

ABRIDGED VERSION OF PROSPECTUS

The Peninsula Chittagong Limited

The Peninsula Chittagong Limited

(Best Business Hotel in Town)

Project Address: Bulbul Center, 486/B, O.R. Nizam Road, CDA Avenue, Chittagong- 4100 Registered office: 8/A, Chandrashila Suvastu Tower, 69/1 Green Road, Panthapath, Dhaka-1205 Tel: +88 031 2850860-9 (10 lines auto-hunting), Fax: +88 (031) 624385, 632506 Email: ipoinfo@peninsulactg.com, Website: www.peninsulactg.com



FOR PUBLIC OFFERING OF 55,000,000 ORDINARY SHARES OF TK. 10.00 EACH AT AN ISSUE PRICE OF TK. 30.00 EACH INCLUDING A PREMIUM OF TK. 20.00 PER SHARE TOTALING TK. 1,650,000,000.00

Subscription for General Public:

Opening date: March 30, 2014

at Tk. 58.01 Crore

Closing date: April 03, 2014



MANAGER TO THE ISSUE

LANKABANGLA INVESTMENTS LIMITED Eunoos Trade Centre (Level # 21), 52-53, Dilkusha C/A, Dhaka - 1000. Phone: +88 02 711 35 85, 956 12 38; Fax: +88 02 711 57 56;

E-mail: info@lankabangla-investments.com; Website: www.lankabangla-investments.com

30-Jun-2011 30-Jun-2010 30-Jun-2009

Taka

Subscription for NRB Applicants:

Opening date: March 30, 2014

Closing date: April 12, 2014

CREDIT RATING STATUS

Particulars	Long Term	Short Term		
Entity Rating	AA ₃	ST-1		
Validity of Rating	June 30, 2014	Expiry date of respective credit facilities or June 30, 2014 whichever is earlie		
Date of Rating	September 12, 2013			
Outlook		Positive		
Rating By	Cı	redit Rating Agency of Bangladesh Limited (CRAB)		
		DISCLAIMER		

"CONSENT OF THE SECURITIES AND EXCHANGE COMMISSION HAS BEEN OBTAINED TO THE ISSUE/OFFER OF THESE SECURITIES UNDER THE SECURITIES AND EXCHANGE ORDINANCE, 1969, AND THE SECURITIES AND EXCHANGE COMMISSION (PUBLIC ISSUE) RULES, 2006. IT MUST BE DISTINCTLY UNDERSTOOD THAT IN GIVING THIS CONSENT THE COMMISSION DOES NOT TAKE ANY RESPONSIBILITY FOR THE FINANCIAL SOUNDNESS OF THE ISSUER COMPANY, ANY OF ITS PROJECTS OR THE ISSUE PRICE OF ITS SECURITIES OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS MADE OR OPINION EXPRESSED WITH REGARD TO THEM. SUCH RESPONSIBILITY LIES WITH THE ISSUER, ITS DIRECTORS, CHIEF EXECUTIVE OFFICER/CHIEF FINANCIAL OFFICER, ISSUE MANAGER, UNDERWRITER AND/OR AUDITOR."

SPECIAL NOTE

Please read the prospectus carefully which includes "Risk Factors" before taking your investment decision. "AN APPLICANT CANNOT SUBMIT MORE THAN TWO APPLICATIONS, ONE IN HIS/HER OWN NAME AND THE OTHER JOINTLY WITH ANOTHER PERSON. IN CASE AN APPLICANT MAKES MORE THAN TWO APPLICATIONS, ALL APPLICATIONS WILL BE TREATED AS INVALID AND WILL NOT BE CONSIDERED FOR ALLOTMENT PURPOSE. IN ADDITION, 15% (FIFTEEN) OF THE APPLICATION MONEY WILL BE FORFEITED BY THE COMMISSION AND THE BALANCE AMOUNT WILL BE REFUNDED TO THE APPLICANT."

THE APPLICATION SHALL PROVIDE WITH THE SAME BANK ACCOUNT NUMBER IN THE APPLICATION FORM AS IT IS IN THE BO ACCOUNT OF THE APPLICANT.

"শেয়ারবাজারে বিনিয়োগ ঝুঁকিপূর্ণ, জেনে ও বুঝে বিনিয়োগ করুন।

CORPORATE STATUS AND BACKGROUND

The Company has been incorporated as a private limited company on July 25, 2002 under the companies Act 1994 vide registration no C-46488(2961)/2002 in the name of Voyager Bangladesh Limited. Later, it was renamed as The Peninsula Chittagong Limited on June 07, 2010 vide special resolution of the shareholders in the Extra Ordinary General Meeting (EGM) and Registrar of Joint Stock Companies & Firms, Dhaka & approved the same accordingly. The Company started its commercial operation from February 17, 2006.

The Peninsula Chittagong Limited is situated at the prestigious GEC circle of the Port City; the hotel provides superior services combining western sophistication and Chittagonian hospitality in a scenic and convenient location. Tourists can discover this unique retreat for business or pleasure just minutes from the commercial center surrounded by famous retail shops, restaurants and corporate offices. The registered office of the company is located at 8A, Chandrashila Suvastu Tower, 69/1 Green Road,

Panthapath, Dhaka-1205 and Business Project (4 Star Hotel premises) located at Bulbul Center, 486/B , O.R. Nizam Road, C.D.A Avenue, Chittagong 4100, Bangladesh. The Company has been converted to Public Limited Company on November 30, 2010. At present, the authorized capital of the Company stands at Tk. 300 Crore (Three Hundred Crore) and paid-up capital stands

NATURE OF BUSINESS

The Peninsula Chittagong Limited is a hotel based service oriented Company. The Company offers a premier setting for conferences, meetings, and corporate events. Participants are treated by a gracious environment, where personalized service is the standard. For important events, there is a wide range of meeting rooms and venue options to choose from.

NAME AND ADDRESS OF THE AUDITOR

Hoda Vasi Chowdhury & Co.

Chartered Accountants Delwar Bhaban-4th floor, 104 Agrabad C/A, Chittagong-4100.

AVAILABILITY OF PROSPECTUS

CONTACT PERSON

Prospectus is available on the websites of BSEC (www.sec.gov.bd), DSE (www.dsebd.org), CSE (www.csebd.com), Issuer (www.peninsulactg.com), Issue Manager (www.lankabangla-investments.com) and Public Reference room of the Bangladesh Securities and Exchange Commission (BSEC) for reading and studying.

The Peninsula Chittagong Limited Bulbul Center, 486/B O.R. Nizam Road CDA Avenue, Chittagong 4100	Mr. Mohammad Nurul Azim Company Secretary & CFO	Tel: +88 031 2850860-9 (10 lines lines auto-hunting) Fax: +88 (031) 624385,632506 E-mail:acctmgnr@peninsulactg.com
MANAGER TO THE ISSUE	CONTACT PERSON	PHONE NUMBER
LankaBangla Investments Limited Eunoos Trade Centre, Level # 21, 52-53, Dilkusha C/A, Dhaka-1000	Mr. M. Shakil Islam Bhuiyan Chief Executive Officer	Tel: 7113585, Fax: 7115756 e-mail: shakil.bhuiyan@ lankabangla-investments.com
UNDERWRITERS	CONTACT PERSON	PHONE NUMBER
LankaBangla Investments Limited Eunoos Trade Centre, Level # 21, 52-53, Dilkusha C/A, Dhaka-1000	Mr. M. Shakil Islam Bhuiyan Chief Executive Officer	Tel: 7113585, Fax: 7115756 e-mail: shakil.bhuiyan@ lankabangla-investments.com
GSP Finance Company (Bangladesh) Limited 1, Paribagh, Mymensingh Road, Ramna, Dhaka-1000	Mr. Toaha Muhammad GM & Chief Operating Officer (MBU)	Tel: 9674306, Fax: 9674194 E-mail: toaha@gspfinance.com
Union Capital Limited Noor Tower (5th Floor), 73, Sonargaon Road, Dhaka-1205	Mr. Tauhidul Ashraf, FCS SVP & Company Secretary	Tel: 9662888, Fax: 8616878 E-mail: tauhidul@unicap-bd.com
Swadesh Investment Management Limited Suite 01, Level 11 & 15, Unique Trade Centre, 8, Panthapath, Dhaka-1215	Mr. Mamun Ahmed Managing Director	Tel: 01713-400500, Fax: 8158344 Email: mamunahmed@msn.com
IDLC Investments Limited Eunoos Trade Center (Level 21) 52-53 Dilkusha C/A, Dhaka 1000	Mr. Md. Moniruzzaman, CFA Managing Director	Tel: 9571170 Fax: 9571171 Email: mzaman@idlc.com
EBL Investments Limited 59, Motijheel C/A (1st floor) Dhaka-1000	Mr. Md. Tanvir Hashem Assistant Manager	Tel: 7118975, Fax: 7120251 Email: tanvir@eblinvestmetns.com
STOCK EXCHANGES	AVAILABLE AT	PHONE NUMBER
Dhaka Stock Exchange Limited 9/F, Motijheel C/A, Dhaka 1000.	DSE Library	Tel: +88 02 956 46 01-7; +88 02 966 69 44-8
Chittagong Stock Exchange Limited CSE Building, 1080, Sk. Mujib Road Agrabad C/A, Chittagong 4100 Dhaka Liaison Office: Eunoos Trade Center (Level # 15), 52-53 Dilkusha C/A., Dhaka - 1000	CSE Library	Tel: +88 031 714 632-3 +88 031-720 871-3 +88 02 951 39 11-15

USE OF PROCEEDS FROM IPO

The Peninsula Chittagong Limited is offering each share at an issue price of Tk. 30 with a premium of Tk. 20 each Totaling Tk. 1.650,000,000 which will be utilized as per following schedule:

Particulars	Amount in BDT
The Peninsula Chittagong -(Extension)	70,000,000.00
The Peninsula Chittagong – Airport Garden Hotel	1,410,526,766.00
Repayment of Long Term Loan	132,973,234.00
IPO Expenses (Estimated)	36,500,000.00
Total	1,650,000,000.00

SCHEDULE OF IMPLEMENTATION

Particulars	Amount in BDT	Approximate date of Implementation
The Peninsula Chittagong -(Extension):		
Machineries and equipments	30,250,000.00	By April 2014
Interior Decoration	39,750,000.00	By May 2014
Total Project Cost	70,000,000.00	-
The Peninsula Chittagong - Airport Garden Hotel:		
Land	396,450,000.00	By November 2014
Land Development & Registration	23,500,000.00	By November 2014
Civil Works	180,000,000.00	By March 2016
Machineries and equipments	276,000,000.00	By June 2016
Interior Decoration	284,000,000.00	By June 2016
Parking	33,000,000.00	By March 2016
Kitchen	50,000,000.00	By March 2016
Laundry	26,000,000.00	By April 2016
Restaurant	65,000,000.00	By April 2016
SPA	25,000,000.00	By May 2016
Swimming Pool	13,200,000.00	By June 2016
Lift & Generator	38,376,766.00	By June 2016
Total Project Cost	1,410,526,766.00	-
IPO Expenses (Estimated)	36,500,000.00	When applicable.
Repayment of Long Term Loan	132,973,234.00	When applicable.
Total proceeds to be utilized	1,650,000,000.00	-

* All the figures are assumed to be incurred as near to actual. However, The Company has started the expansion work of the existing hotel building during the year and already spent Tk. 230,367,167 for the construction which was presented as a capital work in progress in the audited financials statements of the TPCL at the year end. Moreover, TPCL will continue the expansion work of the existing hotel by further bank finance if it gets delayed to receive the proceeds from IPO and the debt arising from the continual expansion work will be adjusted or repaid from the IPO proceeds other than the loan repayment as mentioned in the Use of Proceeds.

Mustafa Tahseen Arshad Managing Director

The Peninsula Chittagong Limited

Mohammad Nurul Azim Chief Financial Officer The Peninsula Chittagong Limited

CONTRACT FOR USE OF PROCEEDS As per rule 8B-4(C) of Securities and Exchange Commission (Public Issue) Rules, 2006, there is no contract

covering any of the activities of The Peninsula Chittagong Limited for which the proceed of sale of securities from IPO is to be used except as it is mentioned in 'Material Commitments of Capital Expenditure'.

REFUND OF SUBSCRIPTION MONEY As per BSEC Notification Dated February 9, 2010, the issuer shall refund application money to the

unsuccessful applicant of the public offer by any of the following manner based on the option given by the applicant in the application form;a) Through banking channel for onward deposit of the refund money into the applicant's bank account

as provided in the respective application form for subscription; or b) Through issuance of refund warrant in the name and address of the applicant as provided in the

respective application form for subscription: Provided that, in case of deposit into the applicant's bank account, the applicant will bear the applicable service charge, if any, of the applicant's banker, and the issuer shall simultaneously issue a letter of intimation to the applicant containing, among others, the date and amount remitted with details of the bank through and to which bank such remittance has been effected.

Auditors' Report under Section 135(I) and paragraph 24(1) of part II of Third Schedule of Companies Act 1994 For the year ended 01 July 2008 to 30 June 2013

We have examined the financial statements of The Peninsula Chittagong Limited for the year ended 30 June, 2013 & 2012,2011 audited by Hoda Vasi Chowdhury & Co, Chartered Accountants and for the year ended 30 June 2010 & 2009 audited by S.Ahmed & Co, Chartered Accountants in pursuance of section 135(I) under para 24(I) of part II of the third Schedule of the Companies Act, 1994. We report that: STATEMENT OF FINANCIAL POSITION:

30-Jun-2012

30-Jun-2013 ASSETS

NON CURRENT ASSETS	2,258,316,470	1,994,676,049	1,898,045,586	418,586,879	269,946,350
Property, Plant & Equipment (Restated) Capital Work -in- Progress Preliminary Expenses	2,024,692,314 230,394,385 3,229,771	1,978,916,396 11,722,435 4,037,218	1,893,200,921 	412,934,767 — 5,652,112	260,143,467 3,343,325 6,459,558
CURRENT ASSETS	145,588,487	200,990,712	164,203,540	117,613,018	51,436,991
Financial Assets(Restated) Inventory Accounts Receivables Interest Receivables Advances, Deposits & Prepayments Cash & Bank Balances	61,550,248 10,529,534 33,868,421 2,579,716 20,261,248 16,799,320	75,594,013 4,043,109 33,920,276 2,403,409 75,956,948 9,072,957	62,694,406 9,091,655 35,778,728 967,296 8,589,395 47,082,060	60,311,694 8,806,507 22,602,506 6,602,754 19,289,557	3,637,081 4,735,368 27,366,853 — 12,640,222 3,057,467
TOTAL ASSETS	2,403,904,957	2,195,666,761	2,062,249,126	536,199,897	321,383,341
SHAREHOLDERS' EQUITY & LIABILITIES SHAREHOLDERS EQUITY	1,956,796,253	1,814,358,088	1,684,499,148	331,801,783	144,810,858
Share Capital Revaluation Surplus(Restated) Tax Holiday Reserve Retained Earnings(Restated) NON CURRENT LIABILITIES	580,160,000 1,228,413,842 — 148,222,411	453,250,000 1,228,413,842 — 132,694,246	92,500,000 1,228,413,842 — 363,585,306	92,500,000 101,013,531 138,288,252	2,500,000 — 50,651,075 91,659,783
Long Term Portion of Term Loan	132,973,234	149,227,458	177,931,339	133,385,420	155,245,759
CURRENT LIABILITIES AND PROVISIONS	314,135,470	232,081,215	199,818,639	71,012,694	21,326,724
Current Portion of Long Term Loan Short Term Loan Accounts Payable Bank Overdraft Provision for Taxation	29,085,115 9,275,098 37,313,634 — 238,461,623	29,452,452 38,800,000 163,828,763	27,447,137 27,049,500 38,328,286 — 106,993,716	18,781,607 — 15,304,501 4,414,858 32,511,728	13,765,277 6,490,603 1,070,844
TOTAL SHAREHOLDRES' EQUITY & LIABILITIES	2,403,904,957	2,195,666,761	2,062,249,126	536,199,897	321,383,341

STATEMENT OF COMPREHENSIVE INCOME:

	30-Jun-2013 Taka	30-Jun-2012 Taka	30-Jun-2011 Taka	30-Jun-2010 Taka	30-Jun-2009 Taka
Revenue	420,264,263	402,928,882	355,156,655	335,359,674	200,018,059
Cost of Sales	(111,424,625)	(116,645,592)	(103,223,460)	(74,876,971)	(54,204,214)
Gross Profit/ (Loss)	308,839,638	286,283,290	251,933,195	260,482,703	145,813,845
Administrative Expenses Selling & Distribution Expenses	(33,185,954) (3,982,575)	(31,752,626) (3,737,770)	(29,011,044) (3,211,021)	(25,413,675) (2,270,244)	(22,572,571) (1,145,584)
	(37,168,529)	(35,490,396)	(32,222,065)	(27,683,919)	(23,718,155)
Operating Profit	271,671,109	250,792,894	219,711,130	232,798,784	122,095,690
Financial Expenses	(27,823,778)	(25,655,657)	(19,641,341)	(20,560,850)	(26,770,028)
Other Income	243,847,331 8,460,178	225,137,237 6,530,647	200,069,789 13,361,292	212,237,934 5,709,453	95,325,662 156,706
	252,307,509	231,667,884	213,431,081	217,947,387	95,482,368
Workers Profit Participation Fund (WPPF)	(12,615,376)	(11,583,394)	(10,671,554)	_	_
Net Profit before Tax	239,692,133	220,084,490	202,759,527	217,947,387	95,482,368
Provision for Tax: Current Deferred	(89,884,550) (5,357,691)	(82,531,685) (5,503,362)	(72,649,018) (1,832,970)	(32,511,728)	(2,002,012)
Net Profit after Tax	144,449,892	132,049,443	128,277,539	185,435,659	93,480,356
Tax Holiday Reserve	_	_	_	(50,362,456)	(38,192,947)
Net Profit after Tax Holiday Reserve	144,449,892	132,049,443	128,277,539	135,073,203	55,287,409
Prior Year Adjustment Unrealised Gain (Loss) on available for Sale	_	_	_	1,555,266	_
Financial Assets (Resteated)	(2,011,727)	(2,190,503)	(3,999,016)	j —	_
Total Comprehensive Income	142,438,165	129,858,940	124,278,523	136,628,469	55,287,409
Earnings Per Share (Basic)	2.49	2.28	2.21	3.20	1.61
Earnings Per Share (Diluted)	2.49	2.28	2.21	3.20	1.61
STATEMENT OF CASH FLOWS:					
	30-Jun-2013	30-Jun-2012	30-Jun-2011	30-Jun-2010	30-Jun-2009

			9,00	
30-Jun-2013 Taka	30-Jun-2012 Taka	30-Jun-2011 Taka	30-Jun-2010 Taka	30-Jun-2009 Taka
420,316,118	404,787,334	341,679,733	340,424,721	182,402,447
67,982,560	5,094,534	12,393,996	5,709,453	17,500
(94,063,056)	(78,996,692)	(64,431,710)	(55,384,811)	(31,767,287)
(31,727,949)	(92,483,006)	(23,955,166)	(15,114,750)	(18,300,129)
(27,823,778)	(25,655,657)	(19,641,341)	(20,560,850)	(26,770,028)
(20,609,381)	(31,200,000)			3 24 25 25
314,074,514	181,546,513	246,045,512	255,073,763	105,582,503
(05 000 206)	(122 552 057)	(207 570 270)	(102 200 120)	(50.240.444)
		(297,579,278)	(182,368,136)	(58,240,444)
	(11,/22,433)	_		(3,343,325)
	(15 000 110)	(6 276 720)	(52 204 905)	1,600,000
				(3,637,081)
(299,001,688)	(160,365,502)	(303,956,006)	(235,762,941)	(63,620,850)
(16.621.561)	(26,698,566)	53 211 449	(3.078.732)	(43,048,210)
			(5,070,732)	(15,010,210)
			(3,078,732)	(43,048,210)
				(1,086,557)
9,072,957	41,640,012	19,289,557	3,057,467	4,144,024
ear 16,799,320	9,072,957	41,640,012	19,289,557	3,057,467
	420,316,118 67,982,560 (94,063,056) (31,727,949) (27,823,778) (20,609,381) 314,074,514 (95,892,296) (218,671,950) 3,530,520 12,032,038 (299,001,688) (16,621,561) 9,275,098 (C) (7,346,463) 8+C) 7,726,363 9,072,957	Taka Taka 420,316,118 67,982,560 (94,063,056) (31,727,949) (27,823,778) (20,609,381) 404,787,334 5,094,534 (78,996,692) (92,483,006) (25,655,657) (31,200,000) 314,074,514 181,546,513 (95,892,296) (218,671,950) 3,530,520 12,032,038 (133,552,957) (11,722,435) (15,090,110) (299,001,688) (15,090,110) (16,621,561) 9,275,098 (26,698,566) (27,049,500) (C) (7,346,463) (53,748,066) 3+C) 7,726,363 9,072,957 (32,567,055) 41,640,012	Taka Taka Taka 420,316,118 67,982,560 (94,063,056) (94,063,056) (27,823,778) (20,609,381) 404,787,334 5,094,534 (78,996,692) (92,483,006) (23,955,166) (23,955,166) (23,955,166) (23,955,166) (19,641,341) (20,609,381) (133,200,000) 314,074,514 246,045,512 (95,892,296) (218,671,950) 3,530,520 12,032,038 (133,552,957) (11,722,435) (15,090,110) (297,579,278) (297,579,278) (11,722,435) (15,090,110) (297,579,278) (6,376,728) (299,001,688) (160,365,502) (303,956,006) (16,621,561) 9,275,098 (26,698,566) (27,049,500) 53,211,449 27,049,500 (C) (7,346,463) (53,748,066) 80,260,949 3+C) 7,726,363 9,072,957 (32,567,055) 41,640,012 22,350,455 19,289,557	Taka Taka Taka Taka 420,316,118 67,982,560 (94,063,056) (94,063,056) (21,052,054) (27,823,778) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (20,609,381) (31,200,000) (31,200,000) (31,200,000) (218,671,950) (218,671,950) (218,671,950) (218,671,950) (219,001,688) (160,365,502) (15,090,110) (16,621,561) (299,001,688) (160,365,502) (299,001,688) (160,365,502) (299,001,688) (160,365,502) (299,001,688) (160,365,502) (299,001,688) (160,365,502) (27,049,500) (27,049,500) (27,049,500) (27,049,500) (27,049,500) (27,049,500) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) (3,078,732) 3+C) 7,726,363 (9,072,957) (41,640,012) 22,350,455 (19,289,557) (19,289,557) 16,232,090 (3,057,467)

POINTS TO BE NOTED:

A. The Company was incorporated on 25 July, 2002 and converted to Public limited on 30 November, 2010. B. Dividend Declared (Additional disclosure as per requirement from the Securities & Exchange Commission)

Year	Cash Dividend	Stock Dividend	Total Dividend
2006-2007	0%	0%	0%
2007-2008	0%	0%	0%
2008-2009	0%	3600%	3600%
2009-2010	0%	250%	250%
2010-2011	0%	40%	40%
2011-2012	0%	28%	28%
2012-2013	10%	0%	10%

D. Statement of Comprehensive Income for the year ended 30 June 2013, 2012, 2011, 2010 & 2009 of the company has been duly certified by us. E. Statement of Cash Flows for year ended 30 June 2013, 2012, 2011, 2010 & 2009 of the company are enclosed and certified by us.

F. The Company has no subsidiaries.

G. No proceeds or part of proceeds of the issue of shares were applied directly or indirectly by the company in the purchase of any other business. Figures related to previous years have been rearranged wherever considered necessary

Date: Chittagong, 04 September, 2013

Hoda Vasi Chowdhury & Co. CHARTERED ACCOUNTANTS

THE PENINSULA CHITTAGONG LIMITED Statement of Ratio Analysis For the year ended 01 July 2008 to 30 June 2013 The following ratios have been computed from the audited financial statements of The Peninsula Chittagong Limited for the

year ended 30 June 2013, 2012, 2011, 2010 & 2009 : We have examined the calculation of the above ratios of The Peninsula Chittagong Limited for the year ended June 30, 2013, 2012, 2011, 2010 & 2009 and found them correct. The details calculation is presented in Annexure-A.

#	Name of Ratio	2012-2013	2011-2012	2010-2011	2009-2010	2008-2009 Result	
	300000000000000000000000000000000000000	Result	Result	Result	Result		
Α	Liquidity Ratios:						
1 2 3 4	Current Ratio Quick Ratio Times Interest Earned Ratio Debt to Equity Ratio (Times)	0.46 0.43 9.82 0.23	0.87 0.85 9.81 0.21	0.82 0.78 11.33 0.22	1.66 1.53 11.36 0.62	2.41 2.19 4.59 1.22	
В	Operating Ratios:						
1 2 3	Accounts Receivable Turnover Ratio (Times) Inventory Turnover Ratio (Times) Assets Turnover Ratio (Times)	12.41 15.29 0.18	11.88 17.76 0.19	9.93 11.53 0.27	14.84 11.06 0.78	7.31 18.31 0.69	
c	Profitability Ratios:						
1 2 3 4 5 6	Gross Margin Ratio (%) Operating Income Ratio(%) Net Income Ratio (%) Return on Assets Ratio (%) Return On Equity Ratio (%) Earnings Per Share	0.73 0.65 0.34 0.06 0.07 2.49	0.71 0.62 0.33 0.06 0.07 2.28	0.71 0.62 0.36 0.10 0.08 2.21	0.78 0.69 0.55 0.43 0.56 3.20	0.73 0.61 0.47 0.32 0.65 1.61	

Annexure- A:

SL.	Name of Ratio	Formula	2012-20	13	2011-201	12	2010-20	11	2009-20	10	2008-20	09
	734 98960000		Calculation	Result	Calculation	Result	Calculation	Result	Calculation	Result	Calculation	Result
A	Liquidity Ratios											
1	Current Datie	Current Assets	145,588,487	0.46	200,990,712	0.87	164,203,540	0.82	117,613,018	1.66	51,436,991	2.41
1	Current Ratio	Current Liability	314,135,470	0.46	232,081,215	0.67	199,818,639	0.62	71,012,694	1.00	21,326,724	2.41
2	Quick Ratio	Current Assets-Inventory	135,058,953	0.43	196,947,603	0.85	155,111,885	0.78	108,806,511	1.53	46,701,623	2.19
4	QUICK RAIIO	Current Liability	314,135,470	0.43	232,081,215	0.00	199,818,639	0.76	71,012,694	1.53	21,326,724	2.13
3	Times Interest Earned Ratio	Operating Income	271,671,109	9.82	250,792,894	9.81	219,711,130	11.3	232,798,784	11.36	122,095,690	4.59
۱,	Times interest carried Rano	Net Interest Expense	27,661,922	9.02	25,565,716	9.01	19,394,757	11.3	20,497,639	11.30	26,628,281	4.33
4	Dobt to Equity Patio (Times)	Total Debt	447,108,704	0.23	381,308,673	0.21	377,749,978	0.22	204,398,114	0.62	176,572,483	1.22
٦	Debt to Equity Ratio (Times)	Total Shareholders Equity	1,956,796,253	0.23	1,814,358,088	0.21	1,684,499,148	0.22	331,801,783	0.02	144,810,858	1.22
В	Operating Ratios	3.30,55	N. 101.	200	500 00 10		272. 9216		70 VA 1		S2	
1	Accounts Receivable	82 27	12550751050655				Egrapotas Contra		2501 KK (1) (1)		· Brazilian Article	
1	Turnover Ratio (Times)	Gross Turnover	420,264,263	12.41	402,928,882	11.88	355,156,655	9.93	335,359,674	14.84	200,018,059	7.31
	Tulliovel Hado (Tillios)	Accounts Receivable	33,868,421	14.41	33,920,276	11.00	35,//8,/28	35,778,728	22,602,506	14.04	27,366,853	1.01
2	Inventory Turnover Ratio (Times)	Cost of Sales	111,424,625	15.29	116,645,592	17.76	103,223,460	11.53	74,876,971	11.06	54,204,214	18.31
-	inventory runover reaso (Times)	Average Inventory	7,286,322	13.23	6,567,382	17.70	8,949,081	11.55	6,770,938	11.00	2,960,810	10.31
3	Assets Turnover Ratio (Times)	Gross Turnover	420,264,263	0.18	402,928,882	0.19	355,156,655	0.27	335,359,674	0.78	200,018,059	0.69
3	Assets Tulliovel Ivalio (Tillies)	Average Total Assets	2,299,785,859	0.10	2,128,957,944	0.13	1,299,224,512	0.27	428,791,619	0.70	291,672,972	
C	Profitability Ratios	8 98 5	2	331		7	89			8	St	
	O Marria Daria (MI)	Gross Profit	308,839,638	0.70	286,283,290		251,933,195		260,482,703		145,813,845	
1	Gross Margin Ratio (%)	Total Sales	420,264,263	0.73	402,928,882	0.71	355,156,655	0.71	335,359,674	0.78	200,018,059	0.73
2	Occasion Income Definition	Operating Profit	271,671,109	0.00	250,792,894	0.00	219,711,130	0.00	232,798,784	0.00	122,095,690	0.04
2	Operating Income Ratio(%)	Total Sales	420,264,263	0.65	402,928,882	0.62	355,156,655	0.62	335,359,674	0.69	200,018,059	0.61
,	Mat January Datis (80)	Profit After Tax	144,449,892	0.24	132,049,443	0.00	128,277,539	0.00	185,435,659	0.55	93,480,356	0.47
3	Net Income Ratio (%)	Total Sales	420,264,263	0.34	402,928,882	0.33	355,156,655	0.36	335,359,674	0.55	200,018,059	0.47
,	Debum on Assets Datio (W)	Profit After Tax	144,449,892	0.06	132,049,443	0.06	128,277,539	0.10	185,435,659	0.43	93,480,356	0.22
4	Return on Assets Ratio (%)	Average Total Assets	2,299,785,859	0.00	2,128,957,944	0.00	1,299,224,512	0.10	428,791,619	0.43	291,672,972	0.32
-	Datum On Favilty Balls (W)	Profit After Tax	144,449,892	0.07	132,049,443	0.07	128,277,539	0.08	185,435,659	0.56	93,480,356	0.65
5	Return On Equity Ratio (%)	Share Holders Equity	1,956,796,253	0.07	1,814,358,088	0.07	1,684,499,148	0.06	331,801,783	0.56	144,810,858	0.60
6	Enminer Der Chare	Profit After Tax	144,449,892	2.49	132,049,443	2.28	128,277,539	2.21	185,435,659	3.20	93,480,356	4.64
0	Earnings Per Share	No. of Shares	58,016,000	2.49	58,016,000	2.26	58,016,000	2.21	58,016,000	3.20	58,016,000	1.61

Date: Chittagong, 04 September, 2013

Hoda Vasi Chowdhury & Co. CHARTERED ACCOUNTANTS

SHORT BIO-DATA OF THE DIRECTORS **Engineer Mosharraf Hossain**

Chairman, The Peninsula Chittagong Limited

Engr. Mosharraf Hossain (born January 12, 1943) is the Founder and Chairman of The Peninsula Chittagong Limited. Mr. Hossain is a renowned political leader, businessman and a social worker in Chittagong, Bangladesh.

Mr. Hossain earned his Bachelor of Science degree from the department of Mining Engineering at the Lahore Engineering University

Pakistan in 1966. He joined politics and was elected as Member of Provincial Assembly (MPA) of then East Pakistan in 1970. He was a valiant Freedom Fighter (Mukti Bahini) in the Liberation War of Bangladesh in 1971 as a Sub-sector Commander He was also the member of Constituent Assembly of Bangladesh and one of the lawmaker of the Constitution of Bangladesh in 1972. After the independence of Bangladesh, he was elected as the Member of Parliament (MP) in 1973, 1986, 1996, 2008 & 2014. He served the country as Minister of two portfolios: Ministry of Civil Aviation & Tourism; and Ministry of Housing and Public Works during 1996-2001 Currently he is serving as Minister of the Ministry of Housing and puclic works. At present, he is one of Presidium Member of

Mr. Hossain has 44 years of experience in the Hospitality Industry as a developer, owner and operator. After the liberation war of 197 Engr. Mosharraf started to look after his inherited family businesses. In 1983, he founded GasMin Limited a Construction and Engineering Firm primarily providing services in the energy sector development in Bangladesh. As an Engineer and Managing Director of GasMin, he successfully completed many major Gas Pipeline Construction and other energy sector development projects in the country. He further expanded the Hotel Sayeman which was first built by his father in 1964 into a 75 room resort with swimming pool and other modern amenities. In order to develop the tourism and investment atmosphere in the port city of Chittagong, h further went into development of a long awaited Four Star Hotel. With the vision to further expand the tourism sector of Bangladesh and his hotelier heritage, Mr. Hossain embarked into new venture to develop a beach front condominium hotel with Saveman Beach Resort Limited as its Chairman.

Mr. Mustafa Tahseen Arshad

Managing Director, The Peninsula Chittagong Limited
Mr. Mustafa Tahseen Arshad, achieved Bachelor of Science in Electronic Engineering Technology from Southeastern Oklahoma State University, USA. He also specialized in Industrial Technology and Management System under direct Supervision of University of Oklahoma, USA. He also the Director of The Peninsula Holdings Limited and Proprietor of Voyager Trading During school year he was working part-time with several famous restaurant chains during summer job and well as his management training period. From 1981-1985 he was working as management and employee trainer for Steak & Ale Corporation's subsidy, Bennigan's (An Irish restaurant), a very famous restaurant all over USA and 15 countries worldwide. His prime duty was to introduce new line of food and menu implementation from scratch including ensuring the food to be taste for multi ethnic people upscale

present job responsibilities, he is currently consulting for few properties as a freelancer namely Sayeman Beach Resort in Cox's Bazaar and upcoming Sayeman Heritage in Cox's Bazaar. Mr. Mustafa Tahseen Arshad attended Special Programmed on National Aero Space on Waste Water Management and Retrieval system, course organized by NASA, USA. He attended an International Training Course 'Natural Gas Pipeline Construction and Management' Course Conducted by Canadian Petroleum Institute (CPI), Canada under Canadian International Development Agency (CIDA) development Fund. He attended Special Seminar on Waste Management in Industrial Area and Surroundings, Industrial Gas Recovery and Management. This Course Organized by Environment Protection Agency (EPA), USA, and a Special Seminar on Occupational Safety and Health Alert (OSHA), USA.

clientele. From selection of ingredients, shelve life; ease of preparation with minimum training time, waste control. Costing was the

main area of his job activity. He play a very vital role in his current project and spend a very good number of hours every week with the

F&B team and Executive Chef to design and implement new and wide varieties International and fusion menu for the hotel food

outlets. His favorite hobby of cooking different international fusion food became very handy on his practical life. In addition of his

Mr. Mustafa Tahseen Arshad is an IT expert; He managed network for Knoll Inc. New York office, Support 86+ users with Lotus CC Mail

and internal database, Upgrade PC's and large Scale Printer, ACAD plug-ins and other Software Support. He managed network and user support for Boardman Publishing, New York. He managed PC and MAC network Support for Scot Rudin Production (A famous Hollywood Director/Producer, New York).

Mr. Mahboob-Ur-Rahman Executive Director, The Peninsula Chittagong Limited

Mr. Mahboob ur Rahman has been the Executive Director of The Peninsula Chittagong Limited since its inception. Mr. Rahman started his career in the USA as an Information Communication Technology Expert. In the year 1999, he returned to his home country

Bangladesh after 12 years and became an innovative entrepreneur starting two successful companies in Entertainment and Information Technology and running two leading companies in Construction and Hospitality industry.

Mr. Rahman is the Founder Chairman of Show Motions Limited, the first and only Multiplex Cinema Theater in Bangladesh under the STAR Cineplex brand. He has also founded BASE Limited, a leading ITES company providing information technology solutions, consulting services in management and finance and technical training to enterprises and government in Bangladesh. In Finland Mr. Rahman co-founded IT Services Company and assisted the Finnish companies to set up an offshore development center in Bangladesh. Since 1999, in the capacity of Managing Director, Mr. Rahman has been leading GasMin Limited, one of the largest Gas Pipeline Construction firm in the capacity of Managing Director, Mr. Rahman has been leading GasMin Limited, one of the largest Gas Pipeline Construction firm in the country completing many large projects in Gas Pipeline, Drill Pad Development and Civil Structures. Mr. Rahman recently founded Sayeman Holding Limited with a vision to build, operate and own several destination resorts in Bangladesh. He is also the Executive Director of Sayeman Beach Resort Limited the most remarkable beach front hotel in Cox's Bazar. Mr. Rahman earned his Bachelor degree in Information Systems and Computer Science from the University of Texas, USA and an M.B.A from Helsinki School of Economics, Finland.

Mrs. Ayesha Sultana Director, The Peninsula Chittagong Limited

Mrs. Ayesha Sultana is the Director of The Peninsula Chittagong Limited. Mrs. Sultana completed her Higher Secondary School Certificate (HSC) from Chittagong College in 1966. She is the daughter of Founder-Chairman of The Peninsula Chittagong Limited, Late Dr. Golam Arshad and wife of current Chairman, Engr. Mosharraf Hossain, MP. Mrs. Ayesha Sultana holds positions and shares in several leading companies in Bangladesh. Mrs. Sultana is the Chairman of GasMin

Limited, a leading Pipeline and Civil Construction Company and Director of Sayeman Holdings Limited and The Peninsula Holdings Limited. Mrs. Sultana is a shareholder of Republic Insurance Company Limited. Mrs. Bilkis Arshad Director, The Peninsula Chittagong Limited

Mrs. Bilkis Arshad, graduated from Chittagong Govt. College, is the Director of The Peninsula Chittagong Limited. She is also the Managing Director of The Peninsula Holdings Limited. She is an Ex-Director of VOYAGER COMPUTER & COMMUNICATION NY, an IT

Company based in Long Island, NY from 1993 to 2001. She also manages total inventory, ordering require equipments for each jobs, managing shipments, warranties etc. related issues. Mrs. Bilkis Arshad, active director of The Peninsula Chittagong Limited, managed all the businesses during the long time absence of the managing director in the country in 2008-09. Managing F&B sections ideas, as well as all events taken place thought-out the year. She worked closely with Executive Chef on rolling out new menu lines and popular new food to create a new taste among the guest.

Mr. Mustafa Tahir Arshad Overseas Director, The Peninsula Chittagong Limited Mr. Mustafa Tahir Arshad, achieved BFA Honors from Chittagong University and Associate of the Fashion Art Institute, Dallas, Texas. He served as main designer for a leading sign company. Since 1997, he is successfully running a sign designing and manufacturing company based in Woodside, New York, USA. He is a Fine Arts and Music lover. He has hosted numerous art exhibitions both in New

York and in Bangladesh. He was the convener for Chittagong Art Exhibition Forty Years Celebration held at Chittagong on January 2012. He also has large collection of Painting and Artifacts in his New York residence. He has been selected as the Overseas Director of The Peninsula Chittagong Limited since 2006. He is the President of Sign Media International, New York and awarded for his contribution for the Bangladeshi community and the first Bangladeshi Digital Sign Maker in Tri-State Area of the New York and vicinity states for a long time. He designed and made the first Shahid Minar in New York City for the Bangladesh Associate of New York. Mr. Mustafa Tahir Arshad is also the Director of Peninsula Holdings Limited. He is engaged in various social welfare organizations and world famous foreign artists who work with Bangladesh. Mr. M. Sawakat Hossain

Independent Director, The Peninsula Chittagong Limited Mr. M. Sawakat Hossain is an Independent Director of The Peninsula Chittagong Limited, appointed on September 12, 2013. With a

distinguished academic record, Mr. Hossain currently served as a faculty member of Jahangirnagar University. He is considered one of the most promising minds in business academic arena for his recent publications. His recent publications, 'A test and extension of Fama French Three (FF3) factor model: the perceived need for and implementation of arbitrage pricing theory' and 'A Test Of Asset Pricing Model: The Real World Application As Investment Strategy' draw the attention of business academicians. His extensive interest on hospitality management and implication of modern business theories enable him to contribute on this sector. Mr. M. Sawakat Hossain obtained his MSc. in Finance & Accounting from WLV Business School, UK with International open scholarship.

DIRECTORS' INVOLVEMENT WITH OTHER LISTED COMPANY AS DIRECTOR

There is no involvement of Directors' of The Peninsula Chittagong Limited with any other listed companies as Director except the following Directorship with Designation in other Designation

Name	inT	PCL other	listed company	
Mr. Mahboob-	Ur-Rahman Dire	ector Re-public In	surance Company Limited	Director
	BA	NKERS TO	THE ISSUE	
		ONE Bank	Limited	
Agrabad Branch	Comilla Branch	Jessore Branch	Moghbazar Branch	Ranirhat Branch

Banani Branch Cox's Bazar Branch Joypara Branch Motijheel Branch Dagon Bhuiyan Branch Jubilee Road Branch Nanupur Bazar Branch Banasree Branch Ring Road Branch/Shamoli Bangshal Branch Dhanmondí Branch Kakrail Branch Narayangonj Branch Satkhira Branch Basabo Branch Elephant Road Branch Kawranbazar Branch Nawabgonj Branch Shahjadpur SME/Agriculture Br Boalkhali Br, Chittagong Feni Branch Khatungonj Branch Principal Branch Sherpur Branch Bogra Branch Ganakbari (EPZ) Branch Khulna Branch Progoti Sarani Branch Sirajgonj Branch Brahmanbaria Branch Gulshan Branch Laksham Branch Raipur Branch Sitakunda Branch

CDA Avenue Branch Laldighirpar Branch Imamganj Branch Rajshahi Branch Sylhet Branch Chandgaon Branch Islampur Branch Madhabdi Branch Ramganj Branch Tongi SME/Agriculture Branch Chandragonj Branch Jaggannathpur Branch Maijdee Court Branch Rangamati Branch Uttara Branch Mirpur Branch Chowmuhuni Branch Jatrabari Branch Rangpur Branch **IFIC Bank Limited** Stock Exchange Br, Dhaka Mymensingh Br, Mymensingh Dhanmondi Branch, Dhaka Kawran Bazar Branch, Dhaka

Pallabi Branch, Dhaka Banani Branch, Dhaka Narayanganj Br, Narayanganj Elephant Road Branch, Dhaka Malibagh Branch, Dhaka Pragati Sarani Branch, Dhaka Islampur Branch, Dhaka Naya Paltan Branch, Dhaka Faridpur Branch, Faridpur Moakhali Branch, Dhaka Shantinagar Branch, Dhaka Mirpur Branch, Dhaka North Brook Hall Rd Br, Dhaka Federation Branch, Dhaka Narsingdi Branch, Narsingdi Uttara Branch, Dhaka National Bank Limited Rajshahi Br., Rajshahi

Motijheel Br., Dhaka Agrabad Br., Chittagong Comilla Br., Comilla Islampur Br., Dhaka Moulvibazar Br., Moulvibazar Rangpur Br., Rangpur Dhanmondi Br., Dhaka Jatrabari Br., Dhaka Anderkilla Br., Chittagong Muradpur Br., Chittagong Rifles Square Br., Dhaka Babubazar Br., Dhaka Dilkusha Br., Dhaka Jubilee Rd Br., Chittagong Mymenshing Br. Mymenshingh Rokeya Sarani Br., Dhaka Banani Branch., Dhaka Elephant Rd Br., Dhaka Kawran Bazar Br., Dhaka Faridpur Br., Faridpur Khatungonj Br., Chittagong Narayangonj Br., Narayangonj S.K. Mujib Rd Br., Ctg Bandura Br., Dhaka Narshingdi Br., Narshingdi Khulna Br., Khulna Bangsal Road Br., Dhaka Feni Br., Feni Netaigonj Br., Narayangonj Foreign Ex. Br., Dhaka Lake Circus Br., Dhaka Barisal Br., Barisal New Eskaton Br., Dhaka Malibagh Br., Dhaka Bogra Br., Bogra Gazipur Br. Gazipur North brook Hall Br., Dhaka CDA Avenue Br., Chittagong Gulshan Br., Dhaka Mirpur Br., Dhaka

Sunamgonj Br., Sylhet Tangail Br., Tangail Chowmohoni Br., Noakhali Halishahar Br., Ctg. Mohakhali Br., Dhaka Pagla Bazar Br., Narayanganj Tongi Br., Tongi Pahartali Br., Chittagong Pragati Sarani Br., Dhaka Uttara Br., Dhaka Chwak Bazar Br., Chittagong Imamgonj Br., Dhaka Mohammadpur Br., Dhaka Z. H. Sikder M.C. Br., Dhaka Dhaka Bank Limited Foreign Exchange Br, Dhaka. Kawranbazer Branch, Dhaka Nrayangong Br, Narayangong Goran SME Service Center, Dhaka. KDA Avenue Branch, Khulna Rajshahi Branch, Rajshahi Agrabad Branch, Chittagong. Bhulta Branch, Dhaka CDA Avenue Br, Chittagong. Comilla Branch, Comilla

Rangour Branch, Rangour Khilgaong Branch, Dhaka. Dhanmondi Model Br, Dhaka Gulshan branch, Dhaka. Mirpur Branch, Dhaka. Uposahar Branch, Sylhet Barishal Branch, Barisal Faridpur Branch, Faridpur. Halishahar Branch, Chittagong Moghbazar Branch, Dhaka Uttara Branch, Dhaka **Eastern Bank Limited** Khulna Branch Mymensing SME Branch Banasree Branch Chouhatta Branch Savar Branch Halishahar Branch Mirpur Dar-us-salam Rd Br Narayangonj Branch Shyamoli Branch Bashundhara Branch O. R. Nizam Road Branch Moghbazar Branch Bogra Branch Jessore Branch Upashahar Branch Panchlaish Branch Chandgaon Branch Jubilee Road Branch Motijheel Branch Uttara Branch Rajshahi Branch Moulvi Bazar Branch Uttara Garib-E-Newaz Br

Shahjalal Islami Bank Agrabad Br, Chittagong Dhaka Main Br, Dhaka Gulshan Branch, Dhaka Kawran Bazar Br, Dhaka Panthopath Br, Dhaka Dhanmondi Branch, Dhaka Gulshan South Avenue Br, Dhaka Khatungonj Br, Chittagong Satmasiid Rd Br. Dhaka Banani Branch, Dhaka Bijoynagar Branch, Dhaka Eskaton Branch, Dhaka Joydevpur Chowrasta Br, Dhaka Mirpur Branch, Dhaka Sylhet Branch, Sylhet Foreign Exchange Br, Dhaka Jubilee Rd Br, Chittagong Motijheel Branch, Dhaka Uttara Branch, Dhaka Commercial Bank of Ceylon PLC

Motijheel Branch, Dhaka Mirpur Branch, Dhaka Sonargaon Branch, Dhaka Tejgaon Branch, Dhaka Sylhet Branch, Sylhet Dhanmondi Branch, Dhaka Gulshan Branch, Dhaka Uttara Branch, Dhaka Agrabad Branch, Chittagong Narayanganj Br, Narayanganj Mutual Trust Bank Limited

Moulvi Bazar Br, Sylhet

Agrabad Branch, Chittagong Chawk Moghaltuli Br, Dhaka Gournadi Branch, Barisal MTB Corp. Center Br, Dhaka Alankar Mour Br, Chittagong Chokoria Br, Chittagong Gulshan Branch, Dhaka Mymensingh Br, Mymensingh Rajshahi Branch, Rajshahi Aman Bazar Br, Chittagong Habigonj Branch, Habigonj Narayangonj Br, Narayangonj Comilla Branch, Comilla Cox's Bazar Br, Cox's Bazar Ishwardi Branch, Ishwardi Nazirhat Branch, Chittagong Babu Bazar Branch, Dhaka Noria Branch, Shariyatpur Banani Branch, Dhaka Dagonbhuiyan Br, Feni Jessore Branch, Jessore Oxygen Mor Br, Chittagong Baridhara Branch, Dhaka Dhanmondi Branch, Dhaka Joypurhat Br, Joypurhat Bashundhara Branch, Dhaka Dholaikhal Branch, Dhaka Jubilee Rd Br, Chittagong Pabna Branch, Pabna Khatungonj Br, Chittagong Pallabi Branch, Dhaka Kushtia Branch, Kushtia Panthapath Branch, Dh Bogra Branch, Bogra Dilkusha Branch, Dhaka

Mercantile Bank Limited Dhanmondi Branch Jubilee Road Branch Agrabad Branch Dinajpur Branch Kawran Bazar Branch Banani Branch Elephant Rd Branch Barishal Branch Bijoynagor Branch Feni Branch Bogra Branch Gulshan Branch Chittagong EPZ Br

Brahmanbaria Br, Brahmanbaria Elephant Rd Br, Dhaka

C D A Avenue Br, Chittagong Feni Branch, Feni

Chandra Branch, Dhaka

Comilla Branch

Ashugonj Branch

Bogra Cant. Branch

Chowmohoni Branch

Head Office, Dhaka

B B Avenue Br., Dhaka

Bangabandhu Rd Br.,

Narayangonj

Agrabad Branch

Asad Gate Branch

Bashundhara Branch

Banani Branch

Barisal Branch

Agrabad Br., Chittagong Barisal Br., Barisal

Amborkhana Br., Sylhet Bogra Br., Bogra

Bandar Bazar Br., Sylhet Cox's Bazar Br., Chittagong

Ashulia Branch

Comilla Branch.

Barishal Br.

Jessore Branch Jhilongja Branch

Dhanmondi Br., Dhaka

Dilkusha Corp. Br, Dhaka

Chittagong Br., Chittagong

Andarkilla Br., Chittagong Chawkbazar Br., Chittagong Johnson Road Br., Dhaka

Comilla Br., Comilla

Dhanmondi Br., Dhaka

Imamgonj Br., Dhaka

CDA Avenue Branch

Graphics Building Branch

Bogra Branch

Donia Branch

Eskaton Branch

Fulbaria Branch, Dhaka

Khatungani Branch Khulna Branch Madam Bibir Hat Br Main Branch Mirpur Branch Principal Branch, Dhaka Comilla Cantt. Br.

Nayabazar Branch O.R. Nizam Road Branch Progati Sarani Branch Uttara Branch Trust Bank Limited College & Hospital Branch

Mohammadpur Br, Dhaka Principal Branch, Dhaka

Panthapath Branch, Dhaka

Mohakhali Branch

Motijheel Branch

Naogaon Branch

Narayangonj Branch

Progati Sarani Branch, Dhaka

Jessore Cantonment Br, Khwaja Younus Ali Medical Joydebpur Branch Mirpur Br, Dhaka Joypara Br. Momenshahi Cantonment Br. Kadamtali Branch Narayangonj Branch

Elephant Road Br. Kafrul Br. Dhaka Feni Br. Feni Narsingdi Branch Karwan Bazar, Dhaka Halishahar Branch Radisson Water Garden Khulna Branch Jalalabad Cant Br. Hotel Branch, Dhaka Investment Corporation of Bangladesh

Gulshan Branch

Jessore Branch

Khulna Branch

Rajshahi Br., Rajshahi Barishal Br., Barishal Sylhet Br., Sylhet Khulna Br., Khulna The City Bank Limited Moulvi Bazar Br., Sylhet Narsingdi Br., Narsingdi Islampur Br., Dhaka Jessore Br., Jessore

Nawabpur Br., Dhaka Jubilee Rd Br., Chittagong New Market Br., Dhaka Kawran Bazar Br., Dhaka Pahartali Br., Chittagong Khatungonj Br., Chittagong Pragati Sarani Br., Dhaka Khulna Br., Khulna Principal Office Br., Dhaka

> Manda Branch Mirpur Branch Momin Road Branch Narayanganj Branch

Nawabgonj Br., Dhaka

Zindabazar Branch

Nawabpur Branch

Rangpur Branch, Rangpur

Sonargaon Branch, Dhaka

reenagar Branch, Dhaka

vedpur Br, Sunamganj

hakurgaon Br, Thakurgaor

Uttara Model Town Br, Dhaka

sylhet Branch, Sylhet

Tongi Branch, Dhaka

Rajshahi Branch

Rangpur Branch

Sylhet Branch

Rajshahi Branch

S.S. Cantt. Branch

Tongi Branch

Savar Cantonment Br.

Uttara Corp. Br, Dhaka

Bogra Br., Bogra Local Office, Dhaka

Rajshahi Br., Rajshahi Rangpur Br., Rangpur

Shaymoli Br., Dhaka

Tongi Br., Gazipur

VIP Road Br., Dhaka

Sirajgonj Br., Sirajgonj

Zinda Bazar Br., Sylhet

Rangpur Cantonment Br.

Shahjalal Uposhohor Br, Sylhet

Ring Road Branch

Satmasjid Road Branch

Sheikh Mujib Road Branch

Savar Branch, Dhaka

Shanir Akhra Br, Dhaka

Rajshahi Branch Rampura Branch Shyamoli Branch Uttara Branch

Zinzira Br., Dhaka

BRAC Bank Limited Halisohor Branch Kazirdeuri Branch