South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 June 2017

PROPERTY AND ASSETS	As at 30 June 2	30 June 2017	21 Dansel - 2015
PROPERTY AND ASSETS Cash in hand (Including foreign currencies) S09,135,093 2,373,813,862 3,507,836,125 3,507,836,125 2,709,455,861 3,507,836,125 2,709,455,861 3,507,836,125 2,709,455,861 3,507,836,125 2,709,455,861 3,507,836,125 2,709,455,861 3,507,836,125 2,709,455,861 3,507,836,125 3,507,836,135 3,507,836,			31 December 2016 Taka
Balance with Bangladesh Bank and its agent bank(s) 2,998,701,031 2,373,813,862 3,507,836,125 2,709,465,861 3,507,836,125 2,709,465,861 3,507,836,125 2,709,465,861 3,507,836,125 3,507,8			
Balance with Bangladesh Bank and its agent bank(s) 2,998,701,031 2,373,813,862 3,507,836,125 2,709,465,861 3,507,836,125 2,709,465,861 3,507,836,125 2,709,465,861 3,507,836,125 3,507,8	Cash in hand (Including foreign currencies)	509.135.093	335 651 998
Sample S			December of the Control of the Contr
Balajadesh			
Outside Bangladesh 5,06,916,445 (5,445 (5,729) (3,32,109) (3,346,266,788 (3,460)) 135,210,292 (3,460) (3,462,66,788 (3,460)) Money at call and short notice Investments 5,941,275,739 (3,346,266,788 (3,49) (3,4681,491,529) 4,681,491,529 (4,681,491,529) Others 6,429,580,949 (4,681,491,529) 4,681,491,529 (4,681,491,529) Loans and advances 34,982,238,180 (2,836,681,017) 28,306,481,017 Bills purchased & discounted 1,607,901,882 (3,676,611,799) 1,867,611,799 (3,682) (3,676,611,799) Fixed assets including land, buildings, furniture and fixtures 36,590,140,062 (30,740,092,815) (468,795,762) (468,795,762) 30,174,092,815 (468,795,762) (468,795,762) (468,795,762) (468,795,762) Other assets 1,244,086,801 (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,244,086,801) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,033,871,858) (1,03			2,705,405,801
			6,211,056,496
Money at call and short notice 186,000,000 Government 6,429,580,949 4,681,491,529 Cohers 6,429,580,949 4,681,491,529 Coans and advances 28,306,481,017 Coans, cash credits, overdrafts etc. 34,982,238,180 1,607,901,882 1,867,611,799 Coans, cash credits, overdrafts etc. 36,590,140,062 1,867,611,799 Fixed assets including land, buildings, furniture and fixtures 485,756,931 468,795,762 Coher assets 1,244,086,801 1,033,871,858 Coher assets 2,448,956,610 282,066,258 Coher assets 2,448,956,610 282,066,25	Outside Bangladesh		135,210,292
Investments	Advanced to the second	5,941,275,73 9	6,346,266,788
Covernment Others		=	186,000,000
Others 4,881,491,529 Loans and advances 6,429,580,949 4,681,491,529 Loans, cash credits, overdrafts etc. 34,982,238,180 28,306,481,017 Bills purchased & discounted 1,607,901,882 1,867,611,799 Fixed assets including land, buildings, furniture and fixtures 36,590,140,062 30,174,092,815 Other assets 485,756,931 488,795,762 Other assets 1,244,086,801 1,033,871,858 Non-banking assets 54,198,676,608 45,599,984,614 LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 1,673,239,342 Bills payable 839,078,756 1,255,470,065 282,066,258 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 33,885,263,699 28,189,998,960 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,006,603 Subordianted bonds 1,664,983,348 1,364,38		<u> </u>	
Loans and advances 6,429,580,949 4,681,491,529 Loans, cash credits, overdrafts etc. 34,982,238,180 28,306,481,017 Bills purchased & discounted 1,607,901,882 1,867,611,799 Fixed assets including land, buildings, furniture and fixtures 485,756,931 468,795,762 Other assets 1,244,086,801 1,033,871,858 Non-banking assets 54,198,676,608 45,599,984,614 LIABILITIES AND CAPITAL Liabilities 282,066,258 Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 3,182,516,174 2,900,271,526 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities<		6,429,580,949	4,681,491,529
Loans, cash credits, overdrafts etc. Loans, cash credits, overdrafts etc. Bills purchased & discounted Tiked assets including land, buildings, furniture and fixtures Other assets Other assets Other assets TOTAL ASSETS LIABILITIES AND CAPITAL	Otners		
Coans, cash credits, overdrafts etc. 34,982,238,180 28,306,481,017 1,607,901,882 1,867,611,799 36,590,140,062 30,174,092,815 468,795,762 485,756,931 468,795,762 485,756,931 468,795,762 485,756,931 468,795,762 485,756,931 468,795,762 485,756,931 4	Property of the Property of th	6,429,580,949	4,681,491,529
Bills purchased & discounted 1,607,901,882 1,807,611,799 Fixed assets including land, buildings, furniture and fixtures 36,590,140,062 30,174,092,815 Other assets 488,756,931 468,795,762 Other assets 1,244,086,801 1,033,871,858 Non-banking assets 54,198,676,608 45,599,984,614 LIABILITIES AND CAPITAL Liabilities 3,200,903,752 3,200,903,752 Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Peposits and other accounts 3,200,903,752 3,033,998,158 Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Fixed deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabiliti			
Fixed assets including land, buildings, furniture and fixtures Other assets Other assets Non-banking assets TOTAL ASSETS LIABILITIES AND CAPITAL LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial Institutions and agents Deposits and other accounts Current deposits and other accounts Short notice deposits Borrowings bank deposits Bills payable Savings bank deposits Fixed deposits Fixed deposits Subordianted bonds Cterrent deposits Subordianted bonds Total liabilities Subordianted bonds Cther liabilities Liabilities Subordianted bonds Cther liabilities Subordianted bonds Cther liabilities Subordianted bonds Cther liabilities Cther liabilities Subordianted bonds Cther liabil		34,982,238,180	28,306,481,017
Fixed assets including land, buildings, furniture and fixtures 485,756,931 468,795,762 Other assets 1,244,086,801 1,033,871,858 Non-banking assets 54,198,676,608 45,599,984,614 TOTAL ASSETS 54,198,676,608 45,599,984,614 LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 3,182,516,174 2,900,271,526 Form deposits 3,182,516,174 2,900,271,526 Other liabilities 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 4,985,222,400 4,334,936,982 Othar liabilities 4,985,222,400 4,33	Bills purchased & discounted	1,607,901,882	1,867,611,799
Fixed assets including land, buildings, furniture and fixtures 485,756,931 468,795,762 Other assets 1,244,086,801 1,033,871,858 Non-banking assets 54,198,676,608 45,599,984,614 LIABILITIES AND CAPITAL Section 1 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Poposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits and other accounts 2,554,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Advaluage 44,231,392,288 38,337,200,603 Subordianted bonds 1,664,983,849 1,364,386,982 Other liabilities 48,345,332,747 39,983,653,843 Total liabilities 4,985,222,400 4,334,976,000 Shareholders' equity 4,985,222,400 4,934,976,000 Cattutory reserve 495,076,904 <		36,590,140,062	
Non-banking assets Non-banking assets TOTAL ASSETS 1,244,086,801 1,033,871,858 LIABILITIES AND CAPITAL LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Current deposits and other accounts 3,200,903,752 3,033,998,158 Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 3,285,263,699 28,189,998,960 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Other liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,904 Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904		485,756,931	W
Non-banking assets S4,198,676,608 45,599,984,614		1,244,086,801	
LIABILITIES AND CAPITAL Liabilities Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 3,2885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Subordianted bonds 44,231,392,288 38,337,200,603 Subordianted bonds 1,664,983,849 1,364,386,982 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 495,076,904 495,076,904 Current year's profit 293,125,576 27,7473 110,189,960 Current year's profit 293,125,576 676,087,907	· · · · · · · · · · · · · · · · · · ·		
Liabilities Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,904 General reserve 495,076,904 495,076,904 Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 676,087,907 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,616,330,771	TOTAL ASSETS	54,198,676,608	45,599,984,614
Borrowings from other banks, financial Institutions and agents 2,448,956,610 282,066,258 Deposits and other accounts 3,200,903,752 3,033,998,158 Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 1,664,983,849 1,364,386,982 Shareholders' equity 495,076,904 495,076,904 General reserve 495,076,904 495,076,904 General reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 676,087,907 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 <	LIABILITIES AND CAPITAL		
Deposits and other accounts Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,904 General reserve 495,076,904 495,076,904 General reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	Liabilities		
Deposits and other accounts Current deposits and other accounts 3,200,903,752 3,033,998,158 Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,900 Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	Borrowings from other banks, financial Institutions and agents	2,448,956,610	282,066,258
Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,900 Statutory reserve 495,076,904 495,076,904 General reserve 495,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			VII. 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1
Short notice deposits 2,654,097,136 1,673,239,342 Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 495,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771		3,200,903,752	3,033,998,158
Bills payable 839,078,756 1,255,470,065 Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 495,076,904 495,076,904 Statutory reserve 495,076,904 495,076,904 General reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	STORY AND STORY STORY STORY AND STOR	2,654,097,136	
Savings bank deposits 1,469,532,771 1,284,222,550 Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 44,231,392,288 38,337,200,603 Subordianted bonds Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771		839,078,756	
Fixed deposits 32,885,263,699 28,189,998,960 Term deposits 3,182,516,174 2,900,271,526 44,231,392,288 38,337,200,603 Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 7 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771		1,469,532,771	and the second s
Subordianted bonds 3,182,516,174 2,900,271,526 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 110,189,960 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	9007	32,885,263,699	
Subordianted bonds 44,231,392,288 38,337,200,603 Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 25,841,507 676,087,907 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	Term deposits	3,182,516,174	
Other liabilities 1,664,983,849 1,364,386,982 Total liabilities 48,345,332,747 39,983,653,843 Shareholders' equity 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 293,125,576 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771	Subordianted bonds	44,231,392,288	
Total liabilities 1,564,385,982 Shareholders' equity 48,345,332,747 39,983,653,843 Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve - - Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			
Shareholders' equity Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve - - Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			
Paid up capital 4,985,222,400 4,334,976,000 Statutory reserve 495,076,904 495,076,904 General reserve 54,077,473 110,189,960 Current year's profit 293,125,576 25,841,507 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771		48,345,332,747	39,983,653,843
Statutory reserve 4,353,222,400 4,354,976,000 General reserve 495,076,904 495,076,904 Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 293,125,576 Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			
General reserve 433,076,304 Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			
Other reserves (revaluation reserve on Govt. Securities) 54,077,473 110,189,960 Current year's profit 293,125,576 - Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771		495,076,904	495,076,904
Current year's profit 293,125,576 Retained earnings 25,841,507 Total shareholders' equity 5,853,343,861 5,616,330,771		-	
Retained earnings 25,841,507 676,087,907 Total shareholders' equity 5,853,343,861 5,616,330,771			110,189,960
Total shareholders' equity 5,853,343,861 5,616,330,771			-
TOTAL HABILITIES AND CHARELOLDEDGI FOLLOW 3,010,530,771			
54,198,676,608 45,599,984,614			
		54,198,676,608	45,599,984,614

Head of Accounts Dept. / CFO

Managing Director & CEO

South Bangla Agriculture and Commerce Bank Limited Balance Sheet (Un-audited) As at 30 June 2017

	30 June 2017 Taka	31 December 2016 Taka
OFF-BALANCE SHEET ITEMS Contingent liabilities		
Acceptance and endorsements	2,923,320,674	1,856,855,059
Letters of guarantee	2,634,785,747	2,346,444,973
Irrevocable letters of credit	3,531,007,190	3,805,785,291
Bills for collection	760,543,780	701,183,799
Bills for concectors	9,849,657,391	8,710,269,121
Other contingent liabilities		
Bangladesh sahchayapatra in hand	554,600,000	535,100,000
Travelers' cheques in hand	-	-
Havelers cheques in hand	554,600,000	535,100,000
Total contingent liabilities	10,404,257,391	9,245,369,121
A COMPANY AND	7	
Other commitments		
Lease rental commitments		-
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving facilities	=	
Undrawn formal stanby facilities, credit lines and other		
commitments	52	-
Spot and forward foreign exchange rate contracts	S=	-
other exchange contracts	-	-
	~	1400
Claims against the Bank not acknowledged as debt		
3		- Application of the second
Total Off-Balance Sheet Items (Including Contingent Liabilities)	10,404,257,391	9,245,369,121

Head of Accounts Dept. / CFO

Managing Director & CEO

South Bangla Agriculture and Commerce Bank Limited Profit and Loss Account (Un-audited) For the period ended 30 June 2017

	From 01 January 2017 to 30 June 2017	From 01 January 2016 to 30 June 2016
	Taka	Taka
Interest income	2,150,167,202	1,882,107,733
Less: Interest paid on deposit and borrowings	1,284,595,037	1,155,468,154
Net interest income	865,572,165	726,639,579
Investment income	349,240,942	547,760,943
Commission, exchange and brokerage	161,371,030	84,681,590
Other operating income	39,136,259	27,434,525
	549,748,232	659,877,058
Total operating income	1,415,320,397	1,386,516,637
Salary and allowances	351,693,872	260,686,273
Rent, taxes, insurance, electricity etc.	140,581,368	120,778,553
Legal & professional expenses	1,142,620	707,190
Postage, stamp, telecommunication etc.	13,133,374	10,166,847
Stationery, printing, advertisement etc.	 12,927,530	5,932,345
Managing Director's salary and allowances	6,940,000	6,640,000
Directors' fees and other benefits	824,000	1,248,000
Audit fees	-	-
Repairs, maintenance and depreciation	77,881,303	83,055,729
Other expenses	177,520,785	242,177,514
Total operating expenses	782,644,851	731,392,451
Profit before provision	632,675,545	655,124,186
Provision for loans and advances		
Specific provision	8,644,874	107,270
General provision (Including Off-Balance Sheet items)	77,834,877	41,388,523
Provisions for diminution in value of investment		2,542,796
	86,479,751	44,038,589
Other Provision		
Total provision	86,479,751	44,038,589
Profit before taxes	546,195,794	611,085,597
Provision for taxation	253,070,218	262,049,674
Deferred taxes (income)/ expenses		-
	253,070,218	262,049,674
Net profit after taxation	293,125,576	349,035,923
Earning per share (Annualized)	1.18	1.40

Head of Accounts Dept. / CFO

South Bangla Agriculture and Commerce Bank Limited Cash Flow Statement (Un-audited) For the period ended 30 June 2017

	From 01 January 2017 to 30 June 2017	From 01 January 2016 to 30 June 2016	
A) Cash flows from operating activities	Taka	Taka	
Interest received			
Interest paid	2,174,722,201	1,903,325,716	
Dividend Received	(1,220,172,692)	(1,155,556,830)	
Gain on Sale of Shares	-	1,643,143	
Income from investment	•	-	
Fees, commission, exchange & brokerage	334,364,221	354,619,760	
Cash paid to employees	161,371,030	84,918,578	
Cash paid to suppliers	(358,633,872)	(267,326,273)	
Income taxes paid	(120,686,606)	(138,131,598)	
Received from other operating activities	(310,187,370)	(176,283,397)	
Paid for other operating activities	39,136,259	27,434,525	
Operating profit before changes in operating assets and liabilities	(212,399,060)	(96,729,328)	
operating profit before changes in operating assets and liabilities	487,514,112	537,914,297	
Increase / (decrease) in operating assets & liabilities	Marie Control		
Changes in trading securities	=		
Loans and advances to other banks	-	-	
Loans and advances to customers	(6,411,860,852)	(2,661,846,647)	
Other assets	(28,488,041)	(112,373,780)	
Deposits from other Banks	-	(===/0.75,750)	
Deposits from customers	5,829,986,007	2,645,776,324	
Other liabilities	29,470,360	(3,579,636)	
Not sail and the sail of the s	(580,892,526)	(132,023,739)	
Net cash received from operating activities	(93,378,414)	405,890,558	
B) Cash flows from investing activities			
Changes in non-trading securities	-	-	
Changes in Government securities	(56,112,487)	(103,905,231)	
Purchase of property, plant and equipment	(61,930,816)	14,162,726	
Sale proceeds of fixed assets	-	-	
Net cash used in investing activities	(118,043,302)	(89,742,505)	
C) Cash flows from financing activities	7		
Borrowing from other banks, financial institutions and agents Share capital	2,166,890,353	(32,621,296)	
Net cash received from financing activities	-		
	2,166,890,353	(32,621,296)	
D) Net increase / (decrease) in cash and cash -equivalents (A+B+C) E) Effects of exchange rate changes on cash and cash -equivalents	1,955,468,636	283,526,757	
F) Cash and cash -equivalents at beginning of the period	12 022 224 170		
G) Cash and cash -equivalents at end of the period (D+E+F)	13,923,224,178 15,878,692,814	12,287,526,674	
Cash and cash -equivalents at end of the period	15,676,032,814	12,571,053,432	
Cash in hand (including foreign currencies)			
Balances with Bangladesh Bank and its agent bank(s)	509,135,093	330,009,138	
Balances with other banks and financial institutions	2,998,701,031	2,404,637,431	
Money at call and short notice	5,941,275,739	4,422,451,354	
Reverse repo	*	220,000,000	
Government Securities	-	5 5 5	
	6,429,580,949	5,193,955,509	
	15,878,692,814	12,571,053,432	

Head of Actounts Dept. / CFO

Managing Director & CEO

South Bangla Agriculture and Commerce Bank Limited Statement of Changes in Equity (Un-audited) For the period ended 30 June 2017

General Reserve		ľ	j	Ĭ	1
Statutory Reserve	495,076,904	1		1	495,076,904
Paid Up Capital	4,334,976,000	2	21	650,246,400	4,985,222,400
Particulars	Balance as on 01 January 2017	Revaluation of Govt. Treasury bills, bonds	and other Investments	Stock dividend issued	Balance as on 30 June 2017

(56,112,487)

(650,246,400)

(56,112,487)

318,967,083

54,077,473

5,853,343,861

5,125,342,621

610,219,566

219,622,605

205,900,450

4,089,600,000

Balance as on 30 June 2016

5,616,330,771 293,125,576

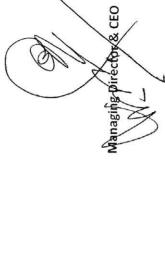
676,087,907 293,125,576

110,189,960

Total

Retained Earnings

Other Reserve



Head of Accounts Dept. / CFO