

**Probashi Kallyan Bank**  
**Balance Sheet**  
**As at 30 June 2017**

	Notes	Amount in Taka	
		30.06.2017	30.06.2016
<b><u>PROPERTY AND ASSETS</u></b>			
<b>Cash</b>	3	<b>1,490,405</b>	<b>1,554,161</b>
Cash in hand (Including foreign currencies)		1,490,405	1,554,161
Balance with Bangladesh Bank & its agent bank(s) (Including foreign currencies)		-	-
<b>Balance with other banks &amp; financial institutions</b>	4	<b>1,281,819,906</b>	<b>1,356,934,696</b>
In Bangladesh		1,281,819,906	1,356,934,696
Outside Bangladesh		-	-
<b>Money at call on Short Notice</b>	5	-	-
<b>Investments</b>	6	-	-
Government		-	-
Others		-	-
<b>Loans &amp; Advances</b>	7	<b>1,126,204,808</b>	<b>860,437,716</b>
Loans, Cash Credit & Overdraft etc.		1,126,204,808	860,437,716
Bills purchased & discounted		-	-
<b>Fixed assets including premises, furniture and fixtures</b>	8	<b>15,591,136</b>	<b>21,746,111</b>
<b>Other assets</b>	9	<b>201,995,340</b>	<b>198,272,935</b>
<b>Non-banking Assets</b>		-	-
<b>Total Assets</b>		<b>2,627,101,595</b>	<b>2,438,945,619</b>
<b><u>LIABILITIES AND CAPITAL</u></b>			
<b>Liabilities</b>			
Borrowings from other banks, financial Institutions and agents	10	-	-
<b>Deposits and other accounts</b>	11	<b>120,111,130</b>	<b>944,668,541</b>
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
<b>Other liabilities</b>	12	<b>798,572,006</b>	<b>315,589,429</b>
<b>Total Liabilities</b>		<b>918,683,135</b>	<b>1,260,257,970</b>
<b>Capital/Shareholders' Equity</b>			
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
<b>Total Shareholders' Equity</b>		<b>1,708,418,460</b>	<b>1,178,687,649</b>
<b>Total Liabilities and Shareholders' Equity</b>		<b>2,627,101,595</b>	<b>2,438,945,619</b>



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

	Notes	Amount in Taka	
		FY 2016-2017	FY 2015-2016
<b>Operating Income</b>			
Interest income	19	179,031,759	181,926,813
Interest paid on deposits and borrowings etc.	20	(8,463,987)	(52,834,331)
<b>Net interest income</b>		<b>170,567,772</b>	<b>129,092,482</b>
Investment income		-	-
Commission, exchange and brokerage		13,727,572	8,881,614
Other operating income	21	31,889,552	32,631,798
		<b>45,617,124</b>	<b>41,513,412</b>
<b>Total operating income</b>		<b>216,184,896</b>	<b>170,605,894</b>
<b>Operating Expenses</b>			
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
<b>Total operating expenses</b>		<b>128,354,559</b>	<b>109,023,359</b>
<b>Profit or Loss before provision</b>		<b>87,830,337</b>	<b>61,582,535</b>
Provision for loan	31	13,933,275	-
Others Provision	32	4,800,000	6,200,000
<b>Total provision for Loans and Advances</b>		<b>18,733,275</b>	<b>6,200,000</b>
<b>Total Profit/Loss before taxes</b>		<b>69,097,062</b>	<b>55,382,535</b>
<b>Provision for Taxation</b>		<b>29,366,251</b>	<b>23,537,577</b>
Provision for Current Tax	33	29,366,251	23,537,577
<b>Net Profit after Taxation</b>		<b>39,730,811</b>	<b>31,844,958</b>
<b>Appropriations</b>		<b>24,183,972</b>	<b>19,383,888</b>
Statutory Reserve		13,819,412	11,076,507
General Reserve		6,909,707	5,538,254
Special Reserve		3,454,853	2,769,127
<b>Retained surplus</b>		<b>15,546,838</b>	<b>12,461,070</b>
<b>Earnings Per Share (EPS) of Tk. 100 each</b>	34	<b>2.65</b>	<b>2.12</b>

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