

Probashi Kallyan Bank
Balance Sheet
As at 30 June 2017

Notes	Amount in Taka		
	30.06.2017	30.06.2016	
<u>PROPERTY AND ASSETS</u>			
Cash	3	1,490,405	1,554,161
Cash in hand (Including foreign currencies)		1,490,405	1,554,161
Balance with Bangladesh Bank & its agent bank(s) (Including foreign currencies)		-	-
Balance with other banks & financial institutions	4	1,281,819,906	1,356,934,696
In Bangladesh		1,281,819,906	1,356,934,696
Outside Bangladesh		-	-
Money at call on Short Notice	5	-	-
Investments	6	-	-
Government		-	-
Others		-	-
Loans & Advances	7	1,126,204,808	860,437,716
Loans, Cash Credit & Overdraft etc.		1,126,204,808	860,437,716
Bills purchased & discounted		-	-
Fixed assets including premises, furniture and fixtures	8	15,591,136	21,746,111
Other assets	9	201,995,340	198,272,935
Non-banking Assets		-	-
Total Assets		2,627,101,595	2,438,945,619
<u>LIABILITIES AND CAPITAL</u>			
Liabilities			
Borrowings from other banks, financial Institutions and agents	10	-	-
Deposits and other accounts	11	120,111,130	944,668,541
Current Accounts and other Accounts		-	-
Bills Payable		-	11,210,419
Savings Bank Deposits		15,881,560	311,708,451
Staff Deposits		1,992,407	3,072,836
Short Notice Deposits		1,249,183	-
Deposit Pension Scheme		-	-
Fixed Deposits		100,987,980	618,676,835
Other liabilities	12	798,572,006	315,589,429
Total Liabilities		918,683,135	1,260,257,970
Capital/Shareholders' Equity			
Paid up Capital	13	1,500,000,000	1,000,000,000
Statutory Reserve	14	88,535,804	74,716,392
General Reserve	15	67,569,328	60,659,621
Special Reserve	16	22,702,023	19,247,170
Surplus in Profit and Loss A/C	18	29,611,304	24,064,466
Total Shareholders' Equity		1,708,418,460	1,178,687,649
Total Liabilities and Shareholders' Equity		2,627,101,595	2,438,945,619



Probashi Kallyan Bank
Profit & Loss Account
For the year ended 30 June 2017

	Notes	Amount in Taka	
		FY 2016-2017	FY 2015-2016
Operating Income			
Interest income	19	179,031,759	181,926,813
Interest paid on deposits and borrowings etc.	20	(8,463,987)	(52,834,331)
Net interest income		170,567,772	129,092,482
Investment income		-	-
Commission, exchange and brokerage		13,727,572	8,881,614
Other operating income	21	31,889,552	32,631,798
		45,617,124	41,513,412
Total operating income		216,184,896	170,605,894
Operating Expenses			
Salary and allowances	22	83,807,791	67,746,695
Rent, taxes, insurance, electricity etc.	23	19,095,460	14,394,054
Postage, newspaper, stamp, telecommunication etc.	24	645,145	628,856
Stationery, Printings, Advertisements etc.	25	2,121,138	2,649,782
Chief Executive's salary and fees	26	1,791,867	895,710
Directors' fees	27	573,275	310,230
Auditors' fees		100,000	100,000
Depreciation of bank's assets	28	7,256,993	10,121,959
Repair of bank's assets	29	841,575	777,551
Other expenses	30	12,121,315	11,398,522
Total operating expenses		128,354,559	109,023,359
Profit or Loss before provision		87,830,337	61,582,535
Provision for loan	31	13,933,275	-
Others Provision	32	4,800,000	6,200,000
Total provision for Loans and Advances		18,733,275	6,200,000
Total Profit/Loss before taxes		69,097,062	55,382,535
Provision for Taxation		29,366,251	23,537,577
Provision for Current Tax	33	29,366,251	23,537,577
Net Profit after Taxation		39,730,811	31,844,958
Appropriations		24,183,972	19,383,888
Statutory Reserve		13,819,412	11,076,507
General Reserve		6,909,707	5,538,254
Special Reserve		3,454,853	2,769,127
Retained surplus		15,546,838	12,461,070
Earnings Per Share (EPS) of Tk. 100 each	34	2.65	2.12

These financial statements should be read in conjunction with the annexed notes.

Draft Report

Deputy Managing Director

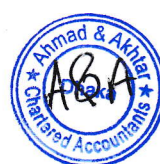
Managing Director

Director

Chairman

Signed in terms of our annexed report of even date.

K. M. HASAN & CO.
Chartered Accountants
Date: 15 October 2017
Place: Dhaka



AHMAD & AKHTAR
Chartered Accountants