d) in our opinion, proper books of account as required by law have been kept by the Group and the Bank so far as it
the rules and regulations issued by Bangladesh Bank, we also report the following:

Report on other legal and regulatory requirements

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the consolidated
statements of the Group and the separate financial statements of the Bank that give a true and fair view in order to design
an audit procedure for the Financial Statements and Internal Control:

Our responsibility is to express an opinion on these consolidated financial statements of the Group and the separate
financial statements of the Bank are free from material misstatement. Whether due to fraud or error. The Bank Company Act, 1991 and the Bangladesh

LIABILITIES AND CAPITAL

Managing Director

Managing Director

Vice-Chairperson

Chairman

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director

Managing Director
1. International Banking

1.1 Status of the Bank

The Bank and its activities

There was a significant contribution in the volumes and profits from foreign exchange transactions in 2017. Financial Statements of Offshore Banking Unit are shown in separate financial statements.

2.3.1 Investment in Shares and Securities

As per BRPD Circular no. 14 dated 25 June 2003 investment in shares and securities generally falls either under “at fair value through profit and loss account” or “at amortized cost method using effective interest rate” category.

2.6 Foreign currency transactions and translations

Foreign currency transactions and translations play a vital role in off-shore banking. Financial Statements of Offshore Banking Unit are shown in separate financial statements.

3. Other Comprehensive Income

3.1 Comprehensive Income

On 26 May 2010, the Board approved the strategic plan to set up the Offshore Banking Unit as per the provisions of BAS-15. The Bank commenced the operation of its Offshore Banking Unit from 12 December 2010. At present the Bank keeps 7.00% to 10.50% p.a. throughout the tenure of the bond. As of Balance Sheet date interest rate is applicable @ 8.50%.

4.1 Commitment

Commitment to advance of a loan comprises its purchase price and any directly attributable cost of bringing the asset to its working life. The estimated useful life of software is five years. Useful life, residual value and impairment of status are reviewed separately as liability and cannot be netted off against loans and advances.

5. Leases

5.1 Leases on financial asset

The estimated useful life of leasehold properties is amortized over the remaining lease term or useful life of the assets, whichever is shorter. The estimated useful life of leasehold properties is amortized over the remaining lease term or useful life of the assets, whichever is shorter.

5.2 Leases on non-financial assets

The estimated useful life of leasehold properties is amortized over the remaining lease term or useful life of the assets, whichever is shorter. The estimated useful life of leasehold properties is amortized over the remaining lease term or useful life of the assets, whichever is shorter.
2.7.7 Capital and Shareholders' Equity

2.9 Cash Flow Statement

c) Share premium

b) Paid up Share Capital

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

The number of employees employed in the Bank as on 31 December 2017 was 2101 of which 1680 were male and 421 were female. All confirmed employees of the Bank. All confirmed employees of the Bank are contributing 10% of their basic pay as retirement contribution. The Bank has a retirement fund and has been paying for those 02 (two) seats since September 2014.

2.27 General

2.26 Rearrangement

3.24.1.3 Definitions of Banks in Bangladesh

The Bank has a Customer Acceptance Policy in place and introduced KYC program since its inception and apply Customer Acceptance Policy currently. A Branch Anti Money Laundering Compliance Officer (BAMLCO) is assigned in every Branch of the Bank.

2.23 General

2.22 Interpretation of Financial Statements

2.11 Provisions, Contingent Liabilities and Contingent Asset Statement

2.10 Trade and Other Receivables

2.9 Other Assets

2.8 Intangible Assets

2.7 Fixed Assets

2.6 Inventories

2.5 Land and Buildings

2.4 Investments

2.3 Financial Instruments

2.2 Market Risk

2.1 Fair Value and Impairment

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<table>
<thead>
<tr>
<th>Financial Statements 2017</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ONE Bank Limited</td>
<td></td>
</tr>
</tbody>
</table>

**Committee Members**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Committee Members</th>
<th>Status with the Bank</th>
<th>Position in the Committee</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Mr. Salahuddin Ahmed</td>
<td>Independent Director</td>
<td>Member</td>
</tr>
<tr>
<td>2</td>
<td>Mr. A. S. M. Shahidullah Khan</td>
<td>Director</td>
<td>Member</td>
</tr>
<tr>
<td>3</td>
<td>Mr. Nazmul Islam</td>
<td>Director</td>
<td>Member</td>
</tr>
<tr>
<td>4</td>
<td>Mr. Shahid Suranj</td>
<td>Director</td>
<td>Member</td>
</tr>
<tr>
<td>5</td>
<td>Mr. M. A. H. K. Hossain</td>
<td>Director</td>
<td>Non-Executive</td>
</tr>
<tr>
<td>6</td>
<td>Mr. Md. Nazrul Islam</td>
<td>Director</td>
<td>Non-Executive</td>
</tr>
<tr>
<td>7</td>
<td>Md. Najibul Islam</td>
<td>Director</td>
<td>Non-Executive</td>
</tr>
</tbody>
</table>

**Responsible for the Audit**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>8</td>
<td>Mr. Z. A. Khan</td>
<td>Corporate Auditor</td>
</tr>
<tr>
<td>9</td>
<td>Mr. A. K. Islam</td>
<td>Statutory Auditor</td>
</tr>
</tbody>
</table>

**Management Committee**

The Board of Directors of Bangladesh Bank has decided to establish a Risk Management Committee in BDH Bank.

**Actions Taken**

- Reviewed and discussed the various risk issues on Comprehensive Risk Management Report (CRMR) and Monthly Risk Management Report (MRMR).
- Approved and reviewed Internal Capital Adequacy Assessment Process guideline.

**Transactions with Related Parties**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Description</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>Purchase of shares in the Government securities</td>
<td>1,111,714,699</td>
</tr>
<tr>
<td>11</td>
<td>Investment in securities which are Held To Maturity (HTM)</td>
<td>118,100,000</td>
</tr>
<tr>
<td>12</td>
<td>Investment in Government Securities</td>
<td>1,419,077,712</td>
</tr>
</tbody>
</table>

**Balance Sheet**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Description</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Cash Reserves</td>
<td>373,700,000</td>
</tr>
<tr>
<td>14</td>
<td>Cash Reserve Requirement (CRR)</td>
<td>129,744,915</td>
</tr>
<tr>
<td>15</td>
<td>Cash in hand other than Cash Reserve</td>
<td>373,700,000</td>
</tr>
</tbody>
</table>

**Profit and Loss Account**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Description</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>16</td>
<td>Income from various sources</td>
<td>28,757,329,486</td>
</tr>
<tr>
<td>17</td>
<td>Expenses</td>
<td>27,889,308,088</td>
</tr>
<tr>
<td>18</td>
<td>Profit for the year</td>
<td>8,280,021,398</td>
</tr>
</tbody>
</table>

**Notes to Financial Statements**

1. The above amount includes investment in the Government securities as well as other investment.
2. The Reserve Fund for the year 2011 has also remained pending.
3. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
4. 4% Corporate Loan (CL-4) | 162,575,759,594 |
5. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
6. Profit and Loss Account for the year 2011 has also remained pending.
7. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
8. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
9. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
10. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
11. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
12. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
13. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
14. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
15. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
16. Loans and advances, net of provision for bad debts, exceed Tk. 200 billion.
### Consolidated Loans and Advances

#### 7.11 Bills purchased and discounted

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bills purchased and discounted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### 7.15 Details of pledged collaterals received against Loans and Advances

<table>
<thead>
<tr>
<th>Category</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans considered good in respect of which the bank is fully secured</td>
<td>111,636,499,998</td>
<td>79,325,167,913</td>
</tr>
<tr>
<td>Bad &amp; Loss</td>
<td>7,653,908,906</td>
<td>6,325,239,237</td>
</tr>
<tr>
<td>Doubtful</td>
<td>1,015,050,085</td>
<td>78,293,953</td>
</tr>
<tr>
<td>Special Mention Account</td>
<td>4,597,230,684</td>
<td>3,452,901,590</td>
</tr>
<tr>
<td>Standard (including staff loan)</td>
<td>156,755,200,639</td>
<td>122,120,748,676</td>
</tr>
<tr>
<td>Unclassified</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Other securities

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fixed Deposit Receipts (FDR)</td>
<td>6,689,383,450</td>
<td>2,927,292,410</td>
</tr>
<tr>
<td>Other securities</td>
<td>36,013,638,959</td>
<td>16,521,041,715</td>
</tr>
</tbody>
</table>

#### Required provision for loans and advances

<table>
<thead>
<tr>
<th>Classification</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doubtful</td>
<td>5% &amp; 50%</td>
<td></td>
</tr>
<tr>
<td>Substandard</td>
<td>5% &amp; 20%</td>
<td></td>
</tr>
<tr>
<td>Cumulative amount realised against loans previously written off</td>
<td>82,188,223</td>
<td>31,401,393</td>
</tr>
<tr>
<td>Closing balance</td>
<td>2,243,453,177</td>
<td>2,243,453,177</td>
</tr>
</tbody>
</table>

#### Interest credited to Interest Suspense Account

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rate (%)</td>
<td>Taka</td>
<td>Taka</td>
</tr>
<tr>
<td>5%</td>
<td>1,418,989,721</td>
<td>70,949,486</td>
</tr>
<tr>
<td>10%</td>
<td>1,052,061,570</td>
<td>54,827,570</td>
</tr>
<tr>
<td>15%</td>
<td>660,343,736</td>
<td>33,787,594</td>
</tr>
<tr>
<td>20%</td>
<td>439,562,224</td>
<td>21,492,305</td>
</tr>
<tr>
<td>25%</td>
<td>292,775,549</td>
<td>15,147,901</td>
</tr>
<tr>
<td>30%</td>
<td>188,523,033</td>
<td>10,047,369</td>
</tr>
<tr>
<td>35%</td>
<td>119,115,522</td>
<td>6,253,562</td>
</tr>
<tr>
<td>40%</td>
<td>72,743,681</td>
<td>3,883,550</td>
</tr>
<tr>
<td>45%</td>
<td>45,169,127</td>
<td>2,475,387</td>
</tr>
<tr>
<td>50%</td>
<td>28,845,751</td>
<td>1,557,022</td>
</tr>
<tr>
<td>55%</td>
<td>18,037,167</td>
<td>978,202</td>
</tr>
<tr>
<td>60%</td>
<td>11,358,031</td>
<td>618,966</td>
</tr>
<tr>
<td>65%</td>
<td>7,565,354</td>
<td>404,869</td>
</tr>
<tr>
<td>70%</td>
<td>4,910,236</td>
<td>257,811</td>
</tr>
<tr>
<td>75%</td>
<td>3,206,824</td>
<td>170,451</td>
</tr>
<tr>
<td>80%</td>
<td>2,137,950</td>
<td>111,957</td>
</tr>
<tr>
<td>85%</td>
<td>1,425,300</td>
<td>74,556</td>
</tr>
<tr>
<td>90%</td>
<td>950,200</td>
<td>50,456</td>
</tr>
<tr>
<td>95%</td>
<td>633,467</td>
<td>33,787</td>
</tr>
<tr>
<td>100%</td>
<td>422,312</td>
<td>22,187</td>
</tr>
<tr>
<td>Less: Interest income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total expense</td>
<td>3,871,058,396</td>
<td>3,057,837,346</td>
</tr>
</tbody>
</table>

#### Provision after written off

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provision after written off</td>
<td>2,784,991,067</td>
<td>1,536,857,322</td>
</tr>
</tbody>
</table>

#### Net charge to profit & loss account

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net charge to profit &amp; loss account</td>
<td>245,456,425</td>
<td>61,889,257</td>
</tr>
</tbody>
</table>

#### Notes to the Accounts

- **Note-9.4**: Application money against right share and clearing adjustment account.
- **Note-12.8**: Provision for diminution value of share.
- **Note-12.9**: Interest credited to Interest Suspense Account.
- **Note-12.10**: Provision after written off.

---

### Deferred Tax Assets

#### Deferred Tax Liability

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deferred tax liability</td>
<td>46,074,444</td>
<td>56,675,963</td>
</tr>
</tbody>
</table>

#### Deferred tax asset

<table>
<thead>
<tr>
<th>Description</th>
<th>2017</th>
<th>2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deferred tax asset</td>
<td>38,872,008</td>
<td>1,090,190</td>
</tr>
</tbody>
</table>

#### Notes to the Accounts

- **Note-12.2.2**: Basis of Deferred Tax Liability.

---

### Deferred Tax Assets

#### Notes to the Accounts

- **Note-12.2.2**: Basis of Deferred Tax Liability.

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### Notes to the Accounts

- **Note-12.2.2**: Basis of Deferred Tax Liability.

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### Notes to the Accounts

- **Note-12.2.2**: Basis of Deferred Tax Liability.
Authorised Capital of the Bank has been raised to Tk. 10,000,000,000 from Tk. 4,150,000,000 during the year 2012.

Regulatory Adjustments:

- General Public
- Issued other than cash: 676,250,860 bonus shares of Tk. 10 each
- Transfer of loan to subordinated debt
- Profit distribution
- Issuance of shares

Common Equity Tier-1 (Going-Concern Capital)

- Share Capital
- Tax Expenses for the year
- Dividend on Investment
- Interest receipts in cash
- Interest on treasury bills
- Miscellaneous income

miscellaneous income include commission on sanchyapatras, passport endorsement fees, certificate issuance charge etc.

- Interest on subordinated bond
- Mobile Financial Services
- Issuance cost of Sub-Ordinated Bond
- Superannuation fund
- Provident Fund Contribution
- Insurance

Rent, taxes, insurance and electricity etc.

Add: Opening Payable

Managing Director's Salary & Allowances

Utility allowance

ONE Bank Limited

Taka

Taka

Taka

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Taka
### Financial Statements for the year ended 31 December 2017

#### Balance Sheet as on 31 December 2017

<table>
<thead>
<tr>
<th>Account</th>
<th>Amount with Other Banks in Foreign Currency (Taka)</th>
<th>Amount with Bangladesh Bank (Taka)</th>
<th>Balance with Bangladesh Bank (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Current Assets</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash at Branches</td>
<td><strong>2,515.06</strong></td>
<td><strong>1,856.89</strong></td>
<td><strong>4,371.95</strong></td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>488,652,804.30</strong></td>
<td><strong>391,999,739.47</strong></td>
<td><strong>880,652,543.77</strong></td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Net Worth</strong></td>
<td><strong>135,599,154.59</strong></td>
<td><strong>100,668,620.05</strong></td>
<td><strong>236,267,774.64</strong></td>
</tr>
</tbody>
</table>

#### Statement of Profit and Loss for the year ended 31 December 2017

<table>
<thead>
<tr>
<th>Part / Details</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total and after Tax Earnings</td>
<td><strong>3,099.00</strong></td>
</tr>
<tr>
<td>2. Dividends Etc.</td>
<td><strong>2,500.00</strong></td>
</tr>
<tr>
<td>3. Reserve Fund</td>
<td><strong>1,200.00</strong></td>
</tr>
<tr>
<td><strong>Total Earnings</strong></td>
<td><strong>4,800.00</strong></td>
</tr>
</tbody>
</table>

#### Statement of cash flow:

<table>
<thead>
<tr>
<th>Part / Details</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Operating Activities</td>
<td><strong>5,000.00</strong></td>
</tr>
<tr>
<td>2. Investing Activities</td>
<td><strong>1,500.00</strong></td>
</tr>
<tr>
<td>3. Financing Activities</td>
<td><strong>5,000.00</strong></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>11,500.00</strong></td>
</tr>
</tbody>
</table>

### Schedule of Fixed Assets at 31 December 2017

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>105 Vehicles</td>
<td><strong>1,603,576,820</strong></td>
</tr>
<tr>
<td>2</td>
<td>106 Equipment</td>
<td><strong>3,328,385,543</strong></td>
</tr>
</tbody>
</table>

#### Financial Highlights on the overall activities of the Bank At As on 31 December 2017

<table>
<thead>
<tr>
<th>Part / Details</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Total Deposit</td>
<td><strong>182,143,002,056</strong></td>
</tr>
<tr>
<td>2. Total Loans and Advances</td>
<td><strong>170,393,469,963</strong></td>
</tr>
<tr>
<td>3. Total Capital</td>
<td><strong>21,365,717,315</strong></td>
</tr>
</tbody>
</table>

#### Reconciliation Statement Regarding Balance with Bangladesh Bank

<table>
<thead>
<tr>
<th>Part / Details</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Balance with Bangladesh Bank</td>
<td><strong>1,856,895,739.47</strong></td>
</tr>
<tr>
<td>2. Balance as per Bangladesh Bank</td>
<td><strong>1,856,895,739.47</strong></td>
</tr>
</tbody>
</table>

#### Statement of Shareholders’ Fund as on 31 December 2017

<table>
<thead>
<tr>
<th>Part / Details</th>
<th>Amount (Taka)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Share Capital</td>
<td><strong>66,366,552</strong></td>
</tr>
<tr>
<td>2. Reserves</td>
<td><strong>1,200,000</strong></td>
</tr>
<tr>
<td>3. Profit and Loss</td>
<td><strong>3,099,000</strong></td>
</tr>
<tr>
<td>4. Other Surplus</td>
<td><strong>1,200,000</strong></td>
</tr>
<tr>
<td>5. Total Shareholders’ Fund</td>
<td><strong>71,995,000</strong></td>
</tr>
</tbody>
</table>
### Balance Sheet

**As at 31 December 2017**

<table>
<thead>
<tr>
<th>Category</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>$72,931,158</td>
<td>$6,031,406,803</td>
<td>$86,420,527</td>
<td>$6,801,485,638</td>
</tr>
<tr>
<td>Non Banking Assets</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Fixed Assets</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Others</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Government</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td><strong>Total Liabilities and Shareholders’ Equity</strong></td>
<td>$72,931,158</td>
<td>$6,031,406,803</td>
<td>$86,420,527</td>
<td>$6,801,485,638</td>
</tr>
<tr>
<td>Term deposits</td>
<td>$8,725,642</td>
<td>$721,610,592</td>
<td>$22,793,299</td>
<td>$1,793,882,806</td>
</tr>
<tr>
<td>Undrawn note issuance and revolving undertaking facilities</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Total off-Balance Sheet items including contingent liabilities</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td><strong>Net profit after taxation</strong></td>
<td>$111,113</td>
<td>$9,189,011</td>
<td>$437,114</td>
<td>$34,401,825</td>
</tr>
<tr>
<td>Deferred tax expense/(income)</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td><strong>Other Provision</strong></td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>General provision</td>
<td>$119,639</td>
<td>$9,894,142</td>
<td>$301,521</td>
<td>$23,730,335</td>
</tr>
<tr>
<td>Provision for loans and advances</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td><strong>Total operating expenses (B)</strong></td>
<td>$240,584</td>
<td>$19,896,322</td>
<td>$15,107</td>
<td>$1,188,963</td>
</tr>
<tr>
<td>Depreciation, leasing expense and repair of bank’s assets</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Directors’ fees</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td>Postage, stamps, telecommunication etc.</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
<td>$-</td>
</tr>
<tr>
<td><strong>Total operating income (A)</strong></td>
<td>$469,321</td>
<td>$38,812,830</td>
<td>$810,868</td>
<td>$63,817,066</td>
</tr>
<tr>
<td><strong>Loans and advances / investments</strong></td>
<td>$3,775,863</td>
<td>$312,263,858</td>
<td>$2,439,107</td>
<td>$191,963,079</td>
</tr>
<tr>
<td><strong>PROPERTY AND ASSETS</strong></td>
<td>$5,234,943</td>
<td>$432,929,779</td>
<td>$5,712,601</td>
<td>$449,594,290</td>
</tr>
</tbody>
</table>

### Notes to the Financial Statements

For the year ended 31 December 2017

1. **Basis of accounting**
   - The preparation of financial statements requires management to make judgments, estimates and assumptions that affect the reported amounts and disclosures of assets, liabilities, equity, revenue and expenses, and the disclosure of contingent assets and liabilities.
   - Management bases its assumptions and estimates on historical information and other factors that are considered relevant.
   - The Bank adopts the rules and guidelines of Bangladesh Bank.

2. **Commitments**
   - The Bank is committed to meet future payment obligations for its outstanding forward foreign exchange contracts.
   - Commitments for outstanding forward foreign exchange contracts are expressed in Taka terms at the rates of exchange ruling on the balance date.
   - The Bank commits to forward foreign exchange contracts at the rates of exchange ruling on the balance date.
   - Commitments for outstanding forward foreign exchange contracts are converted into Taka at weighted average rate of inter-bank market as determined by Bangladesh Bank on the closing date.

3. **General provision**
   - A general provision is recognized in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the BAS 37 “Provisions, Accumulations, Contingent Liabilities and Deferred Income”.
   - A provision is recognized in the balance sheet when the unit has a legal or constructive obligation as a result of a past event and it is probable that an outflow of economic benefit will be required to settle the obligations, in accordance with the BAS 37 “Provisions, Accumulations, Contingent Liabilities and Deferred Income”.

4. **Debtors**
   - The Bank's debtors include customers, suppliers, other banks and financial institutions.
   - The Bank's debtors include customers, suppliers, other banks and financial institutions.

5. **Interest income**
   - Interest income includes interest earned on loans and advances, balances with other banks and financial institutions, and other interest-earning assets.
   - Interest income includes interest earned on loans and advances, balances with other banks and financial institutions, and other interest-earning assets.

6. **Interest expense**
   - Interest expense includes interest paid on deposits and other accounts, loans and advances, and other interest-bearing liabilities.
   - Interest expense includes interest paid on deposits and other accounts, loans and advances, and other interest-bearing liabilities.

7. **Depreciation, leasing expense, and repair of assets**
   - Depreciation, leasing expense, and repair of assets are charged as an operating expense.
   - Depreciation, leasing expense, and repair of assets are charged as an operating expense.

8. **Deferred tax**
   - Deferred tax is recognized as an expense or benefit in the year in which it arises.
   - Deferred tax is recognized as an expense or benefit in the year in which it arises.

9. **Net profit after taxation**
   - Net profit after taxation includes income before tax, adjusted for income tax.
   - Net profit after taxation includes income before tax, adjusted for income tax.

10. **Deferred tax expense/(income)**
    - Deferred tax expense includes income tax payable on the profit for the year.
    - Deferred tax expense includes income tax payable on the profit for the year.

11. **Other Provision**
    - Other provision includes provision for loans and advances, and other provisions.
    - Other provision includes provision for loans and advances, and other provisions.

12. **General provision**
    - General provision includes provision for loans and advances, and other provisions.
    - General provision includes provision for loans and advances, and other provisions.

13. **Provisions for loans and advances**
    - Provisions for loans and advances include provision for non-performing loans and other provisions.
    - Provisions for loans and advances include provision for non-performing loans and other provisions.

14. **Loans and advances**
    - Loans and advances include loans and advances to customers, and other loans and advances.
    - Loans and advances include loans and advances to customers, and other loans and advances.

15. **Depreciation, leasing expense, and repair of bank's assets**
    - Depreciation, leasing expense, and repair of bank's assets include depreciation of bank's assets, and other expenses.
    - Depreciation, leasing expense, and repair of bank's assets include depreciation of bank's assets, and other expenses.

16. **Postage, stamps, telecommunication etc.**
    - Postage, stamps, telecommunication etc. include postage and telephone expenses.
    - Postage, stamps, telecommunication etc. include postage and telephone expenses.

17. **Directors’ fees**
    - Directors’ fees include compensation paid to directors for their services.
    - Directors’ fees include compensation paid to directors for their services.

18. **Profit and Loss Account**
    - Profit and Loss Account includes income from operations, interest expense, and other expenses.
    - Profit and Loss Account includes income from operations, interest expense, and other expenses.

19. **Balance Sheet**
    - Balance Sheet includes assets and liabilities.
    - Balance Sheet includes assets and liabilities.

20. **Cash Flow Statement**
    - Cash Flow Statement includes cash inflows and outflows from operations, investing, and financing activities.
    - Cash Flow Statement includes cash inflows and outflows from operations, investing, and financing activities.

21. **Notes to the Financial Statements**
    - Notes to the Financial Statements include additional information and disclosures related to the financial statements.
    - Notes to the Financial Statements include additional information and disclosures related to the financial statements.