal audit, internal control and risk management functions of the Bank. The Management is also required to make a self-assessment on the effectiveness of anti-fraud internal controls and report to Bangladesh Bank on instances of fraud and forgeries.

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate financial statements of the Bank based on our audit. We conducted our audit in accordance with Bangladesh Standards on Auditing. 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 separate financial statements of the Bank 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 separate financial statements of the Bank. 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 Bank, 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 Bank 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 separate financial statements of the Bank.

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

- Our audit revealed the following for the year ended 31 December 2017:

 i) There remains a shortfall of Taka 254.29 crore in making provision for loan-loss against classified loans and advances and off-balance sheet exposure (Note # 7.9.1 & 19);

 ii) The provision for employees' gratuity of Taka 32.82 crore has not been accounted for in the financial statements (Note # 18.5).
- The provision for employees gratuing or lake 32.62 droft has not been accounted or in the interioral statements (Note # 13.5);

 There has been a shortfall of Taka 1.03 crore in making provision against other assets (Note # 9). If the matters stated above have been considered in the financial statements, there would have been a net loss of Taka 285.20 crore as against net profit of Taka 2.94 crore (after tax).
- To comply with the BASEL-III capital adequacy requirement conforming to section 13(2) of Bank Company Act (Amendment) 2013 and BRPD Circular no. 35 dated 29 December 2010, the bank should have Minimum Capital Requirement (MCR) of Taka 400 crore as against which bank had Taka 92.38 crore; hence a shortfall of Taka 307.62 crore. (Note # 14.3)
- As per section 13 (2) of The Bank Company Act (Amendment) 2013 and BRPD Circular No. 35 dated 29 December 2010 to fulfill the Basel-III requirement, the required Capital to Risk Weighted Assets Ratio (CRAR) of the Bank should have been 10.625% of Risk Weighted Assets but the Bank has maintained the same at 3.06% only as on 31 December 2017. (Note # 14.3)

In our opinion, except for the possible effects of the matters described in the Basis for Qualified Opinion paragraph, the consolidated financial statements of the Group and also the separate financial statements of the Bank give a true and fair view of the financial position of the Group and the Bank as at 31 December 2017, and of their financial performance and their cash flows for the year then ended in accordance with Bangladesh Financial Reporting Standards as explained in note # 2.1.

Without qualifying our report in respect of this matter, we draw attention of the shareholders of Bangladesh Commerce Bank Limited (BCBL) to the fact that the borrowers were not classified for required loan-loss provision on the ground of 'Order of Stay' by the High Court Division of the Honorable Supreme Court of Bangladesh except providing for 1% under unclassified category. Hence, a shortfall of Taka 166.94 crore in making provision for loan-loss against such loans and advances. Report on Other Legal and Regulatory Requirements

In accordance with the Companies Act 1994, the Bank Company (Amendment) Act, 2013 and the rules and regulations issued by Bangladesh Bank, we except for as mentioned above also report that:

- we have obtained all 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 extent noted during the course 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 Group and the financial statements of the Bank and considering the reports of the Management to Bangladesh Bank on anti-fraud internal controls and instances of fraud and forgeries as stated under the Management's Responsibility for the Financial Statements and Internal Control:

 i) internal audit, internal control and risk management arrangements of the Group and the Bank as disclosed in note # 2.19 to the financial statements appeared to be materially adequate;

 ii) nothing has come to our attention regarding material instances of forgery or irregularity or administrative error and exception or anything detrimental committed by employees of the Bank and its related entities;
- financial statements 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;
- in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it appeared from our examination of those books;
- the consolidated balance sheet and consolidated profit and loss account of the Group and the separate balance sheet and separate profit and loss account of the Bank dealt with by the report are in agreement with the books of account;
- the expenditure incurred was for the purposes of the Bank's business;
- the consolidated financial statements of the Group and the separate financial statements of the Bank have been drawn up in conformity with prevailing rules, regulations and accounting standards as well as with related guidance issued by Bangladesh Bank;
- except for the facts as stated in Basis for Qualified Opinion paragraph (a)(i), adequate provisions have been made for advances which are, in our opinion, doubtful of recovery; the records and statements submitted by the branches have been properly maintained and consolidated in the financial
- we have reviewed over 80% of the risk weighted assets and we have spent around 2,980 person hours for the audit of the books and accounts of the Bank.

Dhaka, 30th April 2018



Notes 31.12.2017 31.12.2016

Consolidated Balance Sheet As at 31 December 2017

Particulars	Notes	Taka	Taka
PROPERTY AND ASSETS			
Cash	3(a)	2,492,587,673	2,131,481,554
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank(s)	3.1(a)	334,875,762	288,114,950
(including foreign currencies)	3.2(a)	2,157,711,911	1,843,366,604
Balance with other banks and financial institutions	4(a)	8,573,302,449	6,977,733,388
In Bangladesh		8,561,356,274	6,952,339,687
Outside Bangladesh		11,946,175	25,393,701
Money at call and short notice	5(a)	29,300,000	131,300,000
Investments	6(a)	4,167,667,054	3,600,400,845
Government		3,060,780,741	2,938,788,255
Others		1,106,886,313	661,612,590
Loans and Advances	7(a)	19,284,440,468	16,634,096,074
Loans, Cash Credit, Overdrafts etc.		19,227,364,416	16,617,169,656
Bills purchased and discounted		57,076,052	16,926,418
Fixed assets including premises, furniture and fixtures	8(a)	150,860,648	151,780,105
Other assets	9(a)	1,995,559,811	1,800,320,786
Non-banking assets	10	-	=

Other assets	9(a)	1,995,559,811	1,800,320,786
Non-banking assets	10	-	-
Total Assets		36,693,718,103	31,427,112,752
LIABILITIES AND CAPITAL			
Liabilities Borrowings from other banks, financial institutions and agents	11(a)	180,961,542	7,318,208
Deposits and other accounts	12(a)	30,009,139,139	25,223,480,009
Current Account and Other Accounts etc.		1,896,519,041	1,344,723,585
Savings Bank Deposits		3,133,155,563	2,845,192,074
Short Term Deposits		6,080,152,031	5,966,568,902
Fixed Deposits		11,364,383,131	9,673,347,551
Deposit under Different Schemes	12.1	2,861,749,046	2,859,699,949

Bills Payable	12.3	353,282,009	282,108,981
Bank Deposit		3,100,000,000	1,200,000,000
Other Deposits	12.4(a)	1,219,898,318	1,051,838,968
Other liabilities	13(a)	2,952,603,453	2,695,972,746
Total Liabilities	-	33,142,704,134	27,926,770,963
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	917,259,650
Statutory Reserve	15(a)	275,060,371	245,714,600
Other Reserve	16(a)	8,920,366	8,920,366
Revaluation Reserve for HTM Securities	17(a)	156,205,739	156,568,071
Exchange Equalization Account		-	-
Profit and Loss Account-Retained Earnings	18(a)	168,324,953	146,636,215
Total Shareholders' Equity		3,551,013,969	3,500,341,790
Total Linkillation and Champbeldonal Facility	·-	26 602 740 402	24 427 442 752

OFF-BALANCE SHEET ITEMS

Total Liabilities and Shareholders' Equity

Contingent Liabilities
Acceptances and Endorsements
Letter of Guarantees evocable Letter of Credit Other contingent liability
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

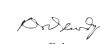
Undrawn formal standby facilities, credit lines and other

Total Off-Balance Sheet items including contingent liabilities









2,660,969,026 2,105,594,596

31,427,112,752

539,357,438 402,945,225 763,516,439



36,693,718,103

678,809,575

204,362,819



Consolidated Profit and Loss Account For the year ended 31 December 2017

Particulars	Notes	2017	2016
r ai uculai 3	Itoles	Taka	Taka
	_		
Interest Income	20 (a)	2,000,578,724	1,871,314,282
Interest Paid on Deposits and Borrowings etc	21(a)	1,252,735,475	1,245,548,448
Net Interest Income	_	747,843,249	625,765,835
Income from Investments	22(a)	348,285,041	334,364,877
Commission, Exchange Earnings & Brokerage	23(a)	242,362,221	168,952,200
Other Operating Income	24(a)	58,947,216	78,587,307
	_	649,594,478	581,904,384
Total operating income (A)	_	1,397,437,727	1,207,670,218
	a=(). [
Salary and Allowances	25(a)	610,044,251	573,045,018
Rent, Taxes, Insurance, Electricity, etc.	26(a)	141,682,565	133,357,940
Legal Expenses		1,347,598	1,376,961
Postage, Stamp, Telecommunication etc.	27(a)	26,592,714	24,897,510
Stationery, Printing, Advertisement etc.	28(a)	16,999,555	11,728,597
Managing Director's salary and allowances	29	8,162,904	7,045,162
Directors' Fee	30	2,171,000	1,715,200
Audit & Evaluation Fee		1,689,000	1,116,500
Depreciation & Repair of Fixed Assets	31(a)	59,988,245	55,807,282
Other Expenses	32(a)	160,990,010	150,403,561
Total operating expenses (B)	_	1,029,667,842	960,493,731
Profit before Provision (C)=A-B	_	367,769,885	247,176,487
Provision for classified loans	13.1.1(a)	25,182,035	45,675,173
Provision for unclassified loans	13.1.2	-	-
Other provisions		155,870,137	47,883,288
Total provision (D)	<u> </u>	181,052,172	93,558,461
Profit/(loss) before taxes (C-D)	_	186,717,713	153,618,026
Provision for Taxation		135,683,203	108,818,458
Current tax		135,677,830	104,951,217
Deferred tax		5,373	3,867,241
Net profit/ (loss) after taxation	_	51,034,510	44,799,568
Appropriations			, ,
Statutory Reserve	1 5	29,345,771	24,951,659
General Reserve		, , <u>, </u>	, -,
Dividends etc.		<u>-</u>	-
	_	29,345,771	24,951,659
Retained surplus	_	21,688,739	19,847,909
r		,	,,

The annexed notes form an integral part of these financial statements



This is the Consolidated Profit and Loss Account referred to in our separate report of even date.



Earning Per Share (EPS)



34(a)

Consolidated Cash Flow Statement For the year ended 31 December 2017

Particulars	2017	2016	
Particulars	Taka	Taka	
A. Cash flow from operating activities	<u> </u>	,	
Interest receipts	2,131,161,107	2,099,171,747	
Interest payments	(1,110,947,726)	(1,043,493,747)	
Dividend receipts	24,436,896	5,870,356	
Fees and commission receipts in cash	138,287,736	142,599,939	
Cash paid to employees	(586,057,038)	(564,053,089)	
Cash paid to suppliers	(161,896,979)	(164,438,597)	
Income Taxes paid	(64,891,566)	(75,282,519)	
Receipts from other operating activities (item-wise)	386,966,392	188,589,264	
Payments for other operating activities (item-wise)	(131,015,564)	(156,688,167)	
Operating profit before changes in operating			
assets and liabilities	626,043,258	432,275,188	
Increase/(Decrease) in operating assets & liabilities	1,890,391,945	467,865,534	
Statutory Deposits	(29,345,771)	(24,951,659)	
Loan & advance to customers	(2,650,344,394)	(575,269,618)	
Other assets (item-wise)	(216,472,225)	(32,825,652)	
Deposits from other banks	1,900,000,000	(95,969,167)	
Deposits from customers	2,875,633,580	915.893.095	

Increase/(Decrease) in operating assets & liabilities	1,890,391,945	467,865,534
Statutory Deposits	(29,345,771)	(24,951,659)
Loan & advance to customers	(2,650,344,394)	(575,269,618)
Other assets (item-wise)	(216,472,225)	(32,825,652)
Deposits from other banks	1,900,000,000	(95,969,167)
Deposits from customers	2,875,633,580	915,893,095
Other liabilities account of customers	10,920,755	280,988,535
Net cash flow from operating activities (A)	2,516,435,203	900,140,721
B. Cash flow from investing activities		
Proceeds from sale of securities	-	-
Payments for purchase of government securities	(498,161,849)	(360,698,928)
Purchase of property, plant & equipment	(44,628,137)	(35,220,404)
Purchase/sale of subsidiary	-	-
Investment in Margin Loan (CBSIL)	62,098,550	64,187,248
Investment in Shares (CBSIL)	(59,076,103)	(14,982,151)
Net cash flow from/ (used in) investing activities (B)	(539,767,539)	(346,714,235)
C. Cash flow from financing activities		
Receipts from issue of debt instruments	-	-
Long Term loan payment to BCBL	-	-
Payment for redemption of debt instruments	-	-
Receipts from issuing ordinary share/ rights share	-	-
Dividend paid	-	-
Net cash flow from / (used in) financing activities (C)	-	-

D. Net increase/(decrease) in Cash and Cash Equivalent (A+B+C) E. Effects of exchange rate changes on cash and cash equivalents F. Opening Cash and Cash Equivalent G. Cash and cash equivalents at end of year (D+E+F) (*)

(*) Closing Cash & Cash Equivalent

Cash in Hand (including foreign currency) Balance with Bangladesh Bank and its Agent Banks Balance with Other Bank's and Financial Institutions Money at Call on Short Notice Government Securities & FDR

Managing Director

30 April 2018

Λ.		. 0 . 0
	14,155,970,863	12,179,303,197
	3,060,167,241	2,938,103,755
	613,500	684,500
	29,300,000	131,300,000
	8,573,302,449	6,977,733,388

334,875,761

2,157,711,911

1,976,667,665

12,179,303,197

14,155,970,862 12,179,303,197



Consolidated Statement of changes in Equity For the year ended 31 December 2017

Particulars	Paid up Capital	Share Premium	Minority Interest	Statutory Reserve	Revaluation Reserve	Other Reserve	Profit/(Loss)	Total
Balance as on 01 January 2017	1,988,742,800		90	245,714,600	156,568,071	8,920,366	146,636,215	2,546,582,142
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	-	-	-	29,345,771	-	-	-	29,345,770
Revaluation Reserve for HTM Securities	-	-	-		(362,332)	-		(362,332
Net Profit/(Loss) for the year		-	-	-	-		21,688,739	21,688,739
Balance as on 31 December 2017	2,942,502,450	-	90	275,060,371	156,205,739	8,920,366	168,324,954	3,551,013,968
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	-	-		•	-	-	36,500,00
Prior Year's Adjustment	-	-			-	-	-	
Right Share Application Money	917,259,650	-	-	-	-	-	-	917,259,65
Increase in Statutory Reserve	-	-		24,951,659	=	-	-	24,951,65
Revaluation Reserve for HTM Securities	-	-	-	-	40,993,552	-	-	40,993,55
Issuance of Share Capital		-				-	-	
Redemption of Share Capital	-	-	-	-	-	-	-	-
Net Profit/(Loss) for the year		-			•	-	19,847,909	19,847,90
Balance as on 31 December 2016	2,942,502,450	-	90	245,714,600	156,568,071	8,920,366	146,636,215	3,500,341,79











PROPERTY AND ASSETS			
Cash	3	2,492,389,926	2,131,291,389
Cash in hand (including foreign currencies) Balance with Bangladesh Bank and its agent bank (s)	3.1	334,678,015	287,924,785
(including foreign currencies)	3.2	2,157,711,911	1,843,366,604
Balance with other banks and financial institutions	4	8,289,428,350	6,695,915,843
In Bangladesh		8,277,482,175	6,670,522,143
Outside Bangladesh		11,946,175	25,393,700
Money at call and short notice	5	29,300,000	131,300,000
Investments	6	4,731,377,194	4,223,187,090
Government		3,060,780,741	2,938,788,255
Others		1,670,596,453	1,284,398,835
Loans and Advances	7	19,284,440,469	16,634,096,074
Loans, Cash Credit, Overdrafts etc.		19,227,364,417	16,617,169,656
Bills purchased and discounted		57,076,052	16,926,418
Fixed assets including premises, furniture and fixtures	8	142,985,722	143,098,557
Other assets	9	1,424,917,137	1,208,444,913
Non-banking assets	10	=	-
Total Assets		36,394,838,798	31,167,333,866
LANDY TITES AND CARTES			
LIABILITIES AND CAPITAL			
Liabilities Borrowings from other banks, financial institutions and agents	11	180,961,542	7,318,208
Deposits and other accounts	12	30,009,139,141	25,223,477,302
Current Account and Other Accounts etc.		1,896,519,042	1,344,723,585
Savings Bank Deposits		3,133,155,564	2,845,192,074
Short Term Deposits		6,080,152,031	5,966,568,902
Fixed Deposits		11,364,383,131	9,673,347,551
Deposit under Different Schemes	12.1	2,861,749,046	2,859,699,949
Bills Payable	12.3	353,282,009	282,108,981
Bank Deposit		3,100,000,000	1,200,000,000
Other Deposits	12.4	1,219,898,318	1,051,836,260
Other Liabilities	13	2,709,556,613	2,470,403,094
Total Liabilities		32,899,657,296	27,701,198,604
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
Right Share Application Money		917,259,650	917,259,650
Statutory Reserve	15	275,060,371	245,714,600
Other Reserve	16	8,920,366	8,920,366
Revaluation Reserve for HTM Securities Exchange Equalization Account	17	156,205,739	156,568,071
Profit and Loss Account-Retained Earnings	18	112,492,576	112,429,775
Total Shareholders' Equity	10	3,495,181,502	3,466,135,262
Total Liabilities and Shareholders' Equity		36,394,838,798	31,167,333,866
OFF-BALANCE SHEET ITEMS			
Contingent Liabilities			
Acceptances and Endorsements		678,809,575	539,357,438
Letter of Guarantees	19.1	472,019,531	402,945,225
Irrevocable Letter of Credit		1,191,985,301	763,516,439
Bills for Collection		204,362,819	285,983,694
Other contingent liability	10.3	112 701 000	112 701 000
,	19.2	113,791,800	113,791,800
TOTAL CONTINGENT LIABILITIES	19.2	113,791,800 2,660,969,026	113,791,800 2,105,594,596

Balance Sheet

As at 31 December 2017

Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other

Documentary Credits and short term trade related transactions

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





Total ope

Audit & Ev

Provision for

Other pro Total pro Profit/(b Provision f Current ta Deferred ta

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11.625.876.710

288,114,950

1,843,366,604

Chairman

Chartered Accountants



2,660,969,026 2,105,594,596

For the year ende			
Particulars	Notes	2017 Taka	2016 Taka
	20	1 000 240 072	1.056.130.033
come aid on Deposits and Borrowings etc	20	1,980,349,072 1,252,735,475	1,856,128,833 1,245,548,448
rest Income	21	727,613,597	610,580,385
om Investments	22	328,019,176	330,627,976
on, Exchange Earnings & Brokerage	23	138,287,736	106,243,889
erating Income	24	58,947,216	61,372,625
adding alcome		525,254,128	498,244,490
erating income (A)	_	1,252,867,725	1,108,824,876
	_		
l Allowances	25	577,894,134	541,072,092
es, Insurance, Electricity, etc.	26	132,779,985	124,569,728
enses		1,226,598	1,255,961
Stamp, Telecommunication etc.	27	26,000,916	24,352,228
, Printing, Advertisement etc.	28	15,610,762	11,268,819
Director's salary and allowances	29	8,162,904	7,045,162
Fee	30	1,425,800	960,800
aluation Fee		1,585,500	782,000
on & Repair of Fixed Assets	31	57,904,244	53,672,956
enses	32	127,998,174	127,888,665
erating expenses (B)	_	950,589,017	892,868,411
fore Provision (C)=A-B		302,278,708	215,956,465
for classified loans	13.1.1		43,174,385
for un classified loans	13.1.2		-
visions		155,870,137	47,883,288
ovision (D)		155,870,137	91,057,673
oss) before taxes (C-D)	_	146,408,571	124,898,792
for Taxation		117,000,000	99,800,000
IX		117,000,000	95,925,092
ax	L		3,874,908
it/ (loss) after taxation	•	29,408,571	25,098,792
iations	_		
Reserve	15	29,345,771	24,951,659
eserve		-	-
and the second s			I

And I naging Director

Dhaka, 30 Apr**i** 2018

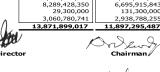


For the year ended 31 December 2017					
Particulars	2017 Taka	2016 Taka			
A. Cash flow from operating activities					
Interest receipts	2,131,161,107	2,093,157,115			
Interest payments	(1,110,947,726)	(1,043,493,747)			
Dividend receipts	24,436,896	5,870,356			
Fees and commission receipts in cash	138,287,736	71,476,096			
Cash paid to employees	(586,057,038)	(533,117,254)			
Cash paid to suppliers	(161,896,979)	(164,438,597)			
Income Taxes paid	(64,891,566)	(65,047,103)			
Receipts from other operating activities (item-wise)	386,966,392	166,882,397			
Payments for other operating activities (item-wise)	(131,015,564)	(130,887,427)			
Operating cash flow before changes in operating					
Assets and Liabilities	626,043,258	400,401,837			
Increase/(Decrease) in operating assets & liabilities	1,890,391,945	467,865,531			
Statutory Deposits	(29,345,771)	(24,951,659)			
Loan & advance to customers	(2,650,344,394)	(575,269,618)			
Other assets (item-wise)	(216,472,225)	(32,825,652)			
Deposits from other banks	1,900,000,000	(95,969,167)			
Deposits from customers	2,875,633,580	915,893,092			
Other liabilities account of customers	10,920,755	280,988,535			
Net cash flow from operating activities (A)	2,516,435,204	868,267,368			
B. Cash flow from investing activities					
Purchase of property, plant & equipment	(43,669,826)	(34,570,088)			
Purchase/sale of Securities & bond	(498,161,846)	(360,698,925)			
Net cash used in investing activities (B)	(541,831,672)	(395,269,013)			

E. Effects of exchange rate changes on cash and cash equivalents
F. Opening Cash and Cash Equivalent
G. Cash and cash equivalents at end of year (D+E+F) (*) 33

Cash in Hand (including foreign currency) Balance with Bangladesh Bank and its Agent Banks Balance with Other Bank's and Financial Institutions Money at Call on Short Notice





1.974.603.531



Bangladesh Commerce Bank Limited

Financial Statements

For the year ended 31 December 2017

Statement of changes in Equity For the year ended 31 December 2017

Particulars	Paid up Capital	Share Premium	Statutory Reserve	Revaluation Reserve	Other Reserve	Profit/(Loss)	Total
Balance as on 01 January 2017	1,988,742,800	-	245,714,600	156,568,070	8,920,366	112,429,776	2,512,375,612
Share Capital BCI Ltd.	36,500,000	-			-		36,500,000
Right Share Application Money	917,259,650	-			-		917,259,650
Prior Year's Adjustment							-
Increase in Statutory Reserve	-	-	29,345,771	-	-		29,345,771
Revaluation Reserve for HTM Securities		-	-	(362,332)	-		(362,332
Net Profit/(Loss) for the year		-	-	-	-	62,801	62,801
Balance as on 31 December 2017	2,942,502,450	-	275,060,371	156,205,739	8,920,366	112,492,576	3,495,181,502
Balance as on 01 January 2016	1,988,742,800	-	220,762,941	115,574,519	8,920,366	112,282,646	2,446,283,272
Share Capital BCI Ltd.	36,500,000	-	-	-	-	-	36,500,000
Right Share Application Money	917,259,650	-	-	-	-		917,259,650
Prior Year's Adjustment							-
Increase in Statutory Reserve	-	-	24,951,659	-	-		24,951,659
Revaluation Reserve for HTM Securities		-	-	40,993,551	-	-	40,993,551
Net Profit/(Loss) for the year		-	-	-	-	147,131	147,131
Balance as on 31 December 2016	2,942,502,450		245,714,599	156,568,070	8,920,366	112,429,777	3,466,135,262

Dhaka, 30 April 2018 **Liquidity Statement** (Asset and Liability Maturity Analysis)

As at 31 December 2017						
(Amount in Take						
Particulars	Up to 01 Month	1-3 Months	3-12 Months	1- 5 Years	More than 5 Years	Total
Assets:						
Cash in hand & with Bangladesh Bank	2,492,389,926	-	-	-	-	2,492,389,926
Balance with other banks & financial institutions	1,780,037,255.89	2,661,566,198.80	3,847,824,895.61	-	-	8,289,428,350
Money at call and short notice	29,300,000	-	-	-	-	29,300,000
Investment	1,219,296,938	234,900,306	1,127,501,426	1,669,355,502	480,323,023	4,731,377,194
Loans and Advances	7,151,277,924	4,019,987,590	4,503,486,098	3,609,688,857	-	19,284,440,469
Fixed Assets including premises, furniture and fixtures					142,985,722	142,985,722
Other Assets	47,480,578	55,877,143	86,564,591	27,888,592	1,207,106,233	1,424,917,137
Non-banking assets		-	-	-	-	
Total Assets	12,719,782,622	6,972,331,239	9,565,377,010	5,306,932,951	1,830,414,978	36,394,838,799
Liabilities:						
Borrowing from Bangladesh Bank, other banks, financial institutions and agents	180,961,542	-	-	-	-	180,961,542
Deposits	4,865,433,469	12,347,914,876	8,351,118,594	4,444,672,201	-	30,009,139,141
Other Liabilities	30,736,416	1,566,343,933	848,992,383	263,483,881	-	2,709,556,613
Total Liabilities	5,077,131,427	13,914,258,809	9,200,110,978	4,708,156,082		32,899,657,295
Net Liquidity	7.642.651.195	(6.941.927.570)	365.266.032	598.776.869	1.830.414.978	3.495.181.503

Managing Director The following assumptions have been applied in preparing the maturity analysis:

) Balance with other banks and financial institutions, Money at call on short notice are on the basis of their maturity.

J Investments are on the basis of their maturity.

ii) Loans and advances are on the bask of their nature).
I) Fixed assets Andraip permisse find & buildings, furniture & fixtures are on the bask of their useful life.
v) Other assets are on the bask of their adjustment.
vi) Borrowings from Bengledsh Bink, other banks, financial institutions and agents are on the bask of their payment.
vi) Deposs and other accounts are on the bask of their muturity and payment.
vi) Deposs and other abotisms are on the bask of their distances.

Notes to the Financial Statements For the year ended 31 December 2017

Legal Status and Nature of the Company

The Bangladesh Commerce Bank Limited was incorporated in Bangladesh as a Public Limited Company as on the 01 June 1998 under Companies Act 1994 and commenced commercial operation on the 16 September 1999. It has 56 branches

The principal place of business is at the Registered Office at Eunoos Trade Center, Level -22, 52-53 Dilkusha C/A, Dhaka, Bangladesh. The principal activities carried out by the bank include all kinds of commercial banking activities/services to its customers through its branches.

Commerce Bank Securities & Investments Limited (CBSIL) is fully owned subsidiary company of Bangladesh Commerce Bank Limited incorporated as a private limited company on 20 September 2010 with the registrar of Joint Stock Companies & Firms, Dhaka vide certificate of incorporation no. C-87050/10. CBSIL started its operation from 01 June 2011. The main objective of the company for which was established are to carry out the business of full-fledged merchant banking activities like issue management, portfolio management, underwriting etc.

Basis of preparation of financial statements & significant accounting policies

The consolidated financial statements of the group (comprising the Bank and its subsidiary) financial statements of Bangladesh Commerce Bank Limited as at and for the year ended 31 December 2016 have been prepared under the historical cost convention, except for Government Securities which are stated at fair value and in accordance with Bangladesh Financial Reporting Standards (BFRSs), the First Schedule (Section 38) of the Bank Company (Ammendment) Act- 2013, as amended by the BRPD Circular 14 dated 25 June 2003, the rules and regulations issued by Bangladesh Bank, the Companies Act 1994 and other rules and regulations are applicable in Bangladesh. In case any requirement of the Bank Company (Ammendment) Act- 2013, and provisions and circulars issued by Bangladesh Bank differ with those of BFRS, the requirements of the Bank Company (Ammendment) Act- 2013, and provisions and circulars issued by Bangladesh Bank shall prevail. Material departures from the requirements of BFRS are as follows:

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.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 investments in quoted shares and unquoted shares are revalued at the year end at market price and as per book value of last audited balance sheet respectively. Provision has been made for any loss arising from diminution in value of investment; otherwise investments are recognized at

BFRS: As per requirement of BAS 39 where securities will fall under the category of Held for Trading (HFT), any change in the fair value of held for trading assets is recognized through profit and loss account. Securities designated as Held to

Bangladesh Bank: According to DOS circular 05 dated 26 May 2008 and subsquently clarification in DOS Circular 05 dated 28 January 2009, HFT securities are revalued on the basis of mark to market and at year end any gains on revaluation of securities which have not matured as at the balance sheet date are recognised in other reserves as a part of equity and any losses on revaluation of securities which have not matured as at the balance sheet date are charged in the profit and loss account. Interest on HFT securities including amortisation of discount are recognised in the profit and loss account. HTM securities which have not matured as at the balance sheet date are amortised at the year end and gains or losses on amortisation are recognised in other reserve as a part of equity.

Provision on loans and advances/investments

BFRS: As per BAS 39 an entity should start the impairment assessment by considering whether objective evidence of impairment exists for financial assets that are individually significant. For financial assets that are not individually significant, the assessment can be performed on an individual or collective (portfolio) basis

Bandladesh Bank: As per BRPD circular No.14 dated 23 September 2012, BRPD circular No. 19 dated 27 December 2012 and BRPD circular No. 05 dated 29 May 2013 a general provision at 0.25% to 5% under different categories of unclassified loans (good/standard loans) has to be maintained regardless of objective evidence of impairment. Also provision for sub-standard loans, doubtful loans and bad losses has to be provided at 20%, 50% and 100% respectively for loans and advances depending on the duration of overdue. Again as per BRPD circular no. 10 dated 18 Septen 2007 and BRPD circular no. 14 dated 23 September 2012, a general provision at 1% is required to be provided for all offbalance sheet exposures. Such provision policies are not specifically in line with those prescribed by BAS 39.

BFRS: Loans and advances to customers are generally classified as 'loans and receivables' as per BAS 39 and interest income is recognised through effective interest rate method over the term of the loan. Once a loan is impaired, interest income is recognised in profit and loss account on the same basis based on revised carrying amount.

Bangladesh Bank: As per BRPD circular no. 14 dated 23 September 2012, once a loan is classified, interest on such loans are not allowed to be recognised as income, rather the corresponding amount needs to be credited to an interest

BFRS: As per BAS 1 Other Comprehensive Income (OCI) is a component of financial statements or the elements of OCI are to be included in a single Other Comprehensive Income statement

Bangladesh Bank: Bangladesh Bank has issued templates for financial statements which will strictly be followed by all banks. The templates of financial statements issued by Bangladesh Bank do not include Other Comprehensive Income nor are the elements of Other Comprehensive Income allowed to be included in a single Other Comprehensive Income (OCI) Statement. As such the Bank does not prepare the other comprehensive income statement. However, elements of OCI, if any, are shown in the statements of changes in equity.

Financial instruments - presentation and disclosure

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

Financial guarantees

BFRS: As per BAS 39, financial guarantees are contracts that require an entity to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the terms $\frac{1}{2}$ of a debt instrument. Financial guarantee liabilities are recognised initially at their fair value, and the initial fair value is amortised over the life of the financial guarantee. The financial guarantee liability is subsequently carried at the higher of this amortised amount and the present value of any expected payment when a payment under the guarantee has become probable. Financial guarantees are included within other liabilities.

Bangladesh Bank: As per BRPD Circular no. 14 dated 25 June 2003 financial guarantees such as letter of credit, letter of guarantee will be treated as off-balance sheet items. No liability is recognised for the guarantee except the cash

BFRS: Cash and cash equivalent items should be reported as cash item as per BAS 7.

Bangladesh Bank: Some cash and cash equivalent items such as 'money at call and on short notice', treasury bills, Bangladesh Bank bills and prize bond are not shown as cash and cash equivalents. Money at call and on short notice presented on the face of the balance sheet, and treasury bills, prize bonds are shown in investments.

BFRS: No indication of Non-banking asset is found in any BFRS.

Bangladesh Bank: As per BRPD Circular no. 14 dated 25 June 2003 there must exist a face item named Non-banking

Cash flow statement

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

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

Balance with Bangladesh Bank: (Cash Reserve Requirement)

BFRS: Balance with Bangladesh Bank should be treated as other asset as it is not available for use in day to day operations as per BAS 7.

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

BFRS: An intangible asset must be identified and recognised, and the disclosure must be given as per BAS 38.

Bangladesh Bank: There is no regulation for intangible assets in BRPD Circular no. 14

Off-balance sheet items

BFRS: There is no concept of off-balance sheet items in any BFRS; hence there is no requirement for disclosure of offbalance sheet items on the face of the balance sheet.

Bangladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 off balance sheet items (e.g. Letter of credit, Letter of guarantee etc.) must be disclosed separately on the face of the balance sheet

Loans and advances/Investments net of provision

Bandladesh Bank: As per BRPD circular no. 14 dated 25 June 2003 provision on loans and advances/investments are

The consolidated financial statements include the financial statements of Bangladesh Commerce Bank Limited and its subsidiary Commerece Bank Seceurities & Investments Limited made up to the end of the financial year

The consolidated financial statements have been prepared in accordance with Bangladesh Financial Reporting Standard 10. The consolidated financial statements are prepared to a common financial year ended 31 December 2016.

Dordendy

Subsidiary is that enterprise which is controlled by the Bank, Control exists when the Bank has the power, directly or indirectly, to govern the financial and operating policies of an enterprise from the date that control commences until the date that control ceases. The financial statements of subsidiary are included in the consolidated financial statements from the date that control effectively commences until the date that the control effectively ceases. Subsidiary companies are consolidated using the purchase method of accounting.

Use of estimates and judgments

The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates is revised and in any future periods affected

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

(i) Interest is calculated on daily product on unclassified loans and advances and accounted for quarterly on accrual

(ii) Interest is charged on classified loans and advances as per Bangladesh Bank BRPD circular No. 16 of 1989 and such

(iii) Dividend income is recognized at the time when it is realized.

(iv) Commission and discounts on bills purchased and discounted are recognized at the time of realization.

Fees, commission and discounts income

Fees, commission and discounts on bills 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 included in investment income. Capital gain is recognized when it is realized.

Interest paid and other expenses In terms of the provisions of BAS-1 "Presentation of Financial Statements" interest/profit and other expenses are

recognized on accrual basis.

The Company calculates Earnings Per Share (EPS) in accordance with BAS 33 "Earnings Per Share" which has been shown on the face of Profit and Loss Account. This has been calculated by dividing the basis earnings by the number of ordinary shares outstanding during the year.

Transaction in Foreign Currencies are translated into Bangladesh Taka and recorded at the ruling Exchange rates applicable on the dates of transactions in accordance with Bangladesh Accounting Standards (BFRS/BAS) – 21 "The Effects of Changes in Foreign Exchange Rates". As such -

(i) Assets and liabilities denominated in foreign currency are translated into Bangladesh Taka at the balance sheet

(ii) Transactions in foreign currencies are converted into Bangladesh Taka currency at the rate of exchange prevailing on the dates of such transactions and any gains or losses thereon are adjusted to renenue

Reporting Period

These financial statements of the Bank and its subsidiary cover one calendar year from 1 January 2017 to 31 December

 $Cash \ Flow \ Statement \ is \ prepared \ principally \ in \ accordance \ with \ BAS \ 7 \ " \ Statement \ of \ Cash \ Flows" \ under \ direct \ method$ as per the guidelines of BRPD circular no-14 dated 25 June 2003. The statement of Cash Flows shows the structure & changes in cash & cash equivalents during the year. Cash Flows during the period have been dissified as operating activities, investing activities & financing activities.

The statement of changes in equity reflects information about the increase or decrease in net assets or

ealth.Statement of changes in equity has been prepared in accordance with Bangladesh Accounting Standard (BAS) Presentation of Financial Statements" and relevant guidelines of Bangladesh Bank.

2.11 Statement of Liquidity

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 2017.

the extent that it relates to a business combination or items recognised directly in equity.

The expense comprises current and deferred tax. Current tax and deferred tax is recognised in profit or loss except to

2.12.1 Current Tax

In compliance with BAS-12 " Income Taxes", provision for current income tax has been made @ 42.50% on business income,@ 20% on dividend income and @ 10% on capital gain on sale of shares, after considering some of the add backs to income and disallowances of expenditure as per Income Tax Ordinance 1984 and time to time amendment to issue different S.R.O and circular issued by the National Board of Revenue.

Deferred tax liabilities are the amount of income taxes payable in future periods in respect of taxable temporary differences. Deferred tax assets are the amount of income taxes recoverable in future periods in respect of deductible temporary differences. Deferred tax assets and liabilities are recognised for the future tax consequences of timing differences arising between the carrying values of assets, liabilities, income and expenditure and their respective tax bases. Deferred tax assets and liabilities are measured using tax rates and tax laws that have been enacted or substantially enacted at the balance sheet date. The impact on the account of changes in the deferred tax assets and liabilities has also been recognised in the profit and loss account as per BAS-12 "Income Taxes".

2.13.1 Cash and cash equivalents

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

Interest is calculated on daily product basis but charged and accounted for quarterly on accrual basis. Interest on classified loans is kept in interest suspense account as per Bangladesh Bank guidelines and such interest is not accounted for as income until realized from borrowers. Interests are not charged on bad / loss loans as per instructions of

Provision for loans and advances is made on the basis of year-end review by the management and on the basis of instructions contained in Bangladesh Bank BCD Circular No- 34 of 1989, BCD Circular No. 20 dated 27 December 1994, BRPD Circular No-12 dated 04 September 1995, BRPD Circular No- 16 dated 06 December 1998, BRPD Circular No-9 dated 14 May 2001, BRPD Circular No-8 of 2005, BRPD Circular No-14 dated 23 September 2012, BRPD Circular No-19 dated 27 December 2012 and BRPD Circular No-05 dated 29 May 2013 at the following rates:

Particulars	Rate
General Provision on;	
Unclassified (Including SMA) general loans and advances	1%
Unclassified (Including SMA) Small and Medium Enterprise Financing (SMEF)	0.25%
Undassified (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%

2.13.3 Provision for off Balance Sheet Exposures

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

Values of investments have been shown as under:

Treasury Bills: Face Value (Including unearned Income thereon)

2 14 Fixed Assets and Depreciation

(i) Assets are stated at cost less accumulated depreciation

(ii) Depreciation has been charged at the following rates on reducing balance method on all fixed asset other than moto vehicle, machinery 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%

2.14.1 Intangible assets

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 38: "Intangible Assets".

Subsequent expenditure on intangible asset is capitalised only when it increases the future economic benefits embodied in the specific assets to which it relates. All other expenditure is expensed as incurred. The software used by BCBL represents the value of computer application software licensed for the use of the bank

Software is carried at cost less accumulated amortisation and any impairment losses. Initial cost comprises license fees paid at the time of purchase and other directly attributable expenditure that are carried in customising the software for its intended use. Software is amortised using the straight line method over the estimated useful life of 3 (Three) years commencing from the month at which the application software is made available for use.

Reconciliation of Books of Accounts Books of account with regard to inter bank (in Bangladesh and outside Bangladesh) are reconciled and no material difference was found which might affect the financial statement significantly.

Retirement benefits of the employees 1) Employee benefit for gratuity is expensed on payment of the benefit. 2) The Bank operates a Bangladesh Commerce Bank Ltd. Gratuity Fund, provision for which is made annually covering all its eligible employees. It is operated by a separate Board of Trustees of the Bank.

2.17 Auditors work-hour

The external auditor of the Bank MABS & J Partners, Chartered Accountants worked for more than of 2,980 man-hours at the Bank's, Head Office and branches. During their audit, they audited above 80% of the Bank's risk weighted asset

2.18 Audit Committee During the year 2017 the "Board Audit Committee" of the Bank has rendered 4 (four) meeting. The Committee is as

mention below : Status with Status with

	тпе вапк	Committee	Qualification
Mr. Md. Shafiqul Islam	Director	Chairman	M. Com. FCA
Mr. Md. Farhad Uddin	Director	Member	MSS
Mr. Md. Wahiduzzaman Khandaker	Director	Member	M. Com.
Mr. Md. Moshiur Ali	Director	Member	M. Com.

Hence, the following issues among others were discussed the "Audit Committee" meeting held in the year 2017:

a) The Committee reviewed the ICCD Manual and advised to up-to-date as per Bangladesh Bank's revised Guidelines and to present the same before the Board of Director's meeting. b) The Committee also review the Internal Audit Report conducted by the ICCD and responses of the related branches

inst irregularities/lapses pointed out by the ICCD. c) The Committee has Review the audited financial statements of 2016 and proposed to submit the same before the

instructed the management to take corrective measure regarding irregularities identified by external auditor d) Review the Integrated Health Report of the Bank for the year 2016 and directed to follow arrange the ALCO Meeting

e) Reviewing the detail internal inspection report of different branches of Bangladesh Commerce Bank Limited for the f) Expressed their concern over increase of classified loans and instructed to take initiative to reduce classified loans. At

the same time increase the AD ratio to the acceptable level.
g) Reviewing the detail internal inspection report on Banshal Branch irregularities where they expressed their satisfaction and instructed Human Resource Division to take immediate action for responsible employees.

The risk Management of Bangladesh Commerce Bank Limited evolves identification, measurement, monitoring and

controlling risks to ensure that: a) The Bank's risk exposure is within the limits established by Board of Directors. b) The Bank's risk taking decisions are in line with the business strategy and objectives set by Board of Directors of the

Bank as well as Bangladesh Bank guidelines c) The Bank's risk taking decisions are explicit and clear.

Bangladesh Commerce Bank Limited is exposed to market risk in variety of ways. Market risk exposure is mainly explicit in portfolio of Bangladesh Government Treasury Bills and treasury Bonds held under HFT (held for trading) conversely, Market Risk is implicit such as interest Rate Risk due to mismatch of loans and Foreign Exchange Risk due to maturity mismatch of foreign currency positions. The portfolios are being revalued at an interval at current market price of marking to market basis. Besides, the portfolios have been synchronized in line with Bangladesh Bank guidelines of risk based Capital Adequacy (BASEL-III) for interest rate risk and foreign exchange risk.

Interest Rate Risk arises when there is a mismatch between positions. The Bank's lending, funding and investment

activities give arise to Interest Rate Risk. The Bank Assess Interest Rate Risk in earning perspective which is traditional approach to Interest Rate Risk assessment and obtained by measuring the changes in the Net Interest Income (NII) on Net Interest Margin (NIM) i.e. the difference between total interest income and the total interest expenses.

The Bank is also exposed to Interest Rate Risk, which arises from the maturity mismatching of foreign currency position.

It 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 treasury businesses. This can be described as potential loss arising from the failure of a counter party to perform as per contractual agreement with the Bank. The failure may result from unwillingness of the counter party or decline in his/ her financial condition. Therefore, the Bank's credit risk management activities have been designed to address all these issues. Steps have already been implemented of

A typical Credit Risk management framework in Bangladesh Commerce Bank Limited is broadly categorized into following

a) Board's and senior management oversight.

Bangladesh Bank requirements and some are in under process.

b) Organizational Structure.

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 Bangladesh 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 considers Liquidity Risk a major risk for Bank. It arises when the cushion provided by the liquid assets are not sufficient enough to meet its obligation. The Board of Directors of the Bank enunciated specific polices on particular aspects of liquidity risk management such as (a) composition of Assets and Liabilities (b) diversification and stabilities of liabilities (c) access to inter-bank market. The Board of Directors of Bangladesh Commerce Bank Limited approved Liquidity Contingencies Plan in policy guideline in line with Bangladesh Bank's Core proper liquidity management of the Bank.

Money laundering risk is defined as the loss of reputation and expenses incurred as penalty for being negligent in

prevention of money laundering. The bank has already taken many steps required by Bangladesh Bank for complying

Internal Control and Compliance is a process to provide 'Immunization' and a high level of protection from errors, taken many steps required by Bangladesh Bank for complying with operational risk.



Bangladesh Commerce Bank Limited

Financial Statements

For the year ended 31 December 2017

Notes to the Financial Statements For the year ended 31 December 2017

Risk Management of Information and Communication Technology (ICT)

uninterrupted services to customers in all adverse events such as natural disasters, technological failures, human error etc. In order to organize Network resources, the bank pursues a central policy for administrator to secure intranet and internet network access. A security policy is in place with a formal statement of the rules that people who are given access must abide by and adhere to what is laid in the policy. A disaster recovery plan covers data, hardware and software critical for business to restart in the event of a natural or human caused disaster. The steps have been

The term 'Fraud' commonly includes activities such as theft, corruption, conspiracy, embezzlement, money laundering, bribery & extortion. Fraud risk is one of the components of Operational risk. Operational risk focuses on the risks associated with errors or events in transaction processing or other operation. We are absolutely committed to maintain an honest, open & well intentioned atmosphere within the organization. It is, therefore, also committed to fraud prevention and fraud detection. Fraud & Forgery has emerged as one of the major threats in banking sector with regular development of avenues by the fraudsters.

In the year 2017, Internal Control & Compliance Division (ICCD), BCBL, has started to further develop the Risk & Fraud awareness culture among the employees & reduce the likelihood of fraud occurring in the Bank. Internal Control & Compliance Division (ICCD) of Bangladesh Commerce Bank Limited has arranged to conduct Spot Inspection on Anti Fraud Internal Control (AFIC) systems to protect the bank from anticipated fraud & forgery in addition to regular comprehensive Audit & Inspection in the branches.

In connection with dealing the situation and ensuring safety checking measures against fraud & forgery related issues, ICCD division has developed a questionnaire/ Checklist to perform spot AFIC, which shall continue upon regular review, up-gradation & improvisation.

Compliance of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS)

The Institute of Chartered Accountants of Bangladesh (ICAB) is the sole authority for adoption of Bangladesh Accounting Standards (BAS) and Bangladesh Financial Reporting Standards (BFRS) in context of Bangladesh from the standards adopted by International Federation of Accountants Committee (IFAC) as International Accounting Standards (IAS) and International Financial Reporting Standards (IFRS). While preparing the financial statements, Bangladesh Commerce Bank Limited applied most of the BAS and BFRS, details of which are given below:

Name of BAS	BAS No.	Status
Presentation of Financial Statements	1	Applied
Inventories	2	Applied
Statement of Cash Flows	7	App l ied
Accounting Policies, Changes in Accounting Estimates and Errors	8	Applied
Events after the Reporting Date	10	App l ied
Construction Contracts	11	N/A
Income Taxes	12	Applied
Property, Plant and Equipment	16	Applied
Lease	17	N/A
Revenue	18	App l ied
Employee Benefits	19	Applied
Accounting for Government Grants and Disclosure of Government Assistance	20	N/A
The effects of Changes in Foreign Exchange Rate	21	Applied
Borrowing Cost	23	Applied
Related Party Disclosures	24	N/A
Accounting for Investments	25	Applied
Accounting and Reporting by Retirement Benefit Plans	26	Applied
Consolidated and Separate Financial Statements	27	Applied
Investment in Associates	28	N/A
Disclosures in the Financial Statements of Banks and similar	30	Applied
Interest in Joint Ventures	31	N/A
Financial Instrument: Presentation	32	*
Earnings per Share	33	App l ied
Interim Financial Reporting	34	App l ied
Impairment of Assets	36	Applied
Provisions, Contingent Liabilities and Contingent Assets	37	Applied
Intangible Assets	38	Applied
Financial Instruments: Recognition and Measurement	39	*
Investment Property	40	N/A
Agriculture	41	N/A
Name of BFRS	BFRS No.	Status
Share-based Payment	2	N/A
Business Combinations	3	N/A
Insurance Contracts	4	N/A
Non-current assets Held for Sale and Discontinued Operations	5	Applied
Exploration for and Evaluation of Mineral Resources	6	N/A
Financial Instruments: Disclosures	7	*
Operating Segments	8	Applied
Consolidated Financial statements	10	Applied
Joint Arrangements	11	N/A
Disclosure of interests in other Entities	12	Applied
Fair Value Measurement	13	Applied

* Relevant disclosures are made according to the requirement of Bangladesh Bank.

2.21 General

			31.12.2017 Taka	31.12.2016 Taka
" 3	Cash		10.00	Tunu
	Cash in hand	(Note 3.1)	334,678,015	287,924,785
	Balance with Bangladesh Bank and its agent bank(s)	(Note 3.2)	2,157,711,911	1,843,366,604
			2,492,389,926	2,131,291,388
5 (-)	0			
3(a)	Consolidated Cash		2 402 200 025	2 424 204 200
	Bangladesh Commerce Bank Limited CBSIL		2,492,389,926	2,131,291,388
	CBSIL		197,747 2,492,587,673	190,166 2,131,481,554
			2,492,307,073	2,131,401,334
3.1	Cash in Hand			
	In local currency		334,678,015	287,924,785
	In foreign currencies		-	-
			334,678,015	287,924,785
3 1/2	Consolidated Cash in Hand			
Siz(u)	Bangladesh Commerce Bank Limited	(Note 3.1)	334,678,015	287,924,785
	CBSIL	(11000 011)	197,747	190,166
			334,875,762	288,114,950
3.2				
3.2	Balance with Bangladesh Bank and its agent bank(s) Balance with Bangladesh Bank			
	In local currency		1,823,052,456	1,689,616,370
	In foreign currencies		284,378,717	125,642,264
			2,107,431,173	1,815,258,634
	Balance with Sonali Bank in local currency (as agent of Bangladesh Bank)		50,280,738	28,107,970
			2,157,711,911	1,843,366,604
				·
3.2(a)	Consolidated Balance with Bangladesh Bank and its agent bank(s)			
	Bangladesh Commerce Bank Limited	(Note 3.2)	2,157,711,911	1,843,366,604
	CBSIL		-	=
			2,157,711,911	1,843,366,604

Statutory Deposit

As per MPD circular No- 01 dated 23 June 2014 of Bangladesh Bank (effective from 24 June 2014), all scheduled banks have to maintain a of minimum 6% on daily basis and 6.50 % on bi-weekly basis on weekly average demand and time liabilities of the base month which is months back of reporting month (i.e. CRR of December 2016 was based on weekly average balance of October 2016). BCBL has been maintain the second of the control of the co

3.4	Cash Reserve Ratio (CRR): 6.5% of Average Demand & Time Liabilities		
	Required Reserve	1,697,526,983	1,483,108,89
	Actual Reserve held with Bangladesh Bank	1,823,052,456	1,689,616,3
	TT in Transit	-	-
		1,823,052,456	1,689,616,3
	Surplus/(Deficit)	125,525,473	206,507,47
	Maintained Ratio	6.98%	7.4
3.5	Statutory Liquidity Ratio (SLR): 13%		

3.5	Statutory Liquidity Ratio (SLR) : 13%		
	of Average Demand & Time Liabilities		
	Required Reserve	3,395,053,966	2,966,217,7
	Actual Reserve held	3,571,263,947	3,461,327,4
	Surplus/(Deficit)	176,209,981	495,109,68
	Maintained Ratio	13.67%	15.17
	Average Deposit (Demand & Time Liabilities)	26,115,799,738	22,817,059,86
		·	

4	BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTIONS			
	In Bangladesh	(Note 4.1)	8,277,482,175	6,670,522,1
	Outside Bangladesh (NOSTRO A/C)	(Note 4.2)	11,946,175	25,393,7
			8,289,428,350	6,695,915,84
4(a)	CONSOLIDATED BALANCE WITH OTHER BANKS AND FINANCIAL INSTITUTION	ıs		
	Bangladesh Commerce Bank Limited	(Note 4)	8,289,428,350	6,695,915,8

	CDSIL	203,077,099
		8,573,302,449
4.1	In Bangladesh	
	Current Deposits:	97,415,948
	Agrani Bank Ltd.	59,662,212
	Janata Bank Ltd.	2,109,360
	Bangladesh Krishi Bank	1,000
	Trust Bank Ltd.	671,800
	Sonali Bank	16,949,733
	Dutch Bangla Bank Limited	374,199
	Pubali Bank Ltd.	3,283,328
	Islami Bank Bangladesh Ltd.	
	Al-Arafah Islami Bak Ltd.	3,596,326
	Commerce Bank Securities & Investment Ltd.	5,229,912
	BASIC Bank Limited	5,230,000
	Rupali Bank Limited	308,079
		•
	STD Accounts:	12,835,671
	Janata Bank Ltd.	8,883,903
	Uttara Bank Limited	130,045
	Telami Bank Bangladach I td	99.493

Commerce Bank Securities & Investment Ltd.
BASIC Bank Limited
Rupali Bank Limited
STD Accounts:
Janata Bank Ltd.
Uttara Bank Limited
Islami Bank Bangladesh Ltd.
Rupali Bank Limited
Social Islami Bank Limited
Agrani Baank Ltd.
FDR Accounts:
The City Bank Ltd.
BIFC
Hajj Finance Company Ltd.
People's Leasing and Financial Services Ltd.
Reliance Finane Ltd.
Fas Finance & Investment Ltd.
Union Capital Ltd.
International Leasing & Financial Services Ltd.
First Lease Finance & Investment Ltd.
Fareast Finance & Investment
Premier Leasing & Finance Ltd.
GSP Finance Company Ltd

89,616,370 25,642,264 115,258,634 28,107,970 3,366,604	6.2.1
43,366,604 - 3,366,604	6.2.1
intain a CRR which is two en maintaing	6.2.2
3,108,891 89,616,370 - 89,616,370 6,507,479 7,41%	
66,217,782 61,327,468 5,109,686 15,17% 7,059,863	
70,522,143 25,393,700 5,915,844	
95,915,844 81,817,544 7,733,388	
9,531,211 49,077,920 5,818,407 1,000 2,314,731 11,647,366 325,349 20,681 7,751,419	
2,001,000	
4,290,932 10,987,922 126,480	
675,531 2,501,000	
6,700,000 56,700,000 40,000,000 50,000,000 50,000,000 50,000,00	
0,522,143	

717,230,556

	or the	year	em	ueu	31 L	Pece		er zu
								31,12,2017
l.1 [Balance With other Bank	& Financial Inst				s)		Taka
	Name of Banks & Financial Institutions	On Demand	Up to 1 month	1 to 3 months	6 months to 1 year	1 to 5 years	Over 5 years	Total
Ī	Agrani Bank Ltd. Janata Bank Ltd.	59,662,212 10,993,263	-		-	-	-	59,662,212 10,993,263
[Bangladesh Krishi Bank Trust Bank Ltd	1,000 671,800	-		-	-	-	1,000 671,800
	Sonali Bank Ltd. Dutch Bangla Bank Ltd.	16,949,733 374,199	-					16,949,733 374,199
-	Pubali Bank Ltd. Al-Arafah Islami Bak Ltd.	3,283,328 3,596,326						3,283,328 3,596,326
[CBSIL Uttara Bank Ltd.	5,229,912 130,045						5,229,912 130,045
	Rupali Bank Ltd. Social Islami Bank Ltd.	314,079 3,716,230						314,079 3,716,230
[BASIC Bank Ltd. Islami Bank Bangladesh Ltd	5,230,000 99,493						5,230,000 99,493
į	Grand total	110,251,619	-	-	-	-	-	110,251,619
							31.12.2017	31.12.2016
	Outside Bangladesh Non Interest- bearing Accounts Interest-bearing Accounts	unts					Taka 11,946,175 11,946,175	Taka 25,393,700 25,393,700
	Non Interest-bearing Ac Habib Metropolitan Bank, Pa						2,359	18,386
	Sonali Bank Ltd. Kolkata Mashreq Bank PSC, NY						1,505,816 5,947,589	1,864,742 10,825,563
	NIB Bank Karachi Standard Chartered Bank, k						11,962	11,383 4,213,448
	Standard Chartered Bank, N Sonali Bank Ltd. London (US						4,427,477	2,250,660
	Sonali Bank Ltd. London (GE Sonali Bank Ltd. London (Eu	BP)						3,353,268 709,557
	United Bank of India,Kolkata						50,973 11,946,175	2,146,692 25,393,70 0
	Total						11,946,175	25,393,700
	Non Interest bearing A	C (Outside Bang	ladesh NOSTR	O A/C) 31.12.201	7		31.12.2016	
	Particulars	Currency Name	Amount in	Conversion Rate per	Amount in BDT	Amount in	Conversion Rate per	Amount in BDT
	Habib Metropolitan Bank,			Unit FC			Unit FC	
l	Pakistan Sonali Bank Ltd. Kolkata	USD\$	28.52 18,208.17	82.70 82.70	2,358.60 1,505,815.66	233.62 23,693.64	78.70 78.70	18,386 1,864,742
Į	Mashreq Bank PSC, NY	USD\$ USD\$ USD\$	18,208.17 71,917.64 144.65	82.70 82.70 82.69	1,505,815.66 5,947,588.83 11.961.73	137,550.96	78.70 78.70 78.70	1,864,742 10,825,563 11,383
١	NIB Bank Karachi Standard Chartered Bank	USD\$ USD\$	144.65 53,536.60	82.69 82.70	11,961.73 4,427,476.82	144.64 53,536.60	78.70 78.70	4,213,448
[Mumbai, India Sonali Bank Ltd. London	USD\$		-	-	28,597.17	78.70	2,250,660
[Sonali Bank Ltd. London Sonali Bank UK London	GBD£ EURO€	-	-	-	34,935.81 8,569.36	95.98 82.80	3,353,268 709,557
	United bank of India, Kolkata	USD\$	616.36	82.70	50,972.97	27,276.14	78.70	2,146,692
[Balance with other Bank and	d financial institution	144,451.94 ons includes Ta	ka 42,13,448 e	11,946,174.61 equivalent to USD 53,	314,537.94 ,536.60 which v	vas freezed by S	25,393,700 tandard Chartered
	Bank (former the American	Express Bank) bas	ed on the orde	r of the Calcut	ta High court againsi	t which provisio	n is yet to be ma	de. 31,12,2016
	Maturity grouping of for	eian currency ba	lances				Taka 11,946,175	Taka 25,393,700
	On demands Upto 1 month						11,946,175	25,393,700
	1-3 month						-	-
	3-6 month 6-9 month						-	-
	9 months to 1 year 1 year and above							-
							2017	21 12 201 -
	MONEY - T.C.	ODT 1:07				31.12 Ta		31.12.2016 Taka
	MONEY AT CALL AND SH In Bangladesh	ORT NOTICE			(Note:		9,300,000	131,300,000
	Outside Bangladesh				(Note: !		,300,000	131,300,000
L	In Bangladesh Banks					<u></u>		
	ICB Islamic Bank Ltd.					29	9,300,000	31,300,000 31,300,000
	Non-bank Financial Instit LankaBangla Finance	tution					- 1	100,000,000
								100,000,000
2	Outside Bangladesh						,300,000	131,300,000
	Money at Call and Short N Bangladesh Bank vide circu are yet to be implemented	ılar # BRPD(R-1)6	a 31,300,000, v 51/9(10)/2007-	vhich was free 446 dated 02 /	zed by ICB Islami Ba August, 2007 has giv	ank (former Al- en directives fo	Baraka Bank) sin or repayment of s	ce 23-01-2007. Th such balances whic
1)	CONSOLIDATED MONEY A		RT NOTICE					
	Bangladesh Commerce Bar CBSIL	nk Limited					29,300,000 - 9,300,000	131,300,000 - 131,300,000
	TAB/PCTMPATTC							
L	INVESTMENTS Government Securities Treasury Bond / Bill					4,/31	.,377,195	4,223,187,089
	Treasury Bond/ Bill 30-day Bangladesh Bank Bi	II					8,940,189	399,644,033
	91-day Treasury Bill 182-day Treasury Bill						8,890,944	99,598,700
	364-day Treasury Bill 2-year Treasury Bond					34	5,346,250 8,509,350	879,191,000 204,767,843
	5-year Treasury Bond 10-year Treasury Bond					69	7,215,090 3,833,295	676,024,009 549,277,780
	15-year Treasury Bond 20-year Treasury Bond					3	9,275,720 8,156,403	90,953,833 38,646,557
	Prize Bond					3,060	613,500	2,938,103,755 684,500
1	Government Securities	(HFT)				3,060	,780,741	2,938,788,255
	91-day Treasury Bill 182-day Treasury Bill	-						99,598,700
	364-day Treasury Bill 2-year Treasury Bond						5,346,250 8,509,350	632,816,700
	5-year Treasury Bond					17	6,535,265	204,767,843 194,589,879
	10-year Treasury Bond 15-year Treasury Bond					4	7,226,843 18,833,075	114,417,313 50,508,181
_	20-year Treasury Bond	(Ime				1,089	3,102,877 5,553,659	13,590,670 1,310,289,287
2	30-day Bangladesh Bank Bi						8,940,189	399,644,033
	91-day Treasury Bill 182-day Treasury Bill					14	18,890,944	-
	364-day Treasury Bill 2-year Treasury Bond					1	ļI .	246,374,300
	5-year Treasury Bond 10-year Treasury Bond						0,679,825 6,606,452	481,434,130 434,860,467
	15-year Treasury Bond 20-year Treasury Bond					4	0,442,645 5,053,527	40,445,652 25,055,886
	Other Investments					1,970	,613,582	1,627,814,468
-	Shares in quoted companie						6,296,543	427,218,925
	Shares in un-quoted compo Corporate Bond				(Note: 6.2	2.1) 11	2,800,000	199,680,000
	Investment in Sonali Polari Investment in Subsidiary	STIL				64	7,500,000 19,999,910	7,500,000 649,999,910
						1,670	,596,453 ,377,195	1,284,398,835 4,223,187,089
1	Corporate Bond NBL Subordinated Bond							20,480,000
	DBL Subordinated Bond	nd					-	20,000,000
	ONE Bank Subordinated Bo BSRM Convertible Bond	red					50,000,000 52,800,000	80,000,000 79,200,000
1	Maturity Grouping of In	vestments					,800,000	199,680,000
	Repayable on demand With a residual maturity up					1,11	0,814,722 8,482,216	699,998 549,498,320
	With a residual maturity of With a residual maturity of	more than 1 month	n but less than I	3 months 1 year		23	4,900,306 7,501,426	151,699,536 1,684,594,850
	With a residual maturity of With a residual maturity of	more than 1 year b	out less than 2 y			83	4,677,751 5,000,774	1,515,095,368
							,377,195	4,223,187,090
2	Cost and Market Value	of Investment in	Share as on 3		2017 as follows Total	Market	t Value	(Amount in Taka Unrealised
		1	Shares	Rate	Cost	of Sh		Gain/(Loss)

Particulars	Shares	Rate	Cost	of Shares	Gain/(Loss)
ABBANK	25,000	23.71	592,861	552,500	(40,36)
BARKAPOWER	62,675	44.31	2,777,320	2,156,020	(621,300
BBSCABLES	1,500	124.58	186,877	158,550	(28,327
BEXIMCO	87,525	90.25	7,899,004	2,363,175	(5,535,829
CENTRALPHL	341,000	31.28	10,666,316	6,376,700	(4,289,61
CITYGENINS	142,425	48,22	6,867,734	2,592,135	(4,275,59
CONFIDCEM	1,200	133.76	160,509	183,000	22,49
DELTALIFE	21,900	199.38	4,366,476	2,356,440	(2,010,03
FAREASTLIF	15,180	95.27	1,446,184	1,085,370	(360,81
FUWANGCER	550,000	21.56	11,858,671	9,075,000	(2,783,67
GBBPOWER	82,708	29.13	2,409,491	1,554,910	(854,58)
GRAMEENS2	34,012	16.87	573,665	527,186	(46,47
HWAWELLTEX	130,000	43.38	5,639,550	4,823,000	(816,55
IFIC	479,259	29.06	13,925,673	8,626,662	(5,299,01
LFSL	59,094	56.53	3,340,400	1,305,977	(2,034,42
IAMUNAOIL	13,200	231.00	3,049,136		(545,09
				2,504,040	
KBPPWBIL	30,891	42.30	1,306,758	549,860	(756,89
MPETROLEUM	84,700	263.36	22,306,574	15,999,830	(6,306,74
NBL	148,687	23.60	3,509,303	1,932,931	(1,576,37
NCCBANK	187,073	25.32	4,737,392	3,311,192	(1,426,20
ORIONPHARM	40,000	58.53	2,341,273	1,948,000	(393,27
PADMAOIL	30,000	339.12	10,173,456	7,170,000	(3,003,45
PRIMETEX	347,900	34.65	12,054,983	8,697,500	(3,357,48
REGENTTEX	170,000	31.78	5,401,787	3,519,000	(1,882,78
RSRMSTEEL	70,200 22,500	75.29 21.96	5,285,550	4,338,360	(947,19
			494,065	486,000	(8,06
SOUTHEASTB	450,922	31.10	14,024,295	10,010,468	(4,013,82
STANDBANKL	278,370	17.29	4,813,021	4,342,572	(470,44
FITASGAS	10,000	87.89	878,921	442,000	(436,92
JCB	130,410	44.29	5,775,543	3,077,676	(2,697,86
JNIQUEHRL	200,000	114.98	22,996,000	11,360,000	(11,636,00
VMSHIPYARD	19,317	51.43	993,473	565,988	(427,48
ACIFORMULA	30,000	220.99	6,629,757	5,208,000	(1,421,75
AMBEEPHA	5,000	481.08	2,405,423	1,936,000	(469,42
ANLIMAYARN	189,000	39.45	7,455,182	5,953,500	(1,501,68
APEXFOODS	11,000	170.88	1,879,728	1,553,200	(326,52
APEXTANRY	15,120	166.93	2,523,986	2,246,832	(277,15
ARAMIT	28,500	482.93	13,763,606	9,530,400	(4,233,20
BDWELDING	500,000	24.89	12,443,419	12,000,000	(443,41
BEACHHATCH	58,000	22.82	1,323,338	968,600	(354,73
BEACONPHAR	142,000	27.12	3,851,040	3,024,600	(826,44
SCCL SCCL	77,000	196.09	15,098,930	7,938,700	(7,160,23
DESCO	126,397	101.31	12,805,704	5,738,424	(7,067,28
SHGARME	82,482	258.89	21,353,420	19,704,950	(1,648,47
ECABLES	66,020	217.81	14,379,721	13,177,592	(1,202,12
IRSTFIN	5,000	14.12	70,621	58,000	(12,62
UWANGFOOD	550,000	24.64	13,554,207	10,890,000	(2,664,20
GOLDENSON	56,250	47.65	2,680,049	720,000	(1,960,04
HAKKANIPUL	296,600	90.11	26,727,835	17,380,760	(9,347,07
NTECH	220,000	21.73	4,779,541	3,850,000	(929,54
TC	194,948	55.10	10,740,893	6,920,654	(3,820,23
(PPL	33,000	30.90	1,019,836	372,900	(646,93
EGACYFOOT	20,000	61.87	1,237,473	1,122,000	(115,47
MAKSONSPIN	232,463	50.48	11,733,869	2,347,876	(9,385,99
/IDASFIN	186,000	83.68	15,563,963	8,314,200	(7,249,76
1IRACLEIND	42,800	60.82	2,603,214	1,955,960	(647,25
4ONNOCERA	222,356	107.85	23,980,435	19,945,333	(4,035,10
NAHEEACP	6,847	9.09	62,246	502,570	440,32
NTLTUBES	6,000	116.95	701,713	793,800	92,08
DIMEX	7,128	67.45	480,817	464,746	(16,07
DRIONINFU	65,000	72.85	4,735,034	3,607,500	(1,127,53
PENINSULA	441,994	35.41	15,650,642	10,298,460	(5,352,18
RUPALIBANK	255,700	72.56	18,553,030	16,927,340	(1,625,69
SAMORITA	4,000	88.38	353,527	322,800	(30,72
SHEPHERD	349,255	41.88	14,627,881	9,953,768	(4,674,1)
STANCERAM	108,130	112.82	12,198,704	11,872,674	(326,03
JNITEDAIR	1,620,000	28.07	45,475,318	9,072,000	(36,403,31
CLBAFUND	9,800,000	10.20	100,000,180	127,008,000	27,007,82
Summit Narayangong Power Unit-II Ltd.	7,200,000	10.00	72,000,000	72,000,000	27,007,82
					<u>-</u>
Summit Barisal Power Ltd.	19,200,000 46,721,638	10.00	192,000,000 900,296,543	192,000,000 741,674,181	(158,622,36

6(a)	Consolidated Investr	nent				4,167,667,054	3,600,400,845
-(-)	Government Securition	es			(Note: 6.1)	3,060,780,741	2,938,788,255
	CBSIL Other Investments				· · · · · L	3,060,780,741	2,938,788,255
	Bangladesh Commerce CBSIL				(Note: 6.2)	1,670,596,453 86,289,769 1,756,886,222	1,284,398,835 27,213,666 1,311,612,501
· 7	LOANS AND ADVANCE				Ξ	(649,999,910) 1,106,886,312 19,284,440,468	(649,999,910) 661,612,590 16,634,096,074
7.1	As per classification Inside Bangladesh		broad catego	ories	_		
	Demand Loan Loan General Cash Credit (Hypo)					811,154,023 5,213,709,252 4,522,054,269	822,811,847 3,286,438,871 4,690,503,234
	Agritulture Loan Overdraft SME Loan					352,316,746 2,646,327,094 1,014,905,542	815,328,480 1,124,080,470 1,198,493,339
	Payment Against Docun Loan against Trust Reco House Building Loan					1,104,982,133 2,054,518,699 584,299,798	1,081,796,865 2,307,586,526 377,226,255
	Credit Card Consumer Credit Staff Loan Loans & Advances (BCI	,				22,921,861 26,211,050 372,267,096	22,390,592 28,672,074 358,406,519
	Outside Bangladesh	,			_	501,696,852 19,227,364,416 19,227,364,416	503,434,584 16,617,169,656
7.2	Bills Purchased and D Payable in Banglades				_ _	-	16,617,169,656
	Inland Bills Purchased Payable outside Bang Foreign Bills Purchased					57,076,052	16,926,418
					=	57,076,052 19,284,440,468	16,926,418
7.3	As per the remaining Re-payable on demand Not more than 3 month	s	ng of loans and	d advances in the fo	Bowing order	7,151,277,924 4,019,987,590	5,830,798,624 3,102,099,268
	More than 3 Months but More than 1 year but le More than 5 years					4,503,486,098 3,609,688,857 -	3,403,299,197 4,297,898,986
7.4	Countrywise Classific Inside Bangladesh	cation of Loans ar	nd Advances		_	19,284,440,469	16,634,096,074 16,634,096,074
7.5	Outside Bangladesh Loans and advances			entration	_ -	19,284,440,469	16,634,096,074
	a) Loans and advances b) Loans and advances c) Loans and advances	to directors of the to Chief Executive a	bank & other senior e	xecutives	otal capital	108,708,231 7,762,935,149	- 99,049,245 6,747,510,419
	d) Other customers e) Staff Loan	aroup	g more			11,040,529,993 372,267,095 19,284,440,468	9,429,129,890 358,406,520 16,634,096,074
_	Loans and advances all Number of the Clients (See Anexure-B)			pital fund	20	16
7.6	Classification of Loan Dhaka Division Chittagong Division	n as per geograph	nical concentra	ation	Γ	12,807,583,797 4,107,807,896	10,459,010,421 3,834,807,141
	Rajshahi Division Khulna Division Sylhet Division					620,566,993 1,044,734,904 290,904,438	959,877,344 676,012,987 314,966,254
	Barisa l Rangpur					190,679,302 222,163,138 19,284,440,468	169,312,476 220,109,451 16,634,096,074
7.7	Industrial concentrate		dvances (inclu	uding Bill purchased	and discounted)	726,958,246	579,712,354
	Furniture & Fixture Printing, publishing & al Petroleum & coal Produ	llied industries				23,219,570 33,516,598 839,621,756	12,007,564 37,899,321 835,210,324
	RMG & Textile Non-metallic mineral pr Basic metal products					1,886,687,307 585,422,937 476,683,097	1,521,932,456 56,578,423 464,711,453
	Pharmacutical industrie Cement industries Small Scale Industries	s				159,009,874 181,013,270 919,366,254	134,457,621 212,617,246 632,544,123
	Power Generation & Ga Other manufacturing in Rural Credit & Agri Loa	dustries				346,381,259 686,821,450 580,135,167	543,270,349 356,188,742
	Import Credit Trade & Commerce Others					4,026,981,795 5,443,318,528 2,369,303,360	3,955,035,718 5,136,102,456 2,155,827,924
	Total				-	19,284,440,468	16,634,096,074
7.8	Sector wise concents Agricultural Loan Industrial Loan (other the			cluding Bill purchase	d and discounted)	580,135,167 2,193,542,713	356,188,742 1,345,529,024
	Working capital Loan Import Credit Commercial Loan					2,784,447,233 4,026,981,795 6,283,265,492	2,163,479,754 3,955,035,718 5,136,102,456
	RMG & Textile Construction Loan Transport and Commun	nication Loan				1,886,687,307 584,299,797 90,521,478	1,521,932,456 377,166,785 139,775,462
	Consumer Credit All Others Loans	icadori Eddi				49,132,909 805,426,577	51,096,410 1,587,789,267
7.9	Total Loans & Advances to Staff House Building Loa		other staffs		<u>-</u>	330,171,410	16,634,096,074 309,319,848
	Staff Car Loan Staff loan against Provi	dent Fund				29,306,073 12,789,612 372,267,095	30,477,053 18,609,618 358,406,519
7.9.1	Required Provision fo	or Loans & Advar Base for	2017	Provision	Base for	2016	
	Particulars Un-classified	provision 14,992,138,427	Rate	1,758,265,707	provision 11,018,339,630	Rate	Provision 88,861,952
	I) Standard a) CCS	13,251,216,219 70,399,341	5%	80,248,007 3,519,967	10,227,859,013 128,750,817	5%	87,706,314 6,437,541
	b) Staff Loan c) HBL d) LP	372,267,095 505,314,904 3,393,982	0% 2% 2%	10,106,298 67,880	348,031,481 373,796,477 42,137,122	0% 2% 2%	7,475,930 842,742
	e) Small Enterprise Fin f) Loans against Share	3,669,025,426 3,024,059 276,927,252	0.25% 2% 1.00%	9,172,564 60,481 2,769,273	3,236,661,847 160,355,377 151,338,666	0.25% 2% 2.50%	8,091,655 3,207,108 3,783,467
	g) Agricultural Credit h) Others ii) SMA	8,350,864,160 63,188,258	1%	54,551,545 283,751	5,786,787,226 176,192,885	1%	57,867,872 1,155,638
	iii) UC by Writ Pettitio Sub-Standard Doubtful	1,677,733,950 50,093,250 73,000,976	20% 50%	1,677,733,950 6,198,545 36,500,488	176,192,885 62,933,499 27,599,814	20% 50%	1,155,638 12,586,700 13,799,907
	Bad or Loss Total	3,265,174,837	100%	3,265,174,837 5,066,139,578	3,685,640,657	100%	3,685,640,657 3,800,889,216
7.9.2 7.10	Provision maintained Classification of Loan			854,213,622	•		829,597,348
	Un-classified i) Standard ii) SMA					13,686,673,998 13,623,483,314 63,190,684	10,379,260,074 10,227,859,013 151,401,061
	Sub-Standard Doubtful Bad or Loss*				_	100,876,019 173,209,659 5,323,680,792	143,184,437 246,196,439 5,865,455,124
7,11	Total Particulars of Loans				=	19,284,440,468	16,634,096,074
	Debts considered Debts considered Debts considered debtor's personal guara	good in respect of v good against whic				898,546,817 2,057,594,877	943,882,791 1,893,910,034
	(3) Debts considered addition to the personal	good & secured guarantee of the o	lebtors;		or more parties in	1,264,008,177	321,760,208
	(4) Loans adversely d(5) Debts due by directionwith any other person;				separately or jointly	4,653,913,996.62 372,267,095	5,006,682,876 358,406,519
	(6) Loan due from co partners or managing a	gents or in the case	e have interest a	as of private companie	s as members;	=	=
	(7) Maximum total amo year to directors or mai or jointly with any other	nagers or officers o	cluding tempora f the banking co	ary advance made at a empanies or any of the	any time during the m either separately	-	-
	(8) Maximum total amo companies or firm in v companies as members	which the directors	luding temporal of the banking	ry advance granted du or company have in	ring the year to the terest as directors,	=	-
	(09) Due from banking (10) Amount of classifie	companies. ed loan on which in	terest has been	charged		24 616 272	E7 600 260
	Amount realized	written off from pro against loan previo	usly written off	Pac/Locall c	ing date	24,616,273	57,680,369
	 c) Interest creditable (11) Details of loan write 	le to the interest Su tten off	ispense Account		my uate	765,351,670 805,123,051	714,348,790 810,630,729
	a) Cumulative amo	unt or written-off lo		uie year (D+C)		104,677,212	104,677,212
	 b) Cumulative amore c) Amount of writte 	n-off loan during th	ie year			104,677,212	104,677,212
	 c) Amount of writte d) Amount realized 	en-off loan during th (including adjustm Previous year Current year	ie year ent) against l oai	n previously written-of	f	7,020,125 7,020,125 7,020,125 - 97,657,087	7,020,125 6,238,125 782,000 97,657,087

57,076,052

57,076,052

57,076,052

57,076,052 19,284,440,468

862,299,243

60,135,064

797,407,677

862,299,243

418,600

7,13 As per classification into the following broad categories
Payable in Bangladesh
Payable outside Bangladesh

Fixed assets (Details are shown in annexed - A)
Motor Vehides
Furniture & Fixture
Machinery & Equipment
Computer & Accessories
Interior Decoration

Suspense Accounts

Deferred Tax Assets

Prepaid Insurance Premium Prepaid Expenses for Hardware & Software

7.14 As per the remaining maturity grouping in the following order

 $\textbf{7.14.1} \quad \text{The outstanding balance of large loan of the bank stood at Taka 820.82 Crore } \text{ as on 31 Dec 2017.}$

16,926,418

16,926,418

16,926,418

16,634,096,074

797,407,677

12,467,335 103,709,283

732,360,574

797,407,677



Bangladesh Commerce Bank Limited

Financial Statements

For the year ended 31 December 2017

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Notes to the Financial St	tatements		13.9 Provision Incentive Bonus Opening Balance	28,799,550 18,843,308	28(a) Consolidated Stationery, Printing & Advertisement Bangladesh Commerce Bank Limited	(Note: 28) 15,610,762 11,268,8
For the year ended 31 Decem			Add: Addition during the year Less: Adjustment during the year	18,950,970 10,000,000 (20,054,642) 43,758 28,799,550	CBSIL 29 Managing Director's salary and allowances	1,388,792.50 459,777.1 16,999,555 11,728,59
9.4 Accrued Interest & Commission Receivable Interest Receivable	206,303,269	141,260,775	13,10 Provision for Off Balance Sheet Exposure Opening Balance	21,055,946 17,433,409	Basic Salary House Rent Allowances	5,651,613 4,045,10 657,74
Dividend Receivables from Preference Share	11,132,000 217,435,269	141,260,775	Add : Addition during the year Less: Adjustment during the year	5,137,340 3,622,537 - 26,193,286 21,055,946	House Maintenance / Furnishing Medical A l lowances Bonus	2,511,291 560,3: 74,1: 600,0i
9.5 Security Deposits Security Deposits	1,437,195	1,286,120	13.11 Provision for Other Assets Opening Balance	11,700,000 11,700,000	Leave Fare Assistance 7 30 Directors' fees & honorium	8,162,904 7,045,16
9,6 Suspense Accounts	25.711.114	9.022.026	Add : Addition during the year Less: Adjustment during the year	102,650,484	Directors fees & honorium Other financial benefits	1,425,800 960,8
Sundry Debtors Advance against TA/DA Advance against Sanchay Patra	25,711,114 59,534 14,513,216	8,923,926 16,500 2,689,212	13(a) Consolidated Other Liabilities Bangladesh Commerce Bank Limited (Note: 13)	2,709,556,615 2,470,403,094	7 31 Depreciation and Repair of Fixed Assets Depreciation of Fixed Assets	1,425,800 960,80 43,782,660 49,425,13
Advance against Printing Stationary Advance Against Fixed Assets	12,263 19,838,937	6,870	CBSIL Less: Inter Company Transaction	243,046,838 225,569,652 2,952,603,453 2,695,972,746	Repairs and Maintenance	43,782,660 49,425,13 14,121,584 4,247,83 57,904,244 53,672,9 5
Advance against Ekti Bari Ekti Khamar (EBEK) 7 9.7 Sundry Assets	60,135,064	830,826 12,467,335	14. Capital 14.1 Authorized Capital	2,952,603,453 2,695,972,747	31(a) Consolidated Depreciation and Repair of Fixed Assets Bangladesh Commerce Bank Limited CBSIL CBSIL	(Note: 30) 57,904,244 53,672,91 2,084,001 2,134,3
9.7 Sundry Assets Cash Remittance Foreign Remittance Settlement A/C	7,000,400 6,335,661	10,070,928	14.1 Authorized Capital 100000000 Ordinary share of Tk. 100 each 14.2 Issued, Subscribed and Paid up Capital	10,000,000,000 10,000,000,000	32 Other Expenditure	2,084,001 2,134,3. 59,988,245 55,807,28
ATM cash settlement Protested Bill	1,696,500 33,174,385	3,435,000 33,174,385	19,887,428 Ordinary share of Tip. 100 each Break up of Issued, Subscribed & Paid up Capital as follows	1,988,742,800 1,988,742,800	Business Development BB Clearing Charges Computer Accessories	- 601,6· 26,310 300,4: 1,169,993 378,6:
Excise Duty Adjustment (FDR) Sub-total (a)	6,630,870 54,837,816	1,328,970 48,009,283	Particulars No. of Shares as on 31 Dec, 2017 % of Tota	31,12,2017 31,12,2016 Amount in Taka Amount in Taka	Conveyance Maintenance Charge (ATM) CSR / Donation / Subscription	2,506,326 2,067,24 3,918,750 9,039,9 2,458,636 3,905,74
Blocked Assets: Sundry Deposits with National Bank Ltd.	3,500,000	3,500,000	Directors 8 0.00% KA Category - Government 6,750,000 33,94%	800 800 675,000,000 675,000,000	Entertainment Excise Duty Exchange Loss	5,852,296 3,825,74 2,034,500 1,298,00 4,858,838 11,657,40
Advance against Building Sub-total (b)	52,200,000 55,700,000	52,200,000 55,700,000	KHA Category - Three State Owned Bank 2,249,982 11.31% GA Category - Autonomous/Covt owned corporate bodies 1,024,613 5.15%	224,998,200 224,998,200 102,461,300 102,461,300	Foreign Bank Charge/Commission Fuel & Lubricants of Car	1,909,358 825,23 3,154,519 3,588,75
 Grand-total (a+b) 9.8 Blocked Assets shown above relates to BCI period, against which court case is pending. 	110,537,816	103,709,283	Depositors and other private shareholders 9,862,825 49.59% Total 19,887,428 100,00%	986,282,500 986,282,500 1,988,742,800 1,988,742,800	Honorarium Laundry Internet B il	300,000 110,00 373,894 240,76 78,778 249,38
9.9 Deferred Tax Assets Opening Balance Add: Addition during the year	-	-	14.3 Capital to Risk weighted assets ratio (CRAR) In terms of section 13 (2) of the Bank Companies Act, 1991 and Bangladesh Bank BRPD circular available core capital and supplementary capital of the Bank for the year ended as at 31 December 1.		Loss on Revaluation on Investment Loss on Sale of Share Managers' meeting /Conference	52,481,949 50,362,72 2,632,918 6,317,72 614,430 288,63
Add : Addition during the year Less: Adjustment during the year Closing Balance			available one capital and supplementary capital of the bank for the year ended as at 31 becein Tier — 1 (Core Capital) Paid up capital	3,338,975,763 5,515,567,193 1,988,742,800 1,988,742,800	Medical charge Office Maintenance / Table Desk Stationeries Miscellaneous	13,570 119,49 1,040,223 2,018,58 2,221,491 420,54
9.10 BCBL General Account BCBL General Account Cr.	21,181,041,576	(19,184,517,172)	Right Share Application Money Share capital of BCI	917,259,650 36,500,000 917,259,650 36,500,000	Photocopy/Fax/E-mail Service charges on Elite force Tax & VAT	821,694 1,129,12 27,593,120 24,200,98 2,226,334 424,5
BCBL General Account Dr.	21,295,591,118 114,549,542	19,285,095,477 100,578,304	Non-Repayable share premium account Statutory Reserve	275,060,371 2,451,714,600	SWIFT Charges Training	2,253,874 2,034,81 1,289,814 773,38
9(a) Consolidated Other Assets Bangladesh Commerce Bank Limited (No CISSIL	ote: 9) 1,424,917,137 570,642,674	1,208,444,912 591,875,874	General Reserve Retained Earnings	8,920,366 8,920,366 112,492,576 112,429,777	Travelling & Daily Allowances Uniform	5,471,452 1,601,50 695,107 103,62 127,998,174 127,888,66
10 Non Banking Assets	1,995,559,811	1,800,320,786	Minority interest in subsidiaries Non cumulative Irredeemable preference share		32(a) Consolidated Other Expenditure Bangladesh Commerce Bank Limited CBS1L	(Note: 31) 127,998,174 127,888,66 32,991,836 22,514,8
11 Borrowings from Bangladesh Bank, other Banks, Financial Institutions and Agent From Inside Bangladesh - Call Borrowings from Banks	140,000,000		Deductions from Tier-I (Core Capital): Book value of Goodwill	2,542,522,200 2,971,291,867	⁷ 33 Closing Cash and Cash Equivalent	160,990,010 150,403,56
From Inside Bangladesh – Re-finance Scheme under SME From Outside Bangladesh	40,961,542 - 180,961,542	7,318,208 7,318,208	Shortfall in provisions required against classified assets Shortfall in provisions required against investment in shares	2,542,522,200 2,971,291,867	Cash in hand (including foreign currencies) Balance with Bangladesh Bank & Sonali Bank (Including foreign currencies)	334,678,015 287,924,76 2,157,711,911 1,843,366,60
11(a) Consolidated Borrowings from Bangladesh Bank, other Banks, Financial Institutions and Agents Bangladesh Commerce Bank Limited	180,961,542	7,318,208	Remaining deficit on account of revaluation of investments in securities after netting off from other surplus on the securities. Reciprocal crossholdings of bank capital/subordinated debt	any	Balance with Other Bank & Financial Institutions Money at Call and short notice Investment Government	8,289,428,350 6,695,915,84 29,300,000 131,300,00 3,060,780,741 2,938,788,25
CBSIL	180,961,542	7,318,208	Any investment exceeding the approved limit under section 26(2) of Bank Company Act, 1991. Investments in subsidiaries which are not consolidated		34 Earnings Per Share (EPS)	13,871,899,016 11,897,295,48
11.2 Maturity-wise borrowings Repayable on demand Not more than 3 months	150,961,542 30,000,000	7,318,208	Other if any Total Eligible Tier-I Capital	796,453,562 2,544,275,326	Net Profit after Tax Number of Ordinary Share Earnings Per Share	29,408,571 25,098,76 19,887,428 19,887,42 1.48 1.2
Over 3 Months but less than 1 year Over 1 year but not less 5 years Over 5 years	, ; ; <u> </u>	-	<u>Tier →II (Supplementary Capital)</u> General Provision on Unclassified Loans	127,007,193 121,869,853 88,861,952 88,861,952	34(a) Consolidated Earnings Per Share (EPS)	
Over 5 years 11.3 Security wise borrowings	180,961,542	7,318,208	Revaluation Reserve for HTM Securities Assets Revaluation Reserve All Others Preference Share	11,951,955	Net Profit after Tax Number of Ordinary Share Consolidated Earnings Per Share (EPS)	51,034,510 44,799,56 19,887,428 19,887,42 2.57 2.2
Secured (by Bangladesh Bank deposits) Unsecured	180,961,542 180,961,542	7,318,208 7,318,208	General Provision (Off balance sheet items) Exchange Equalization Fund	26,193,286 21,055,946	Bangladesh Bank through their letter ref: DBI-1/111/2018-1303 dated: 26-dividend to it's shareholders until fulfill the provision shortfall of the bank.	
1.2 Deposits (General) Company Operator (Company Operator	26,909,139,141	24,023,477,301	Total Eligible Capital (Tier-I + Tier-II)	923,460,755 2,666,145,179	dividend to it's shareholders until fulfill the provision shortfall of the bank. ** 35 Net Asset Value Per Share (NAV) a) Capital / Share holders' Equity for the year*	2 400 404 500
Current Deposits Savings Bank Deposits Short Term Deposits	1,896,519,042 3,133,155,564 6,080,152,031	1,344,723,585 2,845,192,074 5,966,568,902	Total Risk Weighted Assets (As per BASEL-III guideline) Required Capital Details are shown in Annexure - D	30,204,323,691 26,719,732,133 4,000,000,000 4,000,000,000	 a) Capital / Share holders' Equity for the year* b) Number of Outstanding Share Net Asset Value Per Share (NAV) (a÷b) 	3,495,181,502 3,466,135,26 19,887,428 19,887,42 175.75 174.2
Fixed Deposits Deposits under different schemes (Note	11,364,383,131 e: 12.1) 2,861,749,046	9,673,347,551 2,859,699,949	Actual Capital Held:	706 452 552	*Capital / Share holders' equity for the year including Right Applicat	•
	e: 12.3) 353,282,009 e: 12.4) 1,219,898,318 3,100,000,000	282,108,981 1,051,836,260 1,200,000,000	Core Capital Supplementary Capital	796,453,562 338,275,326 127,007,193 121,869,853 923,460,755 460,145,179	 36 Net Operating Cash Flow Per Share a) Net Cash flows from Operating Activities b) Number of Outstanding Share 	2,516,435,203 868,267,30 19,887,428 19,887,42
12(a) Consolidated Deposits and other Accounts	30,009,139,141	25,223,477,301	Capital to Risk weighted assets ratio (CRAR) (Required 10.625%) Core Capital to RWA Supplementary Capital to RWA	3.06% 1.72% 2.64% 1.27%	Net Operating Cash Flow Per Share (NAV)(a÷b)	19,867,420 19,887,44 126.53 43.6
Bangladesh Commerce Bank Limited CBSTL	30,009,139,141 30,009,139,141	25,223,477,301 2,708 25,223,480,009	Raising capital to the required level through public issue may require amending the act no. 12 of	1997 which is now under process in Ministry of Bank	7 37 Risk factors and risk management Implementations of other Core Risk Management Guidelines are being followe Liability Committee is entrusted with the responsibility of managing short-term	d. Credit Risk Grading is done for all commercial exposure. Bank's Ass
12.1 Deposits under different schemes Monthly Pension Scheme Men Deposits under different schemes	61,285,000	97,771,763	and Financial Institutions. Although through letter ref: DOS(BSS-6)/1162/2(3)/2016-1082 d Bangladesh Commerce Bank Limited to raise capital through issuance of right share within 3 more		implemented in accordance with the Guidelines issued by Bangladesh Bar established its KYC & operation control procedure for the prevention of Money Division(IC&AD) to ensure comprehensive audit thereof. As regards ICT K	k & it has been approved by the Board of Directors. The Bank h Laundering. The Bank has strengthened the Internal Control and Au
Ufe Pension Deposit Scheme Marriage Deposit Scheme Millionaire Deposit Scheme	9,012,270 53,200,018 189,894,338	8,576,255 51,956,629 214,671,846	15 Statutory Reserve Opening Balance	245,714,600 220,762,941	process & will be strengthened soon.	A Solitivate are unity of hardware & solitivate are unit
Monthly Savings Schemes Education Deposit Scheme Lakhopoti Deposit Scheme	1,705,387,278 16,446,689 20,716,794	1,461,161,634 16,965,292 27,706,942	Less : Transferred during the year to provision for loans & advances Add : Transferred during the year	29,345,771 24,951,659 275,060,371 245,714,600	de de	Director Chairm
Triple Deposit Scheme Kotipoti Deposit Scheme Double Deposit Scheme	22,099,521 89,562,101	23,886,577 95,259,455	15(a) Consolidated Statutory Reserve Bangladesh Commerce Bank Limited CBSII.	275,060,371 245,714,600	Mañáging Director Dhaka.	Director Chairm
Investor Deposit Scheme	490,264,901 203,880,136 2,861,749,046	629,207,076 232,536,480 2,859,699,949	16 Other Reserve	275,060,371 245,714,600	30 April 2018	Annexur
12.2 Maturity wise Classification Payable: On Demand	1,144,092,100	961,639,752	Opening Balance Add : Transferred during the year Less: Adjustment during the year	8,920,366 8,920,366	Bangladesh Commerce Ba Fixed Assets including premises, furniti As on 31 December :	ure & Fixtures Schedule 1017
Within 1 Month More than 1 month but less than 6 months More than 6 month but less than 1 year	3,897,464,651 6,275,285,944 10,630,851,067	3,275,922,401 5,274,544,259 8,935,512,256	*Amount of other Reserve has been maintained for future Stock Dividend for the Shareholders.	8,920,366 8,920,366		CArocunt in Tai Depreciation Written down Written down
More than 1 year but within 5 years More than 5 year but within 10 years	2,699,215,842 5,362,229,537	2,268,762,499 4,507,096,134	16(a) Consolidated Other Reserve Bangladesh Commerce Bank Limited CBSII.	8,920,366 8,920,366	the year	01.2017 during the year during the year 31.12.2017 31.12.2017 31.12.20
Over 10 years and Unclaimed 12.3 Bills Payable	30,009,139,141	25,223,477,301	17 Revaluation Reserve for HTM Securities	8,920,366 8,920,366	1 2 3 4 5(2+3-4) 6 A. Premises Land	7 8 9 10 (7+8-9) 11 (5-10) 12
Pay Order Payable D.D. Payable	351,915,930 1,366,079	279,252,902 2,856,079 282,108,981	Opening Balance Add : Transferred during the year Less: Adjustment during the year	156,568,071 115,574,519 70,194,315 (362,332) (29,200,763)	Building Construction/Capital Work in Process Sub total (A) B. Revoluation in Land 8. Building	
12.4 Other Deposits Margin on Letter of Credit	353,282,009 141,520,640	80,510,581	17(a) Consolidated Revaluation Reserve for HTM Securities	156,205,739 156,568,071	Sub total (B) Sub Total (A+B)	3,676,535 5,520,526 11,739,926,51 17,457,135 22,730,336 26,397,
Margin on Letter of Guaranty	22,391,264	15,691,118 4,563,990	Bangladesh Commerce Bank Limited CBSIL	156,205,739 156,568,071	Mechanical Appliances 101,326,546 16,575,206 778,726 117,123,026 20% 8	5,604,871 11,131,616 2,778,726.38 93,957,761 23,165,265 15,721,
Margin on Letter of Shipping Guaranty Export Fund Development	21,929,746 5,976,044			156,205,739 156,568,071		9,315,968 3,788,710 2,234,977,70 30,869,701 26,180,800 17,199, 5,289,401 4,421,413 24,475,493,20 15,235,321 10,984,406 14,904
Export Fund Development EBEK Grant Payable Risk Fund	5,976,044 14,093 713,507	4,570,623 2,259 1,075,265	18 Profit and Loss Accounts / Retained Earnings Opening Balance	156,205,739 156,568,071 112,429,775 112,282,645	Software 50,195,220 500,000 24,475,493 26,219,727 20% 3 Interior Decoration 134,370,849 5,262,686 1,701,078 137,932,457 20% 7 Computer & Accessories 86,138,434 2,536,431 25,148,265 6,536,600 30% 7	5,289,401 4,421,413 24,475,493,20 15,235,321 10,964,406 14,904, 5,712,260 12,843,986 3,871,493.19 84,684,753 53,247,704 58,658, 5,921,245 6,076,408 25,148,265,40 56,849,387 6,677,212 10,217,
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp	5,976,044 14,093 713,507 487,963 10	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts		Software	2,389/601 4,421,413 24,475,493.20 15,253,221 10,984,466 15,905, 5,712,260 12,493,896 3,871,931,91 94,898,793 3,324,770 35,324,770 35,324,770 35,324,770 35,324,770 35,324,770 35,324,770 32,324,772 12,925,722 10,721 10,721 10,721 10,721 10,721 10,721 10,721 10,721 10,721 10,721 10,722
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR	5,976,044 14,093 713,507 487,963 10 317,932 249,288	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066	Opening Balance Prior year's Adjustment Profft/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18)	112,429,775 112,282,645 12,800 147,130 112,492,576 112,429,775	Software 9,91,95,220 90,000 24,475,493 26,219,727 20% 3.7 biferior Decoration 114,370,949 1,352,2686 1,70,1707 1179,724,75 (20% 2.7 computer & Accessories 86,158,041 2,556,611 25,184,505 6,555,600 30% 7. bina 164,010 465,622,668 12,448,5,79 66,076,4407 424,259,780 1 25,184,507 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,507,480 1 25,184,517 (6,076,4407 424,517	5,389,401 4,421,413 24,475,493.20 15,253,523 10,098,4406 15,956, 5,722,502 129,389 5,871,493,19 8,469,873 5,33,247,709 8,50 5,921,246 6,075,469 25,148,255,40 6,969,307 6,772,21 10,21, 5,252,250 8, 43,725,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 14,703,703,703,703,703,703,703,703,703,703
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408	4,570,623 2,259 1,075,265 393,591 1,150,455 12,669 154,066 1,750,614 67,761,680 837,492,659	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CCSII. 19 Contingent Liabilities and Other Commitments	112,429,775 112,282,645 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 55,832,377 34,206,438 168,324,953 146,636,213	Software	5,389,401 4,421,413 24,475,493.20 15,253,523 10,098,4406 15,956, 5,722,502 129,389 5,871,493,19 8,469,873 5,33,247,709 8,50 5,921,246 6,075,469 25,148,255,40 6,969,307 6,772,21 10,21, 5,252,250 8, 43,725,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 5,252,250 14,702,660 70,348,802 296,645,903 142,965,722 143,096, 14,703,703,703,703,703,703,703,703,703,703
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CBSIL	112,429,775 112,282,645 62,800 147,130 112,492,576 112,429,775 112,429,775 55,832,377 34,206,438 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 763,516,439	Software	2,289,401 4,421,413 24,475,493.20 15,253,221 10,394,406 19,505, 75,722,60 12,493,96 3,871,943,19 46,494,79 33,247,704 18,905, 5,921,246 6,076,408 25,149,265,40 56,969,387 6,677,212 10,175, 5,202,080 43,782,660 70,448,882 1299,054,089 142,985,722 143,098,1,520,280 43,782,660 70,248,882 1299,054,089 142,985,722 143,098,1,520,280 43,782,660 19,048,882 1299,054,089 142,985,722 143,098,1,520,280 143,782,660 19,048,882 1299,054,089 142,985,722 143,098,1,520,280 143,782,660 19,048,882 1299,054,089 142,985,722 143,098,1,520,280 143,782,782 143,098,1,520,280 143,782,782 143,098,1,520,280 143,782,782 143,098,1,520,180 143,782,782 143,098,1,520,180 143,782,782 143,098,1,520,180 143,782,782 143,098,1,520,180 143,782,782 143,098,1,520 143,098,1,52
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TTCL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL (Note	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408	4,570,623 2,259 1,075,265 393,591 1,150,455 12,669 154,066 1,750,614 67,761,680 837,492,659	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CKSI. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees (Note: 19.01	112,429,775 112,429,775 112,492,576 112,429,775 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 113,791,800 113,791,800 113,791,800	Software	\$2,939,001 4,421,413 24,475,493.20 15,253,231 10,094,406 15,904, \$2,722,201 [22,93,906 3,971,493,11] 84,694,793 33,247,704 18,954,591,246 6,075,406 25,148,265,40 26,908,307 6,677,212 10,17,209,200 43,792,2660 70,248,802 299,054,058 142,995,722 143,995,232 143,905,230,230 143,792,660 70,248,802 299,054,058 142,995,722 143,995,230,230 143,792,660 70,248,802 299,054,058 142,995,722 143,995,26 15,900,200 143,792,660 70,248,802 299,054,058 142,995,722 143,995,26 15,900,200 143,792,660 70,248,802 299,054,058 142,995,722 143,995,26 15,900,200 18,900,2
Export Fund Development EBEK Crant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TTCL/S-cash Sundry/ Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits ### 13 Other Liabilities Provision for Loans and Advances (Note	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 1,051,836,260 1,051,838,968	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CCBIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees (Note: 19.01 Bills for Collection Other Conditional United Collection Other Contingent Eability (Note: 19.02	112,429,775 112,282,645 62,800 1147,130 112,492,576 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 155,832,377 34,206,438 168,324,953 146,336,213 678,809,575 472,019,531 149,1985,301 163,316,439 204,362,819 285,983,694	Software	\$2,939,001 4,421,413 24,475,493.20 15,253,231 10,094,406 15,904, \$2,722,201 [22,93,906 3,971,493,11] 84,694,793 33,247,704 15,904, \$5,722,201 [24,93,906 3,971,493,640] 56,904,307 6,677,712 10,17, \$2,93,201 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,008 144,995,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,808 144,905,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,808 144,905,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,808 144,905,722 143,905, \$2,93,203 43,792,606 70,248,802 299,054,808 144,905,722 143,905, \$2,93,203 43,792,608 144,905,708 144,905,
Export Fund Development EBEK Crant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits ### Other Labilities Provision for Loran and Advances Interest Supense Accounts (Note Interest Supense Accounts (Note Provision for Curent Income Tax (Note	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,262,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,988 829,597,348 810,630,729 532,348,916 5,720,352	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution	112,429,775 62,800 112,429,775 112,492,576 112,429,775 112,429,776 55,832,377 168,324,953 146,636,213 168,324,953 146,636,213 168,324,953 146,636,213 168,324,953 179,853,91 168,324,953 179,985,301 179,1800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800 13,791,800	Software	\$2,938,901 4,421,413 24,475,493.20 15,253,231 10,084,406 15,054, \$7,212260 12,943,806 3,871,943,11 84,684,73 3,3247,708 185,551,2216 6,075,406 25,148,255,40 6,086,207 16,077,212 10,17,220,200 43,782,606 70,348,802 296,054,081 14,985,722 143,095,230,200 43,782,606 70,348,802 296,054,081 14,985,722 143,095,230,200 43,782,606 70,348,802 296,054,081 142,985,722 143,095,236,236 143,782,606 70,348,802 296,054,081 142,985,722 143,095,236 1644 63,085 164
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Bangladesh Commerce Bank Limited CBSIL 1.2.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL (Note CBSIL (Note Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax Provision for Current Income Tax Provision for Current Tex Provision for Gratuity Provision for Gratuity (Note Provision for Gratuity Provision for Fare & Debenture Unrealized Gain / Loss (Note Provision for Fare & Debenture Unrealized Gain / Loss (Note	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,262,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.5) 2: 13.60 158,622,362	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,988 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CCBIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees (Note: 19.01 Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments	112,429,775 12,282,645 62,800 147,130 112,492,576 112,429,775 112,429,776 112,429,776 112,429,776 112,429,776 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,948,225 1,191,985,301 163,316,439 103,328,19 204,362,819 213,791,800 113,791,800 2,660,969,026 2,105,594,596 148,218,414 399,077,634 -23,801,117 3,867,591 472,019,531 402,945,225	Software	\$3,289.00
Export Fund Development EBEK Crant Payable Risk Fund Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bengladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts (Note Provision for Curant Income Tax Provision for Deferred Tax Provision for Greatury Provision for Greatury Provision for Greatury Provision for Share & Debenture Unrealized Gain / Loss Provision for Insaes Accrued Expense Payable Provision for Insaes Note Accrued Expense Payable (Note Provision for Insaes See See	5,976,044 14,093 1713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 1,219,898,318 2: 13.1) 854,213,622 2: 13.2) 805,123,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 158,622,362 2: 13.5) 158,622,362 2: 13.5) 158,622,362 2: 13.5) 158,622,362 2: 13.5) 2: 13.6) 158,622,362 2: 13.7) 284,111 2: 13.8) 16,030,846 2: 13.9) 27,695,878	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,838,968	Opening Balance Prior year's Adjustment ProfityLoss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CIBSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Orderos Sectors Commitments Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year	112,429,775 12,282,645 62,800 147,130 112,492,576 112,429,775 112,429,776 112,429,776 112,429,776 112,429,776 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 149,985,301 169,316,439 120,362,819 120,362,819 133,791,800 113,791,800 2,660,969,026 2,105,594,596	Software	\$2,939,001 4,421,413 24,475,993.01 51,535,321 10,094,408 14,504, \$7,212260 12,943,980 3,937,993.01 94,694,793 3,53,477,709 18,504,709 \$5,921,246 6,076,408 25,149,265,40 5,069,387 6,077,212 10,127,65,209,200 40,782,2600 70,248,892 299,054,093 142,995,722 140,1095,230,200 44,782,660 70,248,892 299,054,093 142,995,722 143,095,239,200 44,782,660 70,248,892 1299,054,093 142,995,722 143,095,339,200 44,782,660 70,248,892 1299,054,093 142,995,722 143,095,339,200 6,077,100 47,000 67
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Liabilities Provision for Loans and Advances Interest Supense Accounts Provision for Current Income Tax Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Fare & Debenture Unrealized Gain / Loss Provision for Fare & Note Provision for IT Assets Accrued Expense Payable Provision for Incentive Bonus Note Provision for Incentive Bonus Note Provision for Incentive Bonus Note Provision for Incentive Bonus (Note Provision for Incentive Bonus Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Incentive Boses Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Off Balance Sheet Exposure (Note Provision for Off Balance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Balance Sheet Exposure (Note Provision for Off Balance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Balance Sheet Exposure (Note	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,598,318 2: 12.04) 1,219,598,318 2: 13.1) 854,213,622 2: 13.2) 851,23,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.60 158,622,362 2: 13.7) 284,111 284,131 285,232,62 281,37) 284,111 281,39) 27,695,878 281,310 26,193,286 60,436,043 281,311 114,350,844	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752	Opening Balance Prior year's Adjustment ProfityLoss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CIBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Sections Commitments Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Equal to or more than 1 year Companies Liabilities Companies Liabilities Companies Liabilities Companies Liabilities Companies Liabilities Companies Liabilities	112,429,775 62,800 147,130 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 134,006,438 168,324,953 146,536,213 678,809,575 472,019,531 1,191,985,301 168,326,191 204,362,819 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225	Software	\$2,389,001 4,421,413 24,475,493.20 15,253,231 10,084,406 14,504, \$7,272,201 124,382,386 3,871,493,19 8,684,73 3,33,247,708 18,504,505,501,216 6,076,408 125,148,255,00 18,000,200 16,077,212 10,107,200,200,200 14,700,206 17,048,802 129,054,008 14,195,5122 14,1095,222 14,100,200,200,200,200,200,200,200,200,200
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-Cash Sundry Creditors Interest Payable on Deposits 1.2.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Labilities Provision for Loans and Advances Interest Supense Accounts Provision for Current Income Tax Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Fare & Debenture Unrealized Gain / Loss Provision for Fasters Provision for IT Assets Note Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus Note Provision for Incentive Bonus Note Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Off Belance Sheet Exposure (Note VAT/Tax Payable to NBR Provision for Off Belance Sheet Exposure (Note VAT/Tax Payable to NBR Provision for Off Belance Sheet Exposure (Note Provision for Off Belance Sheet Exposure (Note Provision for Off Belance Sheet Exposure (Note	5,976,044 14,093 1713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 1,219,898,318 1,219,898,318 1,219,698,318 2: 13.1) 854,213,622 2: 13.2) 805,123,051 2: 13.5) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 158,622,362 2: 13.9 2: 13.9 2: 13.10 26,193,286 2: 13.9) 26,193,286 2: 13.10 26,193,286 60,435,043	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CCB:L. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees (Note: 19.01 Bills for Collection Other Conditional Collection Other contingent liability (Note: 19.02) 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year 19.2 Other Contingent Liabilities	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,945,225 1,191,985,301 176,3516,439 113,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 113,791,800 2,660,969,026 2,105,594,596 123,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 9,443,000 3,732,320 6,000 6,000 10,610,480	Software	\$\frac{5,389,401}{5,72260}\$ \frac{12,4413}{2,4475,493.20}\$ \frac{15,255,321}{5,255,321}\$ \frac{10,984,408}{1,984,408}\$ \frac{15,955}{1,925,5226}\$ \frac{12,943,985}{2,887,431}\$ \frac{16,985}{2,887,431}\$ \frac{16,985}{2,887,431}\$ \frac{16,985}{2,887,4326}\$ \frac{17,225}{2,149,256,40}\$ \frac{17,245,882}{2,896,64,983}\$ \frac{17,272}{2,127}\$ \frac{11,772}{1,10,985,22}\$ \frac{11,0985}{2,985,64,983}\$ \frac{17,272}{2,140,985,22}\$ \frac{11,0985}{2,985,64,983}\$ \frac{11,0985,22}{2,140,985,22}\$ \frac{11,0985}{2,985,64,983}\$ \frac{11,0985,22}{2,160,985}\$ \frac{11,0985,22}{2,160,985}\$ \frac{11,0985,22}{2,160,985}\$ \frac{11,0085}{2,160,985}\$ \fr
Export Fund Development EBEK Crant Payable Risk Fund Service Charge CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited (Note CBSIL) 7 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax (Note Provision for Faste & Debenture Unrealized Gain / Loss (Note Provision for Gratulty (Note Provision for Infasets Accounted Expense Payable Provision for Infaset Provision for Infaset Provision for Infaset Accounted Expense Payable Provision for Infaset Provision for Off Balance Sheet Exposure (Note Provision for Off Balance Sheet Exposure Provision for Other Assets (Note Provision for Other Assets (Note) Provision for Other Assets (N	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 8: 13.2) 860,836,578 8: 13.4) 87,20,352 8: 13.5) 813.6) 813.6) 854,213,621 861,332 862,332	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,368 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the the December 2018 and	Opening Balance Prior year's Adjustment ProfityLoss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Equal to or m	112,429,775 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 112,429,776 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 112,429,775 134,026,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,965,301 763,516,439 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 9,443,000 3,732,320 3,732,320 3,732,320 3,732,320 6,000 6,000 100,610,480 100,610,480 113,791,800 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$\$ \frac{4,241,413}{2,894,475,493,200}\$\$ \frac{5,255,321}{5,255,321}\$\$ \frac{10,984,408}{1,984,408}\$\$ \frac{4,956,572}{4,956,60}\$\$ \frac{10,984,75}{2,982,980}\$\$ \frac{3,972,408}{6,987,212}\$\$ \frac{10,984,75}{2,982,980}\$\$ \frac{3,972,408}{6,987,212}\$\$ \frac{10,984,72}{6,987,212}\$\$ \frac{10,984,72}{1,985,722}\$\$ \frac{10,984,72}{1,985,
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Labilities Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Fares & Note Provision for IT Assets Accrued Expense Payable Provision for Incentive Bonus Provision for Off Bealance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Bealance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Bealance Sheet Exposure As per tripartite meeting held between Bangladesh Bank, MABS & J Partners (external a	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 8: 13.2) 860,836,578 8: 13.4) 87,20,352 8: 13.5) 813.6) 813.6) 854,213,621 861,332 862,332	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,368 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the the December 2018 and	Opening Balance Prior year's Adjustment ProfityLoss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Equal to or more than 1 year Equal to or more than 1 pear 19.2 Other Contingent Liabilities Companies Liabilities for L/G Companies Liabilities for L/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCIB for the year 2005-2006, 2006-2007, 2007-2008, 5008-2006.	112,429,775 12,482,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 402,945,225 1,191,985,301 763,316,439 204,362,819 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 -22,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225	Software	\$\frac{5}{2}\frac{3}{2}\frac{3}{2}\frac{1}{2}\frac{4}{2}\frac{1}{2}\frac{4}{2}\frac{1}{2}\frac{3}{2}\frac{1}{2}\frac{3}{2}\frac{1}{2}\frac{3}{2}\frac{1}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac{1}{2}\frac
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited (Note CBSIL * 13 Other Liabilities Provision for Loans and Advances (Note Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Gratuity (Note Provision for Gratuity (Note Provision for Gratuity (Note Provision for Fare & Debenture Unrealized Gain / Loss (Note Provision for IT Assets (Note Provision for IT Assets (Note Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Other Assets (Note BCBL General Accounts 2 (Note Recommended by Bangladesh Bank, MABS & J Partners (external a parties to the meeting agreed on that bank has a provision shortfall of BDT 463.65. 509 rest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBL * 13.1 Provision for Loans and Advances Provision for Classified Loans and Advances Provision for Classified Loans and Advances Provision for Classified Loans and Advances	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 8: 13.2) 860,836,578 8: 13.4) 87,20,352 8: 13.5) 813.6) 813.6) 854,213,621 861,332 862,332	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,368 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the the December 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Bability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee Issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than I Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for L/G Amilia Middes Tax Liability for BCI and BCBL. The tax Liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009. 20 Interest Income	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,432 146,636,213 146,636,213 146,636,213 146,636,213 147,2019,531 140,248,225 1,191,985,301 163,316,439 120,340,2819 263,362,819 27,380 113,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 123,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 1472,019,531 100,161,480 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$ \frac{12,412}{2,572260}\$ \frac{12,542}{2,572260}\$ \frac{12,542}{2,572260}\$ \frac{12,542}{2,572260}\$ \frac{12,542}{2,54280}\$ \frac{37,542}{2,54260}\$ \frac{12,542}{2,54260}\$ \frac{37,542}{2,54260}\$ \frac{12,542}{2,54260}\$ \frac{37,542}{2,54260}\$ \frac{12,542}{2,54260}\$ \frac{12,542}{2,5426}\$ \fra
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits Sundry Creditors Interest Payable on Deposits Bangladesh Commerce Bank Limited CBSIL ** 13 Other Labilities Provision for Loans and Advances (Note Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Gratulty Robert Of Current Income Tax Provision for Gratulty Provision for Service Tax Accured Expense Payable Provision for IT Assets Accured Expense Payable Provision for Incentive Bonus Provision for Deference Tax (Note Provision for Incentive Bonus Provision for Incentive Bonus Provision for Off Bealance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Bealance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Bealance Sheet Exposure VAT/Tax Payable to NBR Provision for Consensing Service Provision Shortfall of BDT 463.65. Son rest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBF ** 13.1 Provision for Classified Loans and Advances Provision for Classified Loans and Advances Provision for Classified Loans and Advances (Note: 13.1.1 Provision for Classified Loans and Advances	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.2) 85,133,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.5) 2: 13.6 2: 13.7) 2: 13.10 2: 13.10 2,709,556,615 2,709,709,709,709,709,709,709,709,709,709	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,568 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Equal to or more than 1 year Equal to or more than 1 pear *This includes Tax liability for BCI and BCBI. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCIs for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BOT 29,418,179. 10. Interest Income Interest received from Loans and Advances Interest received from Banks & Other financial Institutions	112,429,775 12,482,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 402,945,225 1,191,985,301 763,316,439 204,362,819 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 -22,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225	Software	\$\frac{5,389,401}{5,72260}\$\$ \frac{4,241,413}{2,824,456}\$\$ \frac{4,475,493,20}{4,475,493,20}\$\$ \frac{1,525,321}{1,525,321}\$\$ \frac{1,094,406}{1,946}\$\$ \frac{1,695,5}{1,526,00}\$\$ \frac{1,596,5}{1,526,00}\$\$ \frac{1,596,50}{1,526,00}\$\$
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Liabilities Provision for Lons and Advances Interest Suspense Accounts Provision for Current Income Tax Note Provision for Current Income Tax Provision for Gratuity Note Provision for Gratuity Provision for Share & Debenture Unrealized Gain / Loss Provision for Gratuity Provision for IT Assets Accrued Expense Payable Provision for Incentive Bonus Provision for Incentive Bonus Note Provision for Incentive Bonus Note VAT/Tax Payable to NBR Provision for Other Assets BCBL General Accounts (Note BCBL General Accounts Provision for Classified Loans and Advances	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 2: 13.5) 2: 13.60 1,219,898,318 2: 13.1) 854,213,622 2: 13.7) 284,111 2: 13.9) 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11) 114,350,884 2: 13.12) 2,709,556,615 22 2,709,556,615 23,13,12) 2,709,556,615 24,13,12) 2,709,556,615 25,976,978 26,13,13,12) 2,709,556,615 28,8861,952 2,740,735,396 28,8861,952 2,740,735,396	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.01 Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 pear 19.2 Other Contingent Liabilities Companies Liabilities for L/G Companies Liabilities for L/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCIB for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BOT 29,418,179.	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,249,225 1,191,985,301 763,816,439 204,362,819 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 422,495,225 472,019,531 402,945,225 472,019,531 472,019,531 472,019,531 472,019,531 472,019,531 472,019,531 472,019,531	Software	\$\frac{5.038,061}{5.72260}\$\$ \frac{4.21,413}{2.284}\$\$ \frac{4.775,693.00}{4.921,410}\$\$ \frac{8.0475,693.00}{8.0285}\$\$ \frac{1.505,803.10}{6.0000}\$\$ \frac{1.505,803.10}{6.0000}\$\$ \frac{1.505,803.10}{6.0000}\$\$ \frac{5.504,805}{6.0000}\$\$ \frac{5.504,805}{6.00000}\$\$ \frac{5.504,805}{6.00000}\$\$ \frac{5.504,805}{6.000000000000000000000000000000000000
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax Note Provision for Current Income Tax Provision for Gratuity Note Provision for Gratuity Provision for Share & Debenture Unrealized Gain / Loss Provision for Gratuity Provision for Inference Bank Provision for Deference Tax Note Provision for Inference Bank Provision for Inference Bank Provision for Deference Tax Note Provision for Infessets Note Provision for Infessets Note Provision for Incentive Bonus Note Provision for Incentive Bonus Note Provision for Off Balance Sheet Exposure Note VAT/Tax Payable to NBR Provision for Off Balance Sheet Exposure Note Provision for Other Assets Note BCBL General Accounts Note Provision for Classified Loans and Advances Provision for Classified Loans and A	5,976,044 14,093 713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.2) 85,133,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.5) 2: 13.6 2: 13.7) 2: 13.10 2: 13.10 2,709,556,615 2,709,709,709,709,709,709,709,709,709,709	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,568 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees (Note: 19.01 Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Equal to or more than 1 year Equal to or more than 1 pear 19.2 Other Contingent Liabilities Companies Liabilities for L/G Dills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BDT 29,418,179. 20 Interest Income Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Banks & Other financial Institutions Bangladesh Commerce Bank Limited (Note: 20)	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 140,945,225 1,191,985,301 176,316,439 173,791,800 113,791,800	Software	\$\frac{3,389,401}{5,72260}\$\$ \frac{4,21,413}{2,832}\$\$ \frac{4,475,493.00}{4,932}\$\$ \frac{15,255,321}{5,255,321}\$\$ \frac{10,944,608}{1,942,608}\$\$ \frac{15,945}{5,242,609}\$\$
Export Fund Development EBEK Crant Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN 8 RACPS/TTCL/S-Cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Bengladesh Commerce Bank Limited CBSIL 7 13 Other Liabifities Provision for Loans and Advances Interest Suspense Accounts (Note Provision for Loans and Advances (Note Provision for Deferred Tax (Note Provision for Deferred Tax (Note Provision for Share & Debenture Unrealized Gain / Loss (Note Provision for Grant Income Tax (Note Provision for Share & Debenture Unrealized Gain / Loss (Note Provision for Gratulty (Note Provision for Off Balance Sheet Exposure (Note Provision for Off Balance Sheet Exposure (Note Provision for Other Assets (Note Provision for Other Assets (Note BCBL General Accounts (Note BCBL General Accounts (Note Revision for Classified Loans and Advances (Note Provision for Classified Loans and Advances (Note: Provision for Classified Loan wintten off Add: Received from Previous Written off Bad Loan Less: Interest Walver Paris (Paris From surplus provisions) Less: Provision no more Required due to Recovery of Bad Loan Less: Interest Walver Paris (Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris Paris	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 2: 13.5) 2: 13.60 1,219,898,318 2: 13.1) 854,213,622 2: 13.7) 284,111 2: 13.9) 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11) 114,350,884 2: 13.12) 2,709,556,615 22 2,709,556,615 23,13,12) 2,709,556,615 24,13,12) 2,709,556,615 25,976,978 26,13,13,12) 2,709,556,615 28,8861,952 2,740,735,396 28,8861,952 2,740,735,396	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited (Note: 18) CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year Halbilities for L/G Companies Liabilities for L/G Companies Liabilities for L/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBI. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCBI. For the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BOT 29,418,179. 20 Interest Income Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Banks & Other financial Institutions East Interest Paid on Deposits	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 134,026,438 168,324,953 146,636,213 678,899,575 472,019,531 402,945,225 1,191,985,301 678,316,439 204,362,819 213,791,800 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$ \frac{12,412}{2,572260}\$ \frac{12,535,231}{2,57270}\$ \frac{12,585,231}{2,57260}\$ \frac{12,585}{2,57260}\$ \frac{12,585}{2,57260}\$ \frac{12,585}{2,58260}\$ \frac{12,585}{2,58260}\$ \frac{12,585}{2,58260}\$ \frac{12,5826}{2,58260}\$ \frac{12,58260}{2,58260}\$ \frac{12,58260}{2,58260}\$ \frac{12,58260}
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accourts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Share & Debenture Unrealized Gain / Loss Provision for Gratuity Provision for Interest Payable Provision for Interest Payable Provision for Interest Bonus Provision for Off Basinace Sheet Exposure VAT/Tax Payable to MBR Provision for Oft Basinace Sheet Exposure As per tripartite meeting held between Bangladesh Bank, MABS & J Partners (external a parties to the meeting agreed on that bank has a provision shortfall of BDT 463.65. 509 rest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBI * 13.1 Provision for Classified Loans and Advances Provision for Classified Loans and Advances Opening Balance Less: Fully Provided Bad Loan Written off Add: Received from Previous Written off Add: Specific Provision Negt for the year (Transfer from surplus provisions) Less: Provision for December During the Year Add: Net Charge in the Profit and Loss Account 13.1.1(a) Consolidated Provision for Classified Loans and Advances	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 855,123,051 2: 13.3) 640,886,573 2: 13.4) 5,720,352 2: 13.5) 1,19,898,318 2: 13.1) 854,213,622 2: 13.5) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 264,111 261,313,266 27,695,878 2: 13.1) 261,913,286 27,695,878 2: 13.1) 27,695,878 2: 13.1) 261,913,286 27,695,878 2: 13.1) 27,695,878 2: 13.1) 261,913,286 27,795,56,615 281,311 27,795,556,615 281,311 27,795,351,670 88,861,952 24,616,273	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Bability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee Issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than I Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for L/G Comp	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,249,225 1,191,985,301 763,816,439 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 22,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 10,610,480 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$ \frac{4,241,412}{2,243,268}\$ \frac{4,475,493.20}{6,475,493.20}\$ \frac{1,525,321}{1,525,321}\$ \frac{1,094,408}{1,524,269}\$ \frac{1,594,55}{2,522,301}\$ \frac{1,594,594}{2,524,269}\$ \frac{1,594,595}{2,546,269}\$ \frac{1,594,595}{2,546}\$ \frac{1,594,595}{2,54
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Loren and Advances Interest Suspense Accourts Provision for Current Income Tax (Note Interest Suspense Accourts Provision for Current Income Tax (Note Provision for Current Income Tax (Note Provision for Gratulty Provision for Fartally Provision for Share & Debenture Unrealized Gain / Loss Provision for Fartally Provision for IT Assets (Note Provision for IT Assets (Note Provision for Incentive Borus Provision for Incentive Borus Provision for Incentive Borus Provision for Incentive Borus Provision for Offe Banker Sheet Exposure (Note VAT/Tax Payable to MBR Provision for Offe Banker Sheet Exposure (Note CBL General Accounts (Note BCBL General Accounts (Note Provision for Classified Loans and Advances Opening Balance Less: Fully Provision Kept for the year (Transfer from surplus provisions) Less: Provision for Derevious Written off Add: Received from Previous Written off Add: Specific Provision Kept for the year (Transfer from surplus provisions) Less: Provision for Unclassified Loans and Advances Bangladesh Commerce Bank Limited (Note: CBSL) 13.1.1(a) Consolidated Provision for Classified Loans and Advances Bangladesh Commerce Bank Limited (Note: CBSL)	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 8: 13.2) 855,123,051 8: 13.3) 640,886,578 8: 13.4) 5,720,352 8: 13.5) 1,219,898,318 2: 13.10 854,213,622 8: 13.5) 854,213,622 8: 13.7) 24,611 8: 13.10 26,193,286 8: 13.9) 27,695,678 8: 13.11) 114,3509,849 2,709,556,615 22,709,556,615 24,616,273	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,751,680 827,492,659 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,722 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Bability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for L/G Comp	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,249,225 1,191,985,301 178,316,439 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 446,218,414 399,077,634 22,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 10,610,480 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$ \frac{1,241}{2,81}\$ \frac{4,475,493.20}{4,475,493.20}\$ \frac{1,525,321}{1,255,321}\$ \frac{1,094,408}{1,245,400}\$ \frac{1,595,57,2260}{1,265,400}\$ \frac{1,595,400}{2,592,600}\$ \frac{1,596,500}{2,592,600}\$
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/ITCL/S-cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Bangladesh Commerce Bank Limited CBSIL ** 13 Other Liabilities Provision for Loans and Advances (Note Provision for Current Income Tax Provision for Gurent Income Tax (Note Provision for Gratuity Provision for Gratuity Provision for Sare & Debenture Unrealized Gain / Loss Provision for Gratuity Provision for Deferred Tax (Note Provision for Incentive Bonus Provision for Off Belance Sheet Exposure VAT/Tax Payable to NBR Provision for Off Belance Sheet Exposure VAT/Tax Payable to NBR Provision for Uncentive Bonus As per tripartite meeting beld between Bangladesh Bank, MABS & J Partners (external a parties to the meeting agreed on that bank has a provision shortfall of BDT 463.65, 509 erest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBF ** 13.1 Provision for Loans and Advances Provision for Uncassified Loans and Advances Opening Balance Less: Fully Provided Bad Loan Written off Add : Received from Previous Written off Bad Loan Add : Specific Provision Rept for the year (Transfer from surplus provisions) Less: Provision no more Required due to Recovery of Bad Loan Add : Specific Provision Rept for the year (Transfer from surplus provisions) Less: Provision no more Required due to Recovery of Bad Loan Add : Specific Provision Rept for the year (Transfer from surplus provisions) Less: Provision no more Required due to Recovery of Bad Loan Add : Specific Provision Rept for the year (Transfer from surplus provisions) Less: Provision no more Required due to Recovery of Bad Loan Add : Specific Provision Rept for the	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.4) 855,213,652 2: 13.5) 2: 13.5) 2: 13.5) 2: 13.6 2: 13.7) 284,111 281,319 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 114,350,844 2: 13.12 2,709,556,615 2: 13.11 22,709,556,615 23,001 24,111 25,130,286 26,133,286 27,695,878 21,310 26,193,286 27,695,878 21,310 26,193,286 27,695,878 21,310 26,193,286 27,695,878 21,310 27,695,878 21,310 28,622,362 27,795,56,615 28,621,3622 27,795,556,615 28,861,952 38,861,952 38,576,548 38,576,548 38,576,548 38,576,548	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 ait the toecember 2018 and the toecember 2018 and 40,735,396 88,861,952 829,597,348 683,055,027 57,680,369	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year And Income Tax liabilities for L/C Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBI. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCIB for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BDT 29,418,179. 20 Interest Income Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Banks & Other financial Institutions 20 (a) Consolidated interest Income Bangladesh Commerce Bank Limited CBSII. Less: Inter Company Transaction Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Perion Bank Accounts Discount Paid 21(a) Consolidated interest Paid on Deposits Bangladesh Commerce Bank Limited CRSII.	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,249,225 1,191,985,301 763,816,439 204,362,819 213,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 22,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 10,610,480 113,791,800	Software	\$\frac{5,389,401}{5,72260}\$ \frac{4,24,413}{2,824,830}\$ \frac{4,475,493,30}{6,877,2430}\$ \frac{15,255,321}{10,389,460}\$ \frac{15,495,5}{10,256,300}\$ \frac{1,495,5}{10,256,300}\$ \frac{1,495,50}{10,256,300}\$ \frac{1,495,500}{10,256,300}\$ \frac{1,495,256,300}{10,256,300}\$ \frac{1,495,256,300}{10,256,300}\$ \frac{1,495,256,300}{10,256,300}\$ \frac{1,495,252}{10,256,300}\$ \frac{1,495,252}{10,25
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Incentive Bonus Accrued Expense Payable Provision for Incentive Bonus Provision for Incentive Bonus (Note Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus Provision for Offe Balance Sheet Exposure VAT/Tax Payable to NBR Provision for Offe Salance Sheet Exposure VAT/Tax Payable to NBR Provision for Offe Salance Sheet Exposure VAT/Tax Payable to NBR Provision for Classified Loans and Advances Provision for Loans and Advances Provision for Loans and Advances Provision for Classified Loans and Advances Provision for Unclassified Loans and Advances Provision	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.6 2: 13.1) 854,213,622 2: 13.9 27,695,878 2: 13.9 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 2: 13.12 2,709,556,615 22,709,556,615 23,061 21,111 21,130,120 26,193,286 60,436,043 2: 13.11 2: 13.12 2,709,556,615 2,709,509,615 2,709,610,610 2,709,610,610 2,709,610,610 2,709,610,610 2,709,610,610 2,709,610,610 2,709,61	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and December 2018 and December 2018 and Park 10,735,396 88,861,952 829,597,348 683,055,027 57,680,369	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consoldated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Bability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than I Year Equal to or more than 1 year 19.2 Other Contingent Liabilities for L/G Companies Liabilities for L/G Companies Liabilities for L/G Companies Liabilities for L/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-3 appeal which amounted BDT 29,418,179. 20 Interest Income Interest received from Danks & Other financial Institutions 20 (a) Consoldated interest Income Bangladesh Commerce Bank Limited CESIL Less: Inter Company Transaction 21 Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Foreign Bank Accounts Discourt Paid 21 (a) Consoldated interest Paid on Deposits Bangladesh Commerce Bank Limited CESIL Less: Inter Company Transaction 22 Income from Investment	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 168,324,953 146,636,213 147,2019,531 140,249,225 1,191,985,301 178,316,439 204,362,819 213,791,800 113,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 446,218,414 223,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 10,910,101,101,101,101,101,101,101,101,1	Software	\$\frac{5,389,401}{5,72260}\$ \frac{4,24,413}{2,824,830}\$ \ \frac{4,475,493.09}{6,930}\$ \frac{5,255,321}{5,255,321}\$ \frac{10,944,69}{1,946}\$ \frac{1,595,57,2260}{5,27260}\$ \frac{1,243,830}{5,276,793}\$ \frac{1,595,27}{5,246}\$ \frac{1,544,852}{5,246,856}\$ \frac{1,544,852}{5,246}\$ 1,544,
Export Fund Development EBEK Carnt Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Lors and Advances Interest Suspense Accourts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratulty Provision for Gratulty Rober Provision for Share & Debenture Uhrealized Gain / Loss Provision for Fasters Accourd Expense Payable Provision for Deferred Tax Note Provision for IT Assets (Note Provision for IT Assets (Note Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus Provision for Offe Balance Sheet Exposure VAT/Tax Payable to MRR Provision for Offe Assets (Note CBCB, General Accounts ** (Note BCB, General Accounts ** (Note CBCB, General Accounts ** (Note Provision for Classified Loans and Advances Opening Balance Less: Fully Provision Negt for the year (Transfer from surplus provisions) Less: Provision for Classified Loans and Advances Bengladesh Commerce Bank Limited CBCI. 13.1.1 (a) Consolidated Provision for Classified Loans and Advances Opening Balance Add: Specific Provision for Classified Loans and Advances Opening Balance Add: Transferred during the year Less: Adjustment during the year Less: Adjustment during the year Less: Exterest Realized during the year Less: Exterest Suspense A/C Opening Balance Add: Addition during the year Less: Exterest Realized during the year Less: Exterest Realized during the year Less: Exterest Exterest Realized during the year Less: Exterest Realized during the year	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.4) 855,213,652 2: 13.5) 2: 13.5) 2: 13.5) 2: 13.6 2: 13.7) 284,111 281,319 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 114,350,844 2: 13.12 2,709,556,615 2: 13.11 22,709,556,615 23,001 24,111 25,130,286 26,133,286 27,695,878 21,310 26,193,286 27,695,878 21,310 26,193,286 27,695,878 21,310 26,193,286 27,695,878 21,310 27,695,878 21,310 28,622,362 27,795,56,615 28,621,3622 27,795,556,615 28,861,952 38,861,952 38,576,548 38,576,548 38,576,548 38,576,548	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 ait the toecember 2018 and the toecember 2018 and 40,735,396 88,861,952 829,597,348 683,055,027 57,680,369	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts Profit/Loss for the year as per Profit and Loss accounts Record Service Serv	112,429,775 62,800 1147,130 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 113,492,576 114,492,576 114,492,576 114,492,575 134,206,438 168,324,953 146,636,213 676,809,575 140,209,531 140,294,525 1,191,985,301 173,791,800 113,791,800	Software	\$\frac{5,238,90.6}{2,72260}\$\$ \frac{4,24,143}{2,824,826}\$\$ \frac{4,975,993.0}{2,993.0}\$\$ \frac{15,255,321}{2,90.8}\$\$ \frac{10,946.0}{2,90.8}\$\$ \frac{15,90.8}{2,90.2}\$\$ \fr
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Incentive Bonus Provision for Offe Balance Sheet Exposure VAT/Tax Payable to NBR Provision for Offe Balance Sheet Exposure VAT/Tax Payable to NBR Provision for Offe Sense Sense BCBL General Accounts As per tripartite meeting agreed on that bank has a provision shortfall of BDT 463.65. 509 rest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBI Provision for Classified Loans and Advances Provision for Unclassified Loans and Advances Provision	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.4) 855,123,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.6 13.9 27,695,878 2: 13.9 27,695,878 2: 13.9 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 114,350,844 2: 13.12 2,709,556,615 22,709,556,615 23,061 24,111 25,13,12 26,133,286 26,133,286 27,935,670 38,861,952 38,861,952 38,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,836,260 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and December 2018 an	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CESIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Eability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Directors Government Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities for I/G Companies Liabilities for I/G Companies Liabilities for I/G Companies Liabilities for I/G Political Companies Liabilities for I/G Companies Liabilities for I/G Companies Liabilities for I/G Companies Liabilities for I/G Political Companies Liabilities for I/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775	Software	\$\frac{3,338,948}{2,712260} \ \frac{1,241}{2,838} \ \frac{4,475,943.90}{2,839.80} \ \frac{1,255,321}{2,836.80} \ \frac{1,046,968}{2,839.80} \ \frac{1,256,321}{2,836.80} \ \frac{1,256,323}{2,836.80} \ \frac{1,256,933}{2,836.80} \ \frac{1,256,233}{2,836.80} \ \
Export Fund Development EBEK Carnt Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL * 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratuity Provision for Gratuity Provision for Gratuity Provision for Incentive Bonus Note Provision for Incentive Bonus Note Provision for Incentive Bonus Provision for Incentive Bonus Provision for Incentive Bonus (Note VAT/Tax Payable to NBR Provision for Off Belance Sheet Exposure VAT/Tax Payable to NBR Provision for Consessified Loans and Advances Provision for Classified Loans and Advances Provision for Unclassified Loans and Advances Opening Balance Add: Specific Provision for the Year (Transfer from surplus provisions) Less: Provision for Unclassified Loans and Advances Opening Balance Add: Transferred during the Year Add: Net Charge in the Profit and Loss Account 13.1.1(a) Consolidated Provision for Classified Loans and Advances Opening Balance Add: Transferred during the year Less: Addition during the year Less: Enterest Reakzed during the year Less: Enterest Enterest Entered Lance Tax Opening Balance	5,976,044 14,093 713,507 487,963 -1 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.4) 855,123,051 2: 13.3) 640,886,578 2: 13.4) 5,720,352 2: 13.5) 2: 13.6 158,622,362 2: 13.7) 284,111 2: 13.9) 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 114,350,844 2: 13.12) 2,709,556,615 22,709,556,615 23,001 24,616,273 25,709,508,78 26,131,10 26,193,286 27,795,587 28,13,10 28,8861,952 38,861,952 38,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952 88,861,952	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 570,735,396 88,861,952 829,597,348 683,055,027 - 57,680,369 - 740,735,396 88,861,952 829,597,348 103,367,936 11,700,000 1,740,403,094 11,700,000 1,740,403,094 11,700,000 1,740,403,094 11,700,000 1,740,403,094 11,700,000 1,740,735,396 38,651,269 11,700,000 1,740,735,396 88,861,952 829,597,348 683,055,027 - 57,680,369 - 740,735,396 11,700,735,396 1	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 13(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CRSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year And income Tax Assessment of BCIB for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 20 Interest Income Interest received from Loans and Advances Interest received from Loans and Advances Interest received from Banks & Other financial Institutions 20 (a) Consolidated interest Income Bangladesh Commerce Bank Limited CRSII. Less: Inter Company Transaction 21 Interest Paid on Deposits	112,429,775 62,800 147,130 112,492,576 112,429,276 112,429,276 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 134,006,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 63,516,439 20,362,819 215,791,800 113,791,800 113,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 1472,019,531 402,945,225 113,791,800	Software	\$\frac{3}{2}\frac{3}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}{2}\frac{3}\frac{3}{2}\frac{3}{
Export Fund Development EBEK Crant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & BACPS/TTCL/S-cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Lors and Advances Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Gratulty Rober Provision for Gratulty Rober Provision for Faster Provision for Faster Provision for Faster Provision for Balance Sheet Exposure VAT/Tax Payable to MRR Provision for Lorent Rober Rober Rober Rober Rober As per tripartite meeting held between Bangladesh Bank, MABS & J Partners (external a parties to the meeting agreed on that bank has a provision shork with 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBI 7 13.1 Provision for Classified Loans and Advances Provision for Classified Loans and Advances Provision for Classified Loans and Advances Opening Balance Less: Fully Provision Kept for the year (Transfer from surplus provisions) Less: Provision for Classified Loans and Advances Opening Balance Add: Specific Provision Kept for the year (Transfer from surplus provisions) Less: Provision for Unclassified Loans and Advances Opening Balance Add: Transferred during the year Less: Adjustment during the year Less: Adjustment during the year Less: Externet Suspense A/C Opening Balance Add: Addition during the year Less: Externet Suspense A/C Opening Balance Add: Transferred during the year Less: Externet Suspense A/C Opening Balance Add: Addition during the year Less: Externet Suspense A/C Opening Balance Add: Addition during the year Less: Externet Suspense A/C Opening Balance Add: Addition during the year Less: Externet Suspense A/C Opening Balance Add: Addition during the year Less: Written off Guring the year Less: Written off Guring the year	5,976,044 14,093 1713,507 487,963 - 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12,04) 1,219,898,318 2: 13.0 1,219,898,318 1,219,8	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 37,492,659 1,051,836,260 2,708 1,051,836,260 2,708 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,112 284,112 284,112 284,112 284,112 285,750 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 740,735,396 88,861,952 825,957,348 683,055,027 - 57,680,369 - 740,735,396 58,041,463 798,776,859 103,367,936 11,4505,984) 88,861,952 735,450,686 124,793,603 49,613,560 416,350,729 436,423,824	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CESIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Eability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Directors Government Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities for L/G Bills for Collection Tax liability* *This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal withch amounted BDI 29,418,179. 20 Interest Income Interest received from Loans and Advances Interest received from Banks & Other financial Institutions 21 Interest Paid on Deposits Interest Paid on Dep	112,429,775 62,800 147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 26,362,819 204,362,819 213,791,800 100,610,480 100,610,480 100,610,480 100,610,480 113,791,800	Software	1,238,401 4,21,412 24,75,93,201 10,394,408 1,595, 2,712260 12,345,308 3,371,2461 19,345,301 19,345,301 10,344,608 1,595, 2,712260 12,345,308 3,371,246 12,345,301 12,345,3
Export Fund Development EBEK Grant Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FBP / Acceptance on B/B LC / Margin on LTR BEFTN & RACPS/TTCL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bengladesh Commerce Bank Limited CBSIL 7 13 Other Liabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Loans and Advances Interest Suspense Accounts Provision for Deferred Tax Provision for Deferred Tax Provision for Share & Debenture Unrealized Gain / Loss Provision for Share & Debenture Unrealized Gain / Loss Provision for Gratuly Provision for Gratuly Provision for Gratuly Provision for Off Balance Sheet Exposure Provision for Other Assets BCBL General Accounts Robert Provision for Other Assets BCBL General Accounts Robert Provision for Classified Loans and Advances Provision for Unclassified Loans and Advances Balance Less: Buy Provision Next for the year (Transfer from surplus provisions) Less: Provision for Unclassified Loans and Advances Provision for Unc	5,976,044 14,093 713,507 487,963 - 10 317,932 487,963 - 110 317,932 492,288 12,735,297 34,282,128 979,280,083 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,318 1,219,898,139,120 13,10 1856,123,051 1856,123,051 1856,123,051 1856,123,051 1856,133,10 1856,133,10 1856,133,10 1856,133,10 1857,133,10 1858,131,10 1858	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 87,720,689 1,750,618 87,720,689 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,968 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 12,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,000,000 740,735,396 88,861,952 829,597,348 683,055,027	Opening Balance Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSII. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bills for Collection Other contingent Eability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Government Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for L/G Co	112,429,775 62,800 147,130 112,429,775 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,775 134,026,313 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 26,362,819 213,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 113,791,801 448,218,414 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 13,732,320 1,321,597,638 1,240,415,502 658,751,434 615,713,332 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,980,349,072 1,886,128,833 1,980,349,072 1,886,128,833 1,980,349,072 1,876,1314,282 2,000,578,724 1,871,314,282 2,000,578,724 1,245,548,448 1,252,735,475 1,245	Software	\$\frac{1}{2}\frac{1}
Export Fund Development EBEK Grant Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bil Margin on FISP / Acceptance on B/B LC / Margin on LTR BEFTN & RACP5/TCL/5-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CIBSII. 7 3 Other Liabificities Provision for Loans and Advances Interest Suspense Accounts Provision for Loans and Advances Interest Suspense Accounts Provision for Deferred Tax Provision for Deferred Tax Provision for Share & Debenture Unrealized Gain / Loss Provision for Share & Debenture Unrealized Gain / Loss Accrued Expense Payable Provision for Grattley Provision for 10ff Balance Sheet Exposure Provision for Off Balance Sheet Exposure (Note Provision for Other Assets ROBE ROBE ROBE ROBE ROBE ROBE ROBE ROBE	5,976,044 14,093 713,507 487,963 -10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12.04) 1,219,898,318 2: 13.1) 854,213,622 2: 13.5) 2: 13.6 2: 13.1) 854,213,622 2: 13.5) 2: 13.5) 2: 13.6 158,622,362 2: 13.7) 284,111 2: 13.9) 27,695,878 2: 13.9) 27,695,878 2: 13.10 26,193,286 60,436,043 2: 13.11 114,350,844 2: 13.12 2,709,556,615 22,709,556,615 23,101 24,616,273	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 87,720,689 1,750,618 87,720,689 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,968 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 12,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,000,000 740,735,396 88,861,952 829,597,348 683,055,027	Opening Balance Prior year's Adjustment Priority/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bils for Collection Other contingent liability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Bank and Other Financial Institution Others Commitments Less than 1 Year East to or more than 1 year 19.2 Other Contingent Liabilities for L/G Bils for Collection Tax liabilities for L/G Bils for Collection Tax liabilities for L/G Bils for Collection Tax liability* * This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BBLs for the year 2005-2006, 2006-2007, 2007-2008,	112,429,775	Software	\$\begin{array}{c c c c c c c c c c c c c c c c c c c
Export Fund Development EBEK Grant Payable Risk Fund Service Charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Export Bill Margin on DIP / Acceptance on B/B LC / Margin on LTR BETT BACPS/TCL/S-cash Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bengladesh Commerce Bank Limited (Note CBSIL 7 13 Other Llabilities Provision for Loans and Advances Interest Suspense Accounts Provision for Deferred Tax (Note Provision for Deferred Tax Provision for Deferred Tax Provision for Share & Debenture Unrealized Gain / Loss Provision for Share & Debenture Unrealized Gain / Loss Provision for Gratuity Provision for Share & Debenture Unrealized Gain / Loss Provision for Off Belance Sheet Exposure (Note Provision for Off Belance Sheet Exposure Provision for Off Belance Sheet Exposure (Note Provision for Other Assets (Note Provision for Other Assets (Note BCBL General Accounts As per tripartite meeting agreed on that bank has a provision shortfall of BDT 463.65. 50 prest within 31st December 2019 as recommended by Bangladesh bank vide letter ref: DBF 7 13.1 Provision for Classified Loans and Advances Provision for Classified Loans and Advances Provision for Classified Loans and Advances (Note: Provision for Classified Loans and Advances Opening Balance Less: Puly Provision Negt for the year (Transfer from surplus provisions) Less: Provision for Unclassified Loans and Advances Opening Balance Add: Peed-ved from Previous Written off Add: Received from Previous Written off Add: Net Charge in the Provit and Loss Account 13.1.1() Consolidated Provision for Classified Loans and Advances Opening Balance Add: Provision for Unclassified Loans and Advances Opening Balance Add: Provision for Unclassified Loans and Execute Value of Commence Bank Limited CRBIL 13.1.1 (December 2019 to Provision Sept Balance Add: Provision for Unclassified Loans an	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 713	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 87,720,689 1,750,618 87,720,689 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,968 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 12,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,000,000 740,735,396 88,861,952 829,597,348 683,055,027	Opening Balance Prior year's Aglustment Profft/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Intervoice Guarantees Intervoice Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Bank and Other Financial Institution Other contingent liabilities Commitments Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for I/G Interest Rome which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-1 appeal which amounted BDT 29,418,179. 20 Interest Rome Interest received from Loans and Advances Interest received from Loans and Advances Interest Rome Interest received from Loans and Advances Interest Paid on Deposits Int	112,429,775 62,800 1147,130 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 113,249,575 134,206,431 168,324,953 146,636,213 676,809,575 140,209,531 140,636,213 140,636,213 140,636,213 140,636,213 140,636,213 140,636,213 140,945,225 113,791,800 113,867,791 11,282,735,475 11,285,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,448 11,252,735,475 11,245,548,	Solitories	\$\frac{3,338,401}{2,022,401} \
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Samp Samp Samp Samp Samp Samp Samp S	5,976,044 14,093 713,507 487,963 -1 131,190 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12,19,898,318 1,219,898,318 2: 13.1) 854,213,622 813.3) 640,886,578 88,861,952 813.1) 1,219,898,318 1	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 37,761,680 37,761,680 37,761,680 37,761,680 37,781,680 37,781,680 37,781,680 37,781,680 37,781,680 37,781,836,260 2,708 1,051,836,260 2,708 1,051,836,260 2,708 829,597,348 810,630,729 532,348,916 5,720,350 2,470,403,091 174,049,121 2,865,772 28,799,550 21,1755,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,781,785,786 740,735,396 683,055,027 - 57,680,369 - 740,735,396 103,367,366 114,505,984) 88,661,952 735,450,686 124,793,603 49,613,560 - 310,630,729 436,423,824 73,338,312 22,586,780 532,348,916 elefore appeal. Income en et profit earned by ppeak are pending at	Opening Balance Prior year's Aglustment Profft/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CBSIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Intervocable Letter of Credit Bils for Collection Other contingent lability (Note: 19.02) 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Directors Directors Commitments Less than 1 Year This includes Tax lability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCCL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BDT 29,418,179. 20 Interest Roome Interest received from Loans and Advances Interest Pad on Deposits Inter	112,429,775 62,800 147,130 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 134,006,438 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 146,636,213 140,294,225 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 113,901,901,901,901,901,901,901,901,901,901	Software	1,238,401 4,214,121 24,475,493,201 15,253,211 10,094,408 14,905, 57,22200 12,248,208 3,247,279 20,246,208 20,246,209 20,246,20
Export Fund Development EBEK Grant Payable Risk Fund Service charge / CIB Service Charge Buying House Commission Revenue Stamp/ Stamp Bern Na BACPS/ITCL/S-cash BETN & BACPS/ITCL/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CISSIL ** 13 Other Labilities Provision for Loans and Advances Interest Suspense Accounts Provision for Loans and Advances Interest Suspense Accounts Provision for Current Income Tax (Note Provision for Current Income Tax Provision for Share 8 Dehenture Unrealized Gain / Loss Provision for Share 8 Dehenture Unrealized Gain / Loss Provision for Share 8 Dehenture Unrealized Gain / Loss Provision for Share 8 Dehenture Unrealized Gain / Loss Provision for Incentive Borus Provision for Incentive Borus Provision for Incentive Borus Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Bance Sheet Exposure VAT/Tax Payable to NBR Provision for Offer Sheet	5,976,044 14,093 713,507 487,963 - 10 317,932 487,963 - 10 317,932 487,963 - 10 317,932 49,288 12,735,295 979,200,069 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,318 - 1,219,898,139,51 - 13,10 - 13,10 - 13,10 - 13,10 - 13,10 - 14,10 - 14,10 - 14,10 - 14,10 - 15,10 - 16,10 - 17,10 - 18,10 - 19,10 - 19,10 - 19,10 - 19,10 - 19,10 - 19,10 - 19,10 - 10,10	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,616 1,750,616 1,750,616 1,750,616 1,750,616 1,750,616 1,750,616 1,750,616 1,751,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 1,051,836,260 1,051,836,260 1,051,836,968 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 574,0735,396 88,861,952 829,597,348 683,055,027	Opening Balance Prior year's Aglustment Profft/Loss for the year as per Profit and Loss accounts Profft/Loss for the year as per Profit and Loss accounts Consolidated Profit and Loss Accounts / Retained Earnings Bengladesh Commerce Bank Limited CBSIL Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Inrevocable Letter of Credit Bills for Collection Other contingent lability (Note: 19.02 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Commitments Less than 1 Year Esqual to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for U/C Bills for Collection Tax liability* "This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BDT 29,418,179. 20. Interest Income Interest received from Earn's & Other financial Institutions Less: Inter Company Transaction 11. Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Poreign Bank Accounts Discount Paid 21.(a) Consolidated interest Encome Bangladesh Commerce Bank Limited CBSIL Less: Inter Company Transaction 12. Interest Paid on Deposits Interest Paid on Poreign Bank Accounts Discount Paid 21. (a) Consolidated interest Paid on Deposits Bangladesh Commerce Bank Limited CBSIL Less: Inter Company Transaction 22. (a) Consolidated interest Paid on Deposits Bangladesh Commerce Bank Limited CBSIL Less: Enter Company Transaction 23. (a) Consolidated interest Paid on Deposits Bangladesh Commerce Bank Limited CBSIL CBSIL CHARGE COMMISSION and Brokerage Commission Exchange Earnings Brokerage 24.(a) Consolidated Exchange, Commission and Brokerage Bangladesh Commerce Bank Limited CBSIL CASIL	112,429,775	Solitoric Soli	1,238,401 4,21,412 24,475,493.90 15,253,213 10,084,469 15,695, 37,22260 12,482,869 36,873,219 10,684,620 35,247,793 20,002,220
Export Fund Development ERK Fund Service charge / CIB Service Charge Baying House Commission Recent Commission Recent Charge / CIB Service Charge Baying House Commission Recent Charge / CIB Service Charge Baying House Commission Recent Charge / CIB Service Charge Baying House Commission Recent Charge / CIB Service Charge BEFT NR BACKS/TIC/S-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CISIL 7 13 Other Liabilities Provision for Lans and Advances Interest Suspense Accounts Interest Interest Development Interest Inte	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 317,928 249,288 12,735,297 34,282,126 979,280,408 1,219,898,318 2: 12,19,898,318 2: 12,19,898,318 2: 13,10 854,213,622 2: 13,5) 854,213,622 2: 13,5) 855,123,051 2: 13,5) 158,622,362 2: 13,5) 158,622,362 2: 13,10 160,436,043 2: 13,11) 1765,351,670 88,861,952 740,735,396 2: 13,11) 765,351,670 88,861,952 740,735,396 24,616,273 740,735,396 24,616,273 740,735,396 24,616,273 740,735,396 24,616,273 740,735,396 24,616,273 740,735,396 24,616,273 740,735,396 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 24,616,273 25,234,216 26,000,00 26,4878 88,861,952 88,861,952 88,861,952 11,2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be tax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be dax has been provided @ 42,5% on the provision for income tax against Aphlows. 2011-2012 and 2012-2013 are pending be dax has been provided @ 42,5% on the provision for income tax against Aphlows.	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,761,680 837,492,659 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the toecember 2018 and the toecember 2018 and 54,253,254,255,252 829,597,348 683,055,027 - 740,735,396 88,861,952 829,597,348 683,055,027 - 57,680,369	Opening Balance Prior year's Aglustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bengladesh Commerce Bank Limited CESI. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Intercondingent liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Other contingent liability (Note: 19.03 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Other contingent liability Other Conmitments Less than 1 Year Equal to or more than 1 year This liability This loading at the Supreme Court . This has been carried forward since long which is and Income Tax Assessment of ECE for the year 2005-2006, 2006-2007, 2007-2008, 2009-2 appeal which amounted BIT 29.418,179. 20 Interest Income Interest received from Banks & Other financial Institutions 20 (a) Consolidated interest Income Bangladesh Commerce Bank Limited CESIL Less: Inter Company Transaction 11 Interest Paid on Deposits Interest Paid on Deposits Interest Paid on Poposits Interest Paid on Prorigin Bank Accounts Discount Paid Dividend on Share Corporate Bond Revaluation of Cort. Securities Received Accounts Discount Paid Revaluation of Cort. Securities Received Accounts Discount Paid Revaluation of Cort. Securities Received Accounts Paident Commerce Bank Limited CESIL 21 Oconolidated Income from Investment Bangladesh Commerce Bank Limited CESIL Consolidated Income from Investment Bangladesh Commerce Bank Limited CESIL Consolidated Income from Investment Bangladesh Commerce Bank Limited CESIL Consolidated Income from Investment Bangladesh Commerce Bank Limited CESIL Consolidated Income from Inv	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 158,323,777 146,636,213 168,324,953 146,636,213 168,324,953 146,636,213 168,324,953 140,636,213 168,324,953 140,636,213 168,324,953 140,982,225 1,191,985,301 163,316,439 201,362,819 215,796,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 12,807,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 113,791,800 113,791,903,903,903,903,903,903,903,903,903,903	Solution	\$\frac{3,388,461}{3,021,461} \
Export Fund Development ERK Fund Service Cante Payable Risk Fund Service Charge Commission Beronal State of CIB Service Charge Beronal State Charge Beronal State of CIB Service Charge Beronal State of CIB Service Charge Beronal State of CIB Service Charge Beronal State Charge Beronal State of CIB Service Charge Beronal State Charge Beronal Sta	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 317,928 12,792,888 12,735,297 34,282,126 979,280,408 1,219,898,31	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,751,680 837,492,659 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,752 28,799,550 21,055,966 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 740,735,396 88,861,952 89,957,348 683,055,027 - 57,680,369 - 740,735,396 88,861,952 10,3367,936 740,735,396 740,735,396 88,861,952 10,3367,936 740,735,396 740,735,396 88,861,952 10,3367,936 740,735,396 88,861,952 10,3367,936 740,735,396 10,360,099 11,700,000 11,700,	Opening Balance Prior years' Adjustment Profit/Loss for the year as per Profit and Loss accounts 18(a) Consolidated Profit and Loss Accounts / Retained Earnings Bengladesh Commerce Bank Limited CESI. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Guarantees Irrevocable Letter of Credit Bils for Collection Other contingent Bability (Note: 19.03 19.1 Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Directors Commitments Less than 1 Year Equal to or more than 1 year Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liabilities Companies Liabilities for L/C Bils for Collection Tax liability* **This includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of RCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-20paped which amounteed BITS 3/416,179. 20 Interest Encome Interest received from Loans and Advances Interest Pack on Deposits	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,433 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 26,362,819 213,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 113,791,800 113,902,903 113,803,903 1	Software	
Export Fund Development ERK Fund Service Cant Payable Risk Fund Service Cant Payable Risk Fund Service Charge Child Service Charge Berost Bill Margin on FBP / Acceptance on ByB LC / Margin on LTR BEFT N B ACCES/TICUS-cash Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CISSI. ** 13 Other Liabilities Provision for Lans and Advances Interest Suspense Accounts Provision for Cataly Provision for Interest (Note Provision for Cataly Provision for Interest (Note Provision for Interest Bonus Provision for Inte	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 317,928 12,792,888 12,735,297 34,282,126 979,280,408 1,219,898,31	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,751,680 837,492,659 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,722 28,799,550 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 588,861,952 829,597,348 683,055,027 - 57,680,369 - 740,735,396 88,861,952 829,597,348 683,055,027 - 57,680,369 - 10,3367,936 740,735,396 740,735,396 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348	Opening Balance Prior year's Adjustment Prior Profit/Loss for the year as per Profit and Loss accounts Prior Profit/Loss for the year as per Profit and Loss accounts Bangladesh Commerce Bank Limited CIDIL. 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Garantness Interce of Collection Other contingent Liability (Note: 19.02 Diver contingent Liability (Note: 19.02 Diver Contingent Liability Interce of Carantness Bank and Other Financial Institution Others Commitments Less than 1 Year Companies Liabilities for I/C Bills for Collection The Intercet Profit of the Year Accounts Institution Others Commitments Less than 1 Year 19.2 Other Contingent Liabilities Companies Liabilities for I/C Bills for Collection The Itality "This includes Tax lability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is hand Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,202,433 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 26,362,819 213,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 113,791,800 113,903,907,793,902 1,245,844 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548,448 1,252,735,475 1,245,548	Someware	1,238,401 4,214,121 24,75,693.00 1,253,321 10,094.60 1,596,57,2260 1,248,800 3,247,791 20,069,721 1,047,593.00 1,248,800 3,247,791 2,047,593.00 1,248,800 3,247,249 2,048,800 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,265,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,2660,969,026 2,2660,969,026 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,268,800 2,2660,969,026 2,105,594,596 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2660,969,026 2,2
Export Fund Development ERK Fund Service charge / CIB Service Charge Baying Nucue Commission Service charge / CIB Service Charge Baying Nucue Commission Export Sum / Simple Export Sum / Simple Bern	5,976,044 14,093 713,507 487,963	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,751,680 837,492,659 1,051,838,968 829,597,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,722 28,799,550 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 588,861,952 829,597,348 683,055,027 - 57,680,369 - 740,735,396 88,861,952 829,597,348 683,055,027 - 57,680,369 - 10,3367,936 740,735,396 740,735,396 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348 88,861,952 829,597,348	Opening Balance Prior year's Adjustment Prior Prior year's Adjustment Prior Prior Year's Adjustment Acceptances and Endorsements Letter of Guarantees Interced Calcidation Bill for Calcidation Diver contingent billsty (Note: 19.02 19.1 Letter of Guarantees Interced Calcidation Diver contingent billsty (Note: 19.02 19.2 Letter of Guarantees Diver cortingent billsty Ober cortingent billsty 19.3 Letter of Guarantees Diver Cortingent Liabilities Committees Diver Cortingent Liabilities Committees Diver Cortingent Liabilities Committees Less than 1 Year 19.2 Committees Less than 1 Year 19.3 Cother Contingent Liabilities for I/G Companies Liabilities for I/G Dills for Collection Tais Roblity *This includes Tax liability for BCI and BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775 62,800 147,130 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,006,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 2,660,969,026 2,105,594,596 2,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 113,791,800 113,791,900 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,900 113,791,800 113,791,		1,238,401 4,21,412 24,475,493,01 15,253,211 10,094,469 15,905, 27,2260 12,480,800 36,873,210 10,394,460 15,905, 27,2260 12,480,800 26,680,301 6,677,212 10,075, 20,220 10,095,220 10,
Export Fund Development EBK Cann Payable Risk Fund Risk Fund Risk Fund Risk Fund Revenue Stamp (CBS Service Charge Buryor Buryor Buryor Buryor Revenue Stamp (Stamp Eport Bill Margin on FBP / Acceptance on R/B LC / Margin on LTR BETT N & BACKS/TTCL/S-cash Sundry Creditors Buryor Creditors Cred	5,976,044 14,093 713,507 487,963	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,751,680 37,751,680 37,752,681 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,350 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,000 2,470,403,094 th March 2018 all the t December 2018 and 54,000 2,470,	Opening Balance Prior year's Adjustment Acceptances and Endorsements Letter of Guarantees Irenocable Letter of Credit Both Committees Income Borney for which the Bank is contingently liable in respect of guarantee issued favoring Directors Bank and Other Financial Institution Others Commitments Less than 1 Year Equal to or more than 1 year 19.2 Other Contingent Liablities Companies Liablities for I/G Bills for Collection Tax Isoliky **This includes Tax liablity for BCI and BCBL. The tax liablity of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of ECR. For the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775 62,800 147,130 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 134,006,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 11,919,985,301 63,516,439 20,362,819 215,791,800 113,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 472,019,631 4		\$\frac{3,384,041}{2,124,121} \text{\begin{align*}{c c c c c c c c c c c c c c c c c c c
Export Fund Development EBK Carn Payable Risk Fund Service Carn Payable Risk Fund Service Carn Payable Risk Fund Service Carn Risk Fund Revenue Stamp (Stamp Export BII Margin on FBP / Acceptance on B/B LC / Margin on LTR BETT N B BACPS/TICL/S-cash Sundry Creditors Interest Payable on Deposits Interest Payable on Deposits Interest Payable on Deposits Browledgeth Commerce Bank Limited CBSIL 7 3 Other Liabilities Provision for Lonas and Advances Provision for Current Income Tax (Note Provision for Funds Fun	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,7963 714,792,280 714,792,280 714,792,280 714,792,280 714,792,290 715,046,00 714,792,222 714,992,200 714,1492,200 71	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 67,761,680 37,792,681 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,300 174,049,121 2,865,772 23,799,550 38,651,269 11,700,000 1,740,9121 1,700,000 1,740,9121 2,856,772 2,879,950 3,8651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 740,735,396 88,61,952 829,997,348 683,055,027 57,680,369 -740,735,396 58,041,463 798,776,859 103,367,936 104,363,560 214,793,603 49,613,560 214,793,603 49,613,560 532,348,916 efore appeal. Income net profit earned by ppeak are pending at the burst and honorable high court. Settled peak is pending at the peak are pending at the period and honorable high court. Settled peak is pending at the wiresoner of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled settled settled and return June 2018.	Opening Balance Prior year's Adjustment Prior Profit/Loss for the year as per Profit and Loss accounts Prior year's Adjustment Profit/Loss for the year as per Profit and Loss accounts / Retained Earnings Bistaladesh Commerce Bank Limited CBIL 19 Contingent Liabilities and Other Commitments Acceptances and Endorsements Letter of Garantees Irroccable Letter of Credit Bills for Collection (Note: 19.02 Other contingent bibility Other Commitments Less than 1 Year 19.2 Cher Contingent Liabilities Commanies Liabilities for L/G Companies Liabilities for L/G Companies Liabilities for L/G Companies Liabilities for L/G Bills for Collection Tar liability Prittie includes Tax liability for BCI and BCBL. The tax liability of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCBL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775 62,800 147,130 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,429,775 134,006,438 168,324,953 146,536,213 678,809,575 472,019,531 140,2945,225 11,919,985,301 63,516,439 20,362,819 215,791,800 113,791,800 113,791,800 2,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631 472,019,631		\$\frac{3,388,461}{2,124,461} \text{\begin{subarray}{c c c c c c c c c c c c c c c c c c c
Export Fund Development EBK Carn Payable Risk Fund Risk Fund Risk Fund Risk Fund Revenue Stamp Stamp Eport BI Margin on FBP / Acceptance on B/B LC / Margin on LTR Revenue Stamp Stamp Eport BI Margin on FBP / Acceptance on B/B LC / Margin on LTR Risk Fund Sundry Creditors Sundry Creditors Sundry Creditors Sundry Creditors Sundry Creditors Interest Payable on Deposits 12.4(a) Consolidated Other Deposits Bangladesh Commerce Bank Limited CBSIL 7 13 Other Llabilities Provision for Loans and Advances Interest Superies Accounts Povision for Current Loans Tax (Note Provision for Current Loans Tax Povision for Gratally Provision for Share & Debenture Unrealized Gain / Loss Provision for Share & Debenture Unrealized Gain / Loss Provision for File State Accrued Exponse Payable Provision for Interest Bround Provision for Off Balance Sheet Exposure (Note Provision for Off Balance Sheet Exposure Risk Risk Risk Risk Risk Risk Risk Risk	5,976,044 14,093 713,507 487,963	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 4,770,680 837,932,69 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,968 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and bett December 2018 and 5740,735,396 88,861,952 829,597,348 683,055,027	Opening Balance Prior year's Adjustment Acceptances and Endorsements Accept	112,429,775 62,800 147,130 112,492,576 112,492,576 112,492,576 112,429,775 112,492,576 112,492,576 112,429,775 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 146,536,213 168,324,953 146,536,213 146,536,213 146,536,213 146,536,213 146,536,213 1472,019,531 140,2945,225 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 117 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 1472,019,531 1402,945,225 113,791,800 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 100,610,480 113,791,800 113		1,238,401 4,21,412 24,475,493.01 15,253,231 10,084,460 15,905, 27,2260 12,480,800 36,873,210 10,284,600 15,905,200 26,273,21 10,275,220
Export Fund Development EBK Card Ryayable Risk Fund Risk Fund Risk Fund Risk Fund Risk Fund Revenue Stamp/Stamp Eport BI Revenue Stamp	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 10 317,932 249,288 12,735,297 34,282,128 979,280,081 1,219,898,318	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 67,761,680 37,792,681 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,968 829,597,348 810,630,729 532,348,916 5,720,300 174,049,121 2,865,772 23,799,550 38,651,269 11,700,000 1,740,9121 1,700,000 1,740,9121 2,856,772 2,879,950 3,8651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 740,735,396 88,61,952 829,997,348 683,055,027 57,680,369 -740,735,396 58,041,463 798,776,859 103,367,936 104,363,560 214,793,603 49,613,560 214,793,603 49,613,560 532,348,916 efore appeal. Income net profit earned by ppeak are pending at the burst and honorable high court. Settled peak is pending at the peak are pending at the period and honorable high court. Settled peak is pending at the wiresoner of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled peak is pending at the ministener of taxes. Settled settled settled and return June 2018.	Opening Balance Prior year's Adjustment Acceptances and Endorsements Bits for Collection Other contents Acceptances and Endorsements	112,429,775 62,800 147,130 112,492,576 112,492,576 112,492,576 112,429,775 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 146,536,213 168,324,953 146,536,213 146,536,213 146,536,213 147,2019,531 140,2945,225 11,191,985,301 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,801 113,791,800 113,791,801 113,791,800 113,807,901 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,80		1,238,401 4,21,412 24,475,493.01 15,253,231 10,084,460 15,905, 27,2260 12,480,800 36,873,210 10,284,600 15,905,200 26,273,21 10,275,220
Export Fund Development EBR Coard Physible BBR Coard BBR	5,976,049 1,40,93 1713,507 487,963 -10 317,932 1497,963 1,219,988,318 1,2735,297 34,282,128 979,280,6318 1,219,898,318 1,219,898	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 4,770,680 837,932,69 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and Patential Control of the Cont	Opening Balance Prior year's Adjustment Priorit/Loss for the year as per Profit and Loss accounts Priority acts Adjustment Banjadeden Commerce Bank Limited CESI. 19 Contingent Liabibites and Other Commitments Acceptances and Endorsements Letter of Guarantees Acceptances and Endorsements Letter of Guarantees Invescedable Letter of Credit Bits for Collection Other comitment ballity Other Commitments Less than I Ware Equal to or more than I year 19.2 Other Contingent Liabibities Companies Liabibities for L/G Companies Liabibity for ECI and BCBL. The tax liabibity of ECI perior relates to assessment which are pending at the Supreme Court. This has been carried forward since long which is And Income Tax Assessment of ECIB for the year 2005-2006, 2006-2007, 2007-2008, 2009- appeal which amounted BDT 24/18,179. 20 Interest Tecome Interest received from Loans and Advances Interest Road interest Income Brigalosis Commerce Bank Limited CESI. Less: Inter Company Transaction 21 Interest Paid on Deposits Interest Paid on Program Bank Accounts Decourt Paid 20 Consolidated Interest Limited CESI. 21 Concentrate Income Revealation of Covic Securities Revealation of Covic Securities Re	112,429,775 62,800 1147,130 112,429,775 112,429,775 112,429,776 112,429,775 112,429,776 112,429,775 112,429,776 112,429,775 112,429,775 134,026,313 168,324,953 146,636,213 1678,809,575 172,019,531 172,19,853,01 173,791,800 113,801,901,901,901,901,901,901,901	Solution December 19,019,202 1900 19	1,238,401 4,21,412 24,475,493.00 15,253,213 10,094,460 15,905, 27,22260 12,493.00 24,045,001
Export Furd Development EBR Coar Physylate BBR Coar Physylate BBR Coar Physylate BBR Coar Physylate BBR Coar Physiate BBR Coar Physiate BBR Coar Physiate BBR Coar Physiate BBR Coar BBR Coar BBR LC / Margin on LTR BBR COAR Coar BBR Coar BBR CC / Margin on LTR BBR COAR COAR BBR COAR BBBR COAR BBR COAR BBBR COAR BBR COA	5,976,049 1,40,93 1713,507 487,963 -10 317,932 1497,963 1,219,988,318 1,2735,297 34,282,128 979,280,6318 1,219,898,318 1,219,898	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 4,770,680 837,932,69 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and Patential Control of the Cont	Opening Balance Prior year's Aglustment Senal Loss Accounts / Retained Earnings Bangladesh Commerce Bank Limited CESI. 19 Contrigent LishBiles and Other Commitments Acceptances and Endorsements Letter of Guarantees Acceptances and Endorsements Letter of Guarantees Invescedable Letter of Credit Bills for Collection Other configent balbility Orectors Other Configent Balbility Orectors Other Commerce Developed on Which the Bank is contingently liable in respect of guarantee issued favoring Developed Developed on Which the Bank is contingently liable in respect of guarantee issued favoring Developed Others 19.2 Cher Contingent Liabilities Companies Liabilities for LYG Guilla for Callection Tax liability* 19.3 Cher Contingent Liabilities Companies Liabilities for LYG Guilla for Callection Tax liability* 19.4 Liability* 19.5 Cher Contingent Liabilities Companies Liabilities for LYG Guilla for Callection Tax liability* 19.5 Companies Liabilities for LYG Guilla for Callection Tax liability* 19.6 Companies Liabilities for LYG Guilla for Callection Tax liability* 19.6 Companies Liabilities for LYG Guilla for Callection Tax liability* 19.7 Liability* 19.8 Companies Liabilities for LYG Guilla for LYG Gui	112,429,775 62,800 112,429,775 112,492,576 112,492,576 112,429,775 112,492,576 112,492,576 112,429,775 112,492,576 112,492,576 112,429,775 134,006,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 678,380,575 113,791,800 113,801,791,791,800 113,801,791,791,800 113,801,791,791,8		1,238,401 4,21,412 24,475,493.90 15,253,213 10,084,405 15,905, 27,2220 12,2230 26,2230 26,2232 10,2230,20 26,2232 26,2332
Export Fund Development EBR Coard Physible Service charge / CBI Service Charge Buying Nobuse Commission Revenue Stamp/ Stamp Export III BETTN & BACKPSTTCUS-cash Sundy Creditors Interest Payable on Deposits Benglisdesh Commerce Bank Limited (Note CSI). **13 Other Liabilities Provision for Loans and Advances Interest Suppress Accounts Interest Suppress Account Interest Beautiful Burning the year Interest Suppress Account Interest Burning Burning Interest Beautiful Burning Burning Interest Burning Burning Interest Burning Burning Interest Burning Burning Interest Burning Burning Burning Interest Burning Bu	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 10 317,932 249,288 12,735,297 34,282,126 979,280,408 1,219,898,31	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 4,770,680 837,932,69 1,051,836,260 2,708 1,051,836,260 2,708 1,051,836,260 1,051,836,260 2,708 1,051,836,260 2,708 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and Patential Control of the Cont	Opening Balance Prior year's Aglustment Profit and Loss accounts Letter of Caurantees Letter of Caurantees Letter of Caurantees Indicate and Endorsements Letter of Guarantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Committees Lester of Caurantees Money for which the Bank is contingently liable in respect of guarantee issued favoring Directors Committees Less than 1 Year Equal to or more than 1 year 19.2 Cher Contingent Liablifies Companies Liablifies for L/G Companies Liablifies for L/G Bills for Collection Tax liablity* *This includes Tax liablity for BCI and BCBL. The tax liablity of BCI period relates to assessment which are pending at the Supreme Court . This has been carried forward since long which is And Income Tax Assessment of BCEL for the year 2005-2006, 2006-2007, 2007-2008, 2009-2009-2009-2009-2009-2009-2009-2009	112,429,775 62,800 147,130 112,492,576 112,492,576 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 146,536,213 168,324,953 146,536,213 168,324,953 146,536,213 146,536,213 146,536,213 147,2019,531 140,2945,225 11,191,985,301 163,316,439 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 2,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 113,791,800 113,891,991 113,891,991 113,891,991 113,891,991 113,891,991 113,991,991 113,991,9	Source S	
Export Fund Development EBR Coard Physible Provision for Classa and Advances Provision for Ebrase EBR Coard Provision for EBR Coard Provision for EBR EBR Coard Provision for EBR EBR Coard Provision for EBR EBR EBR Coard Provision for EBR	5,976,044 14,093 713,507 487,963 -10 317,932 487,963 -11 317,932 497,288 12,735,297 91,280,088 12,735,297 12,19,898,318 1,219,898,61,932 1,279,956,615 2,279,956,615 2,279,956,615 2,279,956,615 2,279,956,615 2,279,956,615 2,279,956,615 2,279,956,615 2,279,356,615 2,288,861,952 2,288,861,952 2,288,861,952 2,288,861,952 2,291,898,90 1,291,818,798,90 1	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,618 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,168 87,750,179 87,750,179 87,750,179 87,750,179 87,750,179 88,861,952	Conception Salance Prior year's Adjustment Cisia. Contingent Liabilities and Other Commitments Acceptance and Endorsements Letter of Caurantees Prior Contingent Liabilities and Citiber Commitments Acceptance and Endorsements Letter of Caurantees Prior Contingent Liabilities and Citiber Prior Year's Prior Year's Prior Year's Prior Year's Prior Year's Pr	112,429,775 62,800 1147,130 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 158,323,377 146,636,213 168,324,953 146,636,213 1678,809,575 179,19,530 170,19,531 179,19,800 113,791,900 113,791,900 113,		1,238,401 4,214,121 24,75,93.20 1,253,231 1,038,408 1,596, 5,72220 1,253,232 1,038,408 1,596, 5,72221 1,037,232 1,037,232 1,038,232 1,
Export Fund Development EBE Coart Physible Service charge / CBI Service Charge Buying Nouse Commission Revenue Stamp/ Stamp Buying Nouse Commission Revenue Stamp/ Stamp Burging non PEP / Acceptance on NPB LC / Margin on LTR BEFTN 8 BACPS/TICUS-cash Surdy Creditors Interest Physible no Deposits Bangladesh Commerce Bank Limited CISGL 7 30 Other Liabilities Provision for Loans and Advances Interest Superior Accounts Revenue Stamp Stamp Provision for Loans and Advances Interest Superior Accounts Revenue Stamp Stamp Provision for Cartally Provision for Starts & Debetture Unrealized Gain / Loss Provision for Starts & Debetture Unrealized Gain / Loss Provision for Interest Revenue Stamp State Stamp	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,797 317,938 12,735,297 97,280,083 12,735,297 12,19,898,318 1,219,898,219 1,219,898,318 1,219,898,	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,750,614 67,751,680 87,751,680 87,751,680 1,051,836,260 2,708 1,051,836,260 2,708 1,051,838,968 810,630,729 332,488,916 5,720,352 15,000,000 174,049,121 2,565,752 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the toecember 2018 and the toecember 2018 and the toecember 2018 and 58,661,269 11,700,000 2,470,403,094 th March 2018 all the toecember 2018 and 58,661,269 11,700,000 38,661,269 11,700,000 2,470,403,094 th March 2018 all the toecember 2018 and 58,661,269 11,700,000 2,470,403,094 th March 2018 all the toecember 2018 and 58,661,269 11,700,000 58,861,952 829,597,348 683,055,027 57,680,369 470,735,396 58,041,463 796,776,859 103,367,936 124,793,603 49,613,560 810,630,729 436,423,824 73,338,312 22,586,780 810,630,729 436,423,824 73,338,312 22,586,780 810,630,729 13,450,686 124,793,603 49,613,560 810,630,729 13,450,686 124,793,603 49,613,560 810,630,729 13,600,000 15,000,000 15,000,000 15,000,000 15,000,000 15,000,000 129,788,369 14,260,751	Companies Labellites for the year as per Profit and LOSS accounts Retained Earnings Replaced Profit and LOSS accounts Retained Profit and LOSS accounts	112,429,775 62,800 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 112,492,576 112,429,775 134,206,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 1,191,985,301 763,516,439 201,362,819 213,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 13,811,191 13,91,800 100,610,480 100,610,480 100,610,480 113,791,800 113,791,900 113,907,909 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900 113,791,900	Source S	1,236,001 1,236,202 1,236,202 1,100,000 1,100,000
Export Fund Development EBR Cora Physibal Service Charge (LB) Service Charge Bying Novae Commission Revenue Stamp (Stamp Burgin Novae Commission Revenue Stamp (Stamp Burgin on PEP) Acceptance on RFB LC / Margin on LTR BEFTN 8 BACFS/TLC/S-cash Survey Creditors Interest Pepublic on Deposits Bangladesh Commerce Bank Limited CESIL 7 13 Other Liabilities Provision for Loans and Advances Benedit Suppers Acceptance Provision for Loans and Advances Benedit Suppers Acceptance Provision for Certainty Provision for Certainty Provision for Certainty Provision for Certainty Provision for Share is Debenture Unrealized Gain / Loss (Note VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Sheet Exposure VAT/Tax Physibal to MRI REPORT OF Off Bishares Report Vatigation of Sheet	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 10 317,928 249,288 12,735,297 34,282,126 979,280,408 1,219,898,31	4,570,623 2,259 1,075,265 393,591 1,150,455 11,2660 36,706,699 154,066 1,750,618 87,750,168 88,861,1952 87,7680,369 88,861,1952 8	Copering Balance Prior year's Adjustment	112,429,775 62,800 1147,130 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,776 112,429,775 112,429,776 112,429,775 134,206,438 168,324,953 146,636,213 678,809,575 472,019,531 402,945,225 11,919,863,301 26,660,969,026 2,105,594,596 448,218,414 399,077,634 23,801,117 3,867,591 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 472,019,531 402,945,225 13,873,300 6,000 100,610,480 100,610,480 100,610,480 113,791,800 113,791,900 113,	Substitution Subs	1,239,01 1,421,42 247,569,326 15,359,321 15,964,685 15,359,321 15,35
Export Furd Development EBR Corat Physible Service charge / CBI Service Charge Buying Youse Commission Revenue Stamp/ Stamp Buying Youse Commission Revenue Stamp/ Stamp Revenue Stamp Revenue Stamp Stamp Revenue Stamp	5,976,044 14,093 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 487,963 713,507 719,288 12,735,297 34,282,126 79,280,408 1,219,898,318 1,219,898,216 13.0 26,193,286 13.0 26,193,286 13.1	4,570,623 2,259 1,075,265 393,591 1,150,455 12,660 36,706,699 154,066 1,730,614 67,751,680 87,751,680 87,751,680 87,752,681 88,7492,659 1,051,838,968 88,057,773,348 810,630,729 532,348,916 5,720,352 15,000,000 174,049,121 284,111 2,565,722 28,799,550 21,055,946 38,651,269 11,700,000 2,470,403,094 th March 2018 all the t December 2018 and the t December 2018 and 54,000,000 2,470,403,694 683,055,027 57,680,369 -740,735,396 88,861,952 89,9776,859 103,367,936 740,735,396 103,367,936 740,735,396 88,861,952 89,9776,859 103,367,936 103,367,936 103,367,936 104,303,360 2,470,403,594 48,864,952 88,861,952 810,630,799 133,367,936 145,059,884) 88,861,952 15,000,000 532,348,916 erfore appeal. Income e net profit earned by ppeals are pending at the benefits of taxes, deer Assessment in LTU. Settled peal has been filed under the pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the missioner of taxes, deer Assessment in LTU. Settled peals be pending at the pending at the missioner of taxes, deer Assessment in LTU.	Commission Com	112,429,775 62,800 1147,130 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 112,492,576 113,2492,575 146,636,213 168,324,953 146,636,213 168,324,953 140,2019,531 140,2019,531 140,2019,531 13,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,800 113,791,801	South Sout	1,328,001 1,401,413 1,475,693,201 13,954,271 13