22 DHAKA TUESDAY APRIL 6, 2010 The Baily Star



PUBALI BANK LIMITED

FINANCIAL STATEMENTS FOR THE YEAR ENDED DECEMBER 31, 2009

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				20) Tal		2008 Taka
4.3	Maturity grouping of balar banks and financial institu Payable on demand		other	368,16	9,083	168,845,361
1722	Up to 3 months Over 3 months but not more	950	ar	528,06 786,36 1,682,59	4,879	,467,470,075 364,135,200 ,000,450,636
5 5.1	Money at call and short no Bank company Mercantile Bank Ltd Premier Bank Ltd Eastern Bank Ltd Dhaka Bank Ltd	tice		250,00 100,00 300,00	0,000	50,000,000
	The Trust Bank Ltd NCC Bank Ltd IFIC Bank Ltd Bangladesh Commerce Bank National Bank of Pakistan	c Ltd		600,00	0,000	150,000,000 120,000,000 200,000,000 70,000,000 150,000,000
	BRAC Bank Ltd The City Bank Ltd ICB Islamic Bank Ltd				6,667	20,000,000 20,000,000 19,886,667
5.2	Non bank financial institut Delta Brac Housing and Fina Industrial and Infrastructure Union Capital Ltd	ance Corp				50,000,000 20,000,000 30,000,000
6	Investments Government securities Treasury bills - at book value			7,842,69	5,167 6	,916,777,280
	Approved debentures at cost Government bonds Government treasury bonds		<u></u>	7,947,19 1,376,68	0,744	725,969,000
	National prize bonds Total investment in governme Other investments	nt securitie	es and bonds	1,397,19		23,116,471 749,085,471 7,805,362,751
	Shares (Note 6.4) Debentures (Note 6.5) Portfolio Investment of ICB	securities	2		4,039 9,060 95,335	455,357,972 469,060 7,514,908
	Grameen Phone Bond (3 years bond Bridge financing advances (1	1@ 14.50%		010)	9,564	100,000,000 6,889,564 570,231,504 8,375,594,255
6.1	Treasury bills 91 days treasury bills 180 days treasury bills 1 year treasury bills			6,462,20 496,44 884,04	4,500 1	,053,690,060 ,902,470,000 ,960,617,220
	2 years treasury bills 5 years treasury bills			7,842,69		,916,777,280
6.2	Approved debentures at co Particulars Bangladesh House Building Finance Bangladesh Steel and Engineering C	Corporation orporation	11.75%	60,00 9,50	0,000	70,000,000 9,500,000
	Investment Corporation of B Investment Corporation of B prevailing TT	angladesh	n 5.00% n Bank rate		0,000	20,000,000 139,500,000
6.3	Government treasury bond 2018 25 years treasury bond 2020	/ 4	5.00% 5.00%	24,48 26,52	66,000	27,454,000 29,115,000
	15 years treasury bond 2024 10 years treasury bond 2019 5 years treasury bond 2014 5 years treasury bond 2009		12.00% 11.72% 10.15% 7.50%	100,00 200,00 503,26	00,000	98,000,000
6.4	5 years treasury bond 2009 3 years treasury bond 2010 3 years treasury bond 2011 Shares		7.50% 5.00% 5.00%	336,50 185,90 1,376,68	00,000	49,000,000 336,500,000 185,900,000 725,969,000
0.7	a contract of the contract of	o of share 52,000	Market price	Market value 61,178,000	Bookvalue 31.12.2009 51,875,962	Book value 31.12.2008 2,412,883
	ACI Formulation ACI Ltd AIMS 1st Mutual Fund	45,000 111,000 180,000	171.20 446.90 14.12	7,704,000 49,605,900 2,541,600	8,226,381 50,048,231 4,013,466	3,513,498
	Apex Weaving and Finishing Asia Insurance Ashraf Textile Mills Ltd Atlas Bangladesh	170,000 54,000 99,165 3,000	133.25 641.50 17.80 392.00	22,652,500 34,641,000 1,765,137 1,176,000	37,787,723 35,155,591 1,274,980 1,585,348	1,274,980
	Bata Shoe Co Ltd Bank Asia Ltd BATBC	15,000	426.75	6,401,250	4,542,901	878,801 2,699,665 327,756
	Bangladesh Finance Berger paints Ltd Beximco Ltd	390,000	680.25 309.30	18,366,750 120,627,000	18,226,589 119,651,328	625,894
	Bextex Ltd BGIC BOC Bangladesh Ltd Bangladesh Shipping Corporation	340,000 35,000 15,000 634	81.40 539.00 486.90 2,399.25	27,676,000 18,865,000 7,303,500 1,521,125	28,786,965 15,789,292 6,319,989 63,400	560,182 63,400
	BSRM Steel Mills Ltd Beximco Pharma Confidence Cement	57,000 80,000 14,869	1,021.50 155.80 1,398.25	58,225,500 12,464,000 20,777,995	47,760,594 12,919,617 21,459,445	:
	Continental Insurance Dacca Dyeing Deltra Brac Housing DESCO	73,800 90,000 12,000 31,000	446.50 54.20 1,627.00 1,505.75	32,951,700 4,878,000 19,524,000 46,678,250	32,196,856 5,727,712 18,890,441 44,981,573	3,620,537
	Dhaka Bank Ltd Eastern Bank Ltd Eastern Cables	45,000 579,918 6,000	483.50 644.25 687.75	21,757,500 373,612,171 4,126,500	20,101,787 60,224,282 5,012,766	32,361,000
	Eastern Insurance Eastland Insurance Eastern Housiang Ltd EXIM Bank Ltd	3,000 13,000 87,000 60,282	814.25 932.00 719.25 373.75	2,442,750 12,116,000 62,574,750 22,530,398	2,307,361 10,926,344 66,925,611 19,086,743	1,176,974
	Fareast Islami Life Insurance Federal Insurance First Security Bank	37,000 70,000 10,000	2,599.50 574.75 218.75	96,181,500 40,232,500 2,187,500	87,461,480 46,101,985 2,107,334	-
	Goldenson Grameen 1 Grameen 2 Green Delta Insurance Co Ltd	135,000 50,000 350,000	55.50 78.40 37.90	7,492,500 3,920,000 13,265,000	8,449,055 6,954,369 18,830,605	2216651
	Heidelberg Cement BD Ltd ICB Islamic Bank Ltd	12,560 80,183 ,499,130 41,600	2,152.50 1,002.25 2,399.25 3, 186.00	27,035,400 80,363,412 596,787,653 7,737,600	17,378,313 80,183,000 149,913,000 9,509,896	2,216,651 368,500 80,183,000 37,478,250
	IFIC Bank Ltd Intech Jamuna Bank Ltd Jamuna Oil Co	100,000 25,000 85,000	39.50 523.50 454.40	3,950,000 13,087,500 38,624,000	5,464,400 12,328,391 31,175,98	306,682
	Jute Spinners Ltd Karnaphuli Insurance Lafarge Surma Cement Ltd	1,000 40,000 84,000	1,248.00 928.50 505.00	1,248,000 37,140,000 42,420,000	100,000 34,404,321 43,457,292	100,000
	Maksons Spinning Meghna Life Insurance Meghna Petroleum Ltd	145,000 27,950 17,200	99.00 1,953.75 262.60	14,355,000 54,607,313 4,516,720	11,646,015 51,574,893 3,583,614	Æ
	Mercantile Bank Ltd Mercantile Insurance Midas Financing Ltd Mutual Trust Bank Ltd	70,000 26,748 42,600 18,000	395.00 512.25 798.25 41.75	27,650,000 13,701,663 34,005,450 7,411,500	20,958,761 9,739,977 32,979,381 4,968,208	3,510,602
	National Tea Co Ltd National Bank Ltd National Life Insurance Co Ltd	15 4,500	3,894.75 646.25	58,421 2,908,125	3,600 2,481,106	3,600 3,172,640 79,502
	NCC Bank Ltd Olympic Padma Oil Co Paramount Insurnce	2,000 25,000 29,000 120,000	583.00 1,565.25 620.20 390.50	1,166,000 39,131,250 17,985,800 46,860,000	692,856 34,462,956 31,879,479 41,293,995	5,230,898
	Phoenix Insurance Pioneer Insurance Power Grid Co Ltd	15,880 6,000 53,500	781.00 1,058.00 723.25	12,402,280 6,348,000 38,693,875	10,838,258 6,398,150 39,324,840	1,827,657 2,666,310
	Pragati Life Insurance Co Ltd Premier Bank Ltd Prime Bank Ltd Prime Finance	1,500 92,000 16,000 60,000	2,383.00 330.25 653.00 1,860.25	3,574,500 30,383,000 10,448,000 111,615,000	3,785,289 27,473,590 7,975,495 100,681,285	2,666,310 - 3,279,466 -
	Prime General Insurance Prime Islami Life Insurance Progressive Life Insurance Co Ltd Reliance Insurance Co Ltd	50,000 18,000 - -	458.50 1,966.50	22,925,000 35,397,000	23,224,401 30,912,589 -	996,068 390,315
	Safko Spinning Mills Ltd Salamcrest Shahjalal Islami Bank Ltd	10,000 45,000 63,500	85.00 946.25 382.50	850,000 42,581,250 24,288,750	1,583,754 43,185,684 18,790,855 3,126,913	•
	Social Islami Bank Ltd Southeast Bank Ltd Square Pharmaceuticals Ltd Square Textiles Ltd	11,000 65,000 67,000 235,000	308.00 333.75 2,876.25 111.40	3,388,000 21,693,750 192,708,750 26,179,000	3,126,913 18,934,738 182,427,876 25,782,907	13,182,810 891,250
	Standard Bank Ltd Summit Allance Port Ltd Summit Power	77,000 44,000 50,000	332.25 1,899.50 1,211.00	25,583,250 83,578,000 60,550,000	19,192,840 96,564,748 67,571,062	1,426,872
	The City Bank Ltd Titas Gas T& D Co Ltd United Insurance United Commercial Bank Ltd	291,550 5,000	686.50 1,503.25	200,149,075 7,516,250	198,338,080 7,473,748	3,713,088 - 8,214,527
	United Leasing Co Ltd Uttara Finance Ltd Uttara Bank Ltd	1,376	1,517.00	2,087,392 26,104,500	175,549 26,179,341	158,450 3,528,332 1,446,032
	Sub total			6,341,758,705	2,511,895,539	224,449,472

					CL	
ie l	mportant No	otes to	the F	ınancial	Statem	e
	Unavoted	No of share Fa	rea veloci	Taka	Z008 Taka	
	Unquoted Karmasangsthan Bank Central Depository Bangladesh Ltd	100,000	100 000,000	10,000,00	0 4,000,000	$\ $
	Dhaka Stock Exchange Ltd Chittagong Stock Exchange Ltd Khulna Power Company Ltd		2,000 300,000 1,000	8,000,00 8,000,00 200,000,00	000,000	$\ $
	Saleh Carpet Mills Ltd Swan Textile Mills Ltd Specialised Jute Yarn and Twine Mgf Co L	56,800 578	10 100 10	568,00 57,80 198,80	0 568,000 0 57,800	$\ $
	Paper Converting and Packaging Lt Sub total		100	83,90 230,908,50	0 83,900 0 230,908,500	
6.7	Total Particulars of required prov Total provision required	ision for inves	110000000000000000000000000000000000000	758,705 2,742,804,03 91,353,560	18,707,156	$\ $
	Provision maintained (Note Provision surplus		0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	93,750,460 2,396,900	23,750,460 5,043,304	$\ $
35	Name of the company	Market value at 31.12.2009	Control Co., and the Control of the	Required provision 2009	Required provision 2008	
3	A Shares Quoted AB Bank Ltd	61,178,000	51,875,962	N=:	932,833	$\ $
	ACI Formulation ACI Ltd AIMS 1st Mutual Fund	7,704,000 49,605,900 2,541,600	8,226,381 50,048,231 4,013,466	522,381 442,331 1,471,866	1,402,998	$\ $
	Apex Weaving and Finishing Asia Insurance	22,652,500 34,641,000	37,787,723 35,155,591	15,135,223 514,591	-	$\ $
	Ashraf Textile Mills Ltd Atlas Bangladesh Bank Asia Ltd	1,765,137 1,176,000 6,401,250	1,274,980 1,585,348 4,542,901	409,348	372,578 - 160,634	$\ $
	Bata Shoe Co Ltd Bextex Ltd Berger paints Ltd	27,676,000	28,786,965	1,110,965	558,101 61,294	$\ $
5	BOC Bangladesh Ltd Beximco Pharma	7,303,500 12,464,000	6,319,989 12,919,617	455,617	28,582	$\ $
	Confidence Cement Dacca Dyeing DESCO	20,777,995 4,878,000 46,678,250	21,459,445 5,727,712 44,981,573	681,450 849,712	284,162	$\ $
4	Eastern Cables EXIM Bank Ltd Estern Housing Ltd	4,126,500 22,530,398 62,574,750	5,012,766 19,086,743 66,925,611	4,350,861	44,724	
	Federal Insurance Golden Son	40,232,500 7,492,500	46,101,985 8,449,055	5,869,485 956,555		
	Grameen 1 Grameen 2 ICB 2nd NRB	3,920,000 13,265,000 7,737,600	6,954,369 18,830,605 9,509,896	3,034,369 5,565,605 1,772,296		И
	IFIC Bank Ltd Intech Lafarge Suma Cement Ltd	3,950,000 42,420,000	5,464,400 43,457,292	1,514,400 1,037,292	68,932	H
	Mutual Trust Bank Ltd National Life Insurance Co Ltd National Bank Ltd	7,411,500	4,968,208 2,481,106	1,007,002	201,189 19,637 129,890	
	Padma Oil Co Pioneer Insurance	17,985,800 6,348,000	31,879,479 6,398,150	13,893,679 50,150		Ы
	Power Grid Co Ltd Pragati Life Insurance Prime Bank Ltd	38,693,875 3,574,500 10,448,000	39,324,840 3,785,289 7,975,495	630,965 210,789	89,157 580,716	١
	Prime General Insurance Safko Spinning Mills Ltd	22,925,000 850,000	23,224,401 1,583,754	299,401 733,754		$\ $
	Salam Crest Standard Bank Ltd Summit Alliance Port Ltd	42,581,250 25,583,250 83,578,000	43,185,684 19,192,840 96,564,748	604,434 - 12,986,748	281,532	$\ $
	Summit Power The City Bank Ltd United Commercial Bank Ltd	60,550,000	67,571,062	7,021,062	938,169 4,067,527	$\ $
	Uttara Finance Ltd Uttara Bank Ltd	26,104,500	26,179,341	74,841	450,257	$\ $
	Unquoted Saleh Carpet Mills Ltd	865,234,180	918,813,003 568,000	83,086,436 568,000	10,672,912	$\ $
	Swan Textile Mills Ltd Specilaized Jute Yarn & Twine Manufacturing Co Ltd		57,800 198,800	57,800 198,800	57,800 198,800	Н
-	Paper Converting and Packaging Ltd		83,900 908,500	83,900 908,500	83,900 675,620	
7	B Bridge financing advance ICB sponsored companies	M	6,889,564	6,889,564	6,889,564	
	C Debentures at cost	865,234,180	469,060 927,080,127	469,060 91,353,560	469,060 18,707,156	
6.8	Maturity grouping of invented Receivable on demand Not more than 3 months	estments		2,941,918,375 6,462,202,471	625,489,351 2,053,690,060	I
	Over 3 months but not more the Over 1 year but not more the	Control of the Contro		1,723,882,260 689,636,804	4,869,976,784 769,869,060	H
6.9	Over 5 years Investment classified as per E	langladesh Ban		351,013,000 2,168,652,910	56,569,000 8,375,594,255	$\ $
	Treasury bill - Held for trace Treasury bill - Held for ma	ding (HFT) turity (HTM)		5,774,776,344 2,067,918,823	4,392,984,220 2,523,793,060	$\ $
	Approved debenture - Held Other securities		(HTM)	1,376,680,744 95,000,000 2,854,276,999	725,969,000 130,000,000 602,847,975	$\ $
7 7.1	Loans and advances Loans, cash credits, over	irafts, etc		2,168,652,910	8,375,594,255	Ш
	Inside Bangladesh: Loans Cash credits			3,056,874,573 3,527,085,579	26,849,760,542 12,202,851,147	$\ $
	Overdrafts Loan against merchandise			0,639,411,646 28,376,991	11,787,897,330 35,428,435	$\ $
П	Packing credits Loan against trust receipts Agriculture credits		1	262,150,005 4,316,923,710 4,269,130	320,348,211 2,217,959,571 4,458,859	II
	Payment against document Consumers loan scheme Lease finance (Note 7.12)	8		1,621,045,616 6,605,897,222 2,677,568,846	1,457,841,094 3,565,715,355 2,327,900,765	N
L	Margin finance (Note 7.13) Others)	00	189,176,739 693,890,792 3,622,670,849	62,728,571 456,936,176 61,289,826,056	۱
	Outside Bangladesh		7	3,622,670,849	61,289,826,056	
7.1.	Repayable on demand Up to 3 months	ns and advan		4,821,050,516 8,993,120,718	2,108,945,708 9,314,608,402	H
	Over 3 months but more the Over 1 year but more than Over 5 years		2	8,875,653,427 2,321,996,821 8,610,849,367	27,434,450,622 6,648,998,048 15,782,823,276	
7.2	Bills purchased and disco	unted		3,622,670,849	61,289,826,056	$\ $
	Payable in Bangladesh: Loan against accepted bills Loans against demand draf			433,001,202	361,962,642 361,962,642	d
	Payable outside Banglades Foreign bills purchased Foreign drafts purchased			147,659,253 147,582,369 76,884	136,363,887 136,210,479 153,408	
7.2.1	Bills purchased and disco	unted		580,660,455	498,326,529	
	Repayable on demand Note more than 3 months Over 3 months but more th	an 6 months		52,352,632 205,279,466 323,028,357	69,863,587 195,515,570 232,947,372	И
7,3	Loans and advances includi	ing bills discou	Control of the Contro	580,660,455	498,326,529	11
	purchased analysed in follo In Bangladesh Loans	owing broad c		9,889,174,826	37,661,040,221	$\ $
	Cash credits Overdrafts		1		12,202,851,147 11,787,897,330 61,651,788,698	Ш
	Outside Bangladesh		9 <u>9000</u>	147,659,253	136,363,887 61,788,152,585	$\ $
7.4	Loans and advances on the concentration including by	ills purchase	d and discou			Ш
	Advance to allied concerns Advance to officers and en Advance to customers grou	ployees	Independent manne.	2,074,558,791 3,985,424,338	2,118,565,000 35,334,020,006	$\ $
	Industrial advances (Note 7) Others		_1	8,012,031,601 0,131,316,574	23,805,951,079 529,616,500	Ш
7.5	Geographical area basis distributional including bills purchased		d advances =	4,203,331,304	61,788,152,585	
	In Bangladesh Urban Dhaka division			8,746,166,628	43,387,495,869	
	Chittagong division Sylhet division		1	6,185,975,282 3,237,545,372	11,014,126,332 1,824,703,485	
	Barisal division Khulna division Rajshahi division			637,538,000 1,223,953,241 1,676,147,715	619,503,247 1,260,588,547 1,397,779,568	
	Rural Dhaka division Chittagong division		_7	554,500,849 555,458,846	59,504,197,048 611,168,019 589,490,351	
	Sylhet division Barisal division			632,061,824 132,046,344	313,145,632 188,815,284	
	Khulna division Rajshahi division		5 <u></u>	266,448,523 207,829,427 2,348,345,813	183,784,457 261,187,907 2,147,591,650	
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		Outside Persoladesh	Z009 Taka	2008 Taka
	7.6	Outside Bangladesh Foreign bills/drafts purchased Sector wise loans and advances including	147,659,253 74,203,331,304	136,363,887 61,788,152,585
		bills purchased and discounted Public sector Private sector Cooperative sector	74,193,547 73,940,172,143 188,965,614 74,203,331,304	420,784,863 61,136,387,928 230,979,794 61,788,152,585
	7.7	Security wise loans and advances including bills purchased and discounted Collateral of movable and immovable properties Guarantee of local banks and financial institutions Export documents Fixed deposit receipts (FDR) of own Bank FDR of other banks Government bonds	1,797,661,179 1,050,603,985 1,680,206,892 5,740,571	30,525,767,852 2,852,967,522 2,878,111,648 2,488,222,320 3,110,026,997 52,122,099
	7.9	Personal guarantees Other securities Classification of loans and advances including bills purchased and discounted Unclassified:	14,239,172,951 16,593,944,720 74,203,331,304	17,563,081,349 2,317,852,798 61,788,152,585
		Standard Special mention account Classified: Substandard	69,666,210,304 265,158,000 69,931,368,304	56,563,528,585 886,745,000 57,450,273,585 64,463,000
		Doubtful Bad or loss Staff loan	122,813,000 1,888,980,000 2,197,404,000 2,074,559,000 74,203,331,304	37,781,000 2,117,070,000 2,219,314,000 2,118,565,000 61,788,152,585
	7.10			
		General provision: unclassified Standard 63,523,435,304 1 Small enterprise financing 1,539,000 2 Housing finance 146,680,000 2 Special mention account 261,857,000 5 Consumers' loan scheme 5,994,556,000 5	635,234,353 30,780 2,933,600 13,092,850 299,727,800	534,535,286 - 41,606,550 155,500,000
	7	Specific provision: classified Substandard 107,233,000 20 20,259,000 50 577,335,726 100	10,129,500 577,335,700	3,523,000 2,486,000 640,555,000
		Required provision for loans and advances Provision maintained (Note 13.1) Excess provision	608,911,800 1,559,931,183 1,587,301,696 27,370,513	1,378,205,836 1,427,770,865 49,565,029
	All	Particulars of loans and advances i) Loans considered good in respect of which the Bank is fully secured ii) Loans considered good for which the Bank	59,964,158,353	44,225,071,236
		holds no other security than the debtors' personal guarantee iii) Loans considered good being secured by personal guarantee of one or more parties in	5,243,912,983	7,150,118,098
		addition to the personal guarantee of the debtors iv) Loans adversely classified but provision not maintained there against	8,995,259,968	10,412,963,251
		v) Balance of debts due by directors or officers of the Bank or any of them either severally	74,203,331,304	61,788,152,585
		or jointly with any other persons vi) Balance of debts due by companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in	2,074,558,791	2,118,565,000
		the case of private companies as members vii) Maximum total amount of advances, including temporary advances made at any time during the year		S#0
	?	to directors or employees of the Bank or any of them either severally or jointly with any other person. viii) Maximum total amount of advances, including temporary advances granted during the year to the	2,074,558,791	2,118,565,000
H	>	companies or firms in which the directors of the Bank are interested as directors, partners or managing agents or in the case of private companies as members.		
		 ix) Debts due from bank companies x) Classified loans for which interest/profit not credited to inco a. Provision on classified loans and advances (Notes 13) b. Increase/decrease of provision (specific) c. Amount of written off debt d. Amount recovered against the debt which was 		2,219,314,000 1,427,770,865 11,119,244 17,991,176 (296,430,841)
		previously written off e. Amount of provision kept against the amount classified as bad or loss f. Amount of interest charged in suspense account (Note I xi) Cumulative amount of written off loans Opening balance	566,435,000 3.3) 203,012,021 4,898,128,658 4,809,133,875	640,555,000 208,787,333 4,809,133,875 4,791,142,699
	710	Amount of written off debt during the year xii) Amount of written off loans for which law sui have been filed for recovery	88,994,783	17,991,176 4,809,133,875
	7.12	Lease finance Lease rental receivable within 1 year Lease rental receivable within 5 year Lease rental receivable after 5 year	841,049,899 2,573,192,516 2,442,417	83,920,533 3,041,328,535 3,394,584
	7.13	Total lease rental receivable Less: unearned interest receivable Net lease/izara finance Margin finance	3,416,684,832 739,115,986 2,677,568,846	3,128,643,652 800,742,887 2,327,900,765
N	•	Margin finance outstanding as on 31 December 20 of 95 borrowers out of total credit limit of Tk 215, which was Tk 416,114,789. Fixed assets including premises, furniture and 1	834,000 against stoc	
ı		Land Building Vehicles	842,457,673 432,707,905 97,338,823	842,457,673 422,022,199 78,436,305 357,422,053
		Machinery and equipments Computer and computer accessories Furniture and fixtures	201,317,126 234,606,894 215,528,241 2,023,956,662	188,467,732 1,888,805,962
		Less: accumulated depreciation Net book value at the end of the year The above amount includes revaluation surplus	580,458,111 1,443,498,551 of Tk 8,103,355, T	505,443,298 1,383,362,664 k 230,540,953, Tk
		86,361,299 and Tk 800,757,736 ascertained by in and 2006 respectively, on land and buildings of above stated revaluation surplus amounts have be details of above assets are shown in Annex A.	the Bank at differe	ent locations. The
	9	Other assets Performing other assets Interest accrued on investment	445,153,794	570,628,883
ı		Accrued income on loans and advances Advance security deposit, rent and prepaid expens Non performing other assets	33,139,439 es 151,252,529 629,545,762	42,128,159 151,591,618 764,348,660
ı		Stationery and stamps Drafts payable Suspense account (Note 9.1) Demonetized notes (Note 9.2)	49,027,579 488,641,105 392,092,091 1,531,750	44,048,717 460,576,388 294,719,328 1,531,750
		Items in transit (Note 9.3) Advance income tax (Note 9.4) Clearing house adjustment	2,072,619,382 4,096,628,304 6,888,109	1,448,518,073 4,256,844,866 7,204,011
	9.1	Others (Note 9.5) Suspense account	7,224,521,303 7,854,067,065	116,709,533 6,630,152,666 7,394,501,326
		Suspense account general Suspense law Protested bills	350,217,670 1,316,392 40,558,029 392,092,091	253,119,367 1,541,932 40,058,029 294,719,328
	9.2	This relates to demonetized taka currency notes reimbursement.	\$	(I) (S)
	9.3	Items in transit: Tk 2,072,619,382 The above is the net amount representing outstanding originated but yet to be responded at the balance receivables of Tk 2,999,670 of Bank's own branches liberation of the country in 1971.	sheet date. The abo	ve amount includes

Substandard

Property account
Accrued interest overdue under CLS
Delayed charges on lease rental
Interest subsidy
Interest suspense against waiver of 50% BSCIC loan
Waiver of 50% outstanding BSCIC loan
Settlement bank account with Arab Bangladesh Bank Ltd
Waiver of 50% interest for flood affected jute borrowers
Waiver of 70% outstanding agri credit and rural credit

9.6 Classification of other assets as per Bangladesh Bank Circular Unclassified

162,129 110,801,362

66,781

245,061

2,717,358

1,351,812 1,704,304

117,092,983

7,809,520,065

44,176

162,129 110,452,324

66,781 262,946

245,061

2,420,000

1,351,812 1,704,304

116,709,533

7,347,788,326

44,176