Bank Asia

FINANCIAL STATEMENTS 2019

20 years Reaching the Unreached Bank Asia

The Financial Statements are available at www.bankasia-bd.com

8.3 Maturity-wise grouping

Repayable on demand	32,536,456,048	30,721,351,145
Not more than 3 months	33,477,600,000	28,777,300,000
More than 3 months but not more than 1 year	75,668,900,000	64,148,600,000
More than 1 year but not more than 5 years	70,342,105,600	74,760,900,000
More than 5 years	15,273,894,400	16,210,000,000
	227,298,956,048	214,618,151,145

8.4 Net loans and advances/investments

Gross loans and advances/investments	227,298,956,048	214,618,151,145
Less: Interest suspense (Note 13.4)	2,014,114,905	1,689,435,106
Provision for loans and advances/investments (Note 13.2)	12,279,116,920	8,984,001,791
	14,293,231,825	10,673,436,897
	213,005,724,223	203,944,714,247

8.5 Loans and advances/investments under the following broad categories

In Bangladesh		
Loans	165,950,312,816	149,464,126,432
Cash credits	5,200,792,123	4,845,956,472
Overdrafts	36,888,315,235	39,411,033,569
Bills purchased and discounted	18,438,714,690	19,814,947,128
	226,478,134,864	213,536,063,601
Outside Bangladesh		
Bills purchased and discounted	820,821,184	1,082,087,544
	227,298,956,048	214,618,151,145

8.6 Significant concentration wise grouping

a)	Directors	-	-
b)	Chief Executive and other senior executives		
	i) Managing Director	2,704,000	3,032,000
	ii) Other senior executives	174,989,000	149,279,000
		177,693,000	152,311,000
c)	Agriculture	4,776,100,000	5,915,900,000
d)	Industry	108,924,763,048	102,575,940,145
	Food Manufacturing	13,514,000,000	11,750,700,000
	Beverage industry	338,600,000	434,400,000
	Tobacco industry	69,600,000	231,500,000
	RMG industry	22,705,100,000	25,513,200,000
	Textile industry	21,335,000,000	21,784,900,000
	Wood cork and allied products	48,900,000	50,300,000
	Furniture and Fixture	159,100,000	152,900,000
	Paper and paper products	6,561,400,000	5,673,200,000
	Leather and leather products	2,298,900,000	1,896,500,000
	Rubber products	2,775,400,000	2,124,500,000
	Chemical and chemical products	2,178,900,000	1,394,500,000
	Basic metal products	8,800,200,000	8,826,700,000
	Electrical machinery and apparatus	3,327,000,000	2,847,800,000
	Other manufacturing industries	18,284,363,048	16,107,940,145
	Ship building	4,608,300,000	2,729,900,000
	Ship breaking	1,419,700,000	621,500,000
	Pharmaceutical	500,300,000	435,500,000
e)	Constructions	5,704,100,000	3,915,600,000
f)	Power, Gas, Water and Sanitary Services	7,657,100,000	3,624,000,000
g)	Transport, Storage and Communication	1,577,500,000	2,620,600,000
h)	Trade Services	47,112,900,000	45,579,000,000
i)	Housing Services	15,140,400,000	14,305,100,000
j)	Banking and Insurance	3,429,000,000	4,658,800,000
k)	Professional and Misc. services	32,799,400,000	31,270,900,000
		227,298,956,048	214,618,151,145

8.7 Geographical location-wise grouping Inside Bangladesh

Urban		
Dhaka Division	150,749,987,430	139,809,593,390
Chittagong Division	44,596,194,337	46,460,461,901
Khulna Division	4,081,619,811	3,614,476,768
Rajshahi Division	2,725,982,194	2,592,279,575
Barisal Division	804,001,905	778,313,758
Sylhet Division	1,968,108,052	1,811,339,623
Rangpur Division	1,271,032,534	1,050,457,579
Mymensingh Division	530,778,677	467,274,393
	206,727,704,940	196,584,196,987
Rural		
Dhaka Division	13,510,893,368	11,671,299,336
Chattagram Division	4,155,761,316	3,768,587,276
Khulna Division	95,611,839	68,074,698
Sylhet Division	384,841,443	366,770,250
Rajshahi Division	2,424,143,142	2,159,222,598
	20,571,251,108	18,033,954,158
Outside Bangladesh	-	-
	227,298,956,048	214,618,151,145

8.8 Loans/investments including bills purchased and discounted covered by securities

Collateral of movable/immovable assets	131,430,205,799	130,127,028,163
Local banks and financial institutions' guarantee	723,545,355	418,733,584
Foreign banks' guarantee	91,182,676	17,852,799
Export documents	8,394,416,952	6,979,780,484
Cash and quasi cash	6,258,140,290	6,392,742,654
Personal guarantee	16,493,947,200	31,162,266,498
Other securities	63,907,517,775	39,519,746,963
	227,298,956,048	214,618,151,145

8.9 Details of large loans/investments

As at 31 December 2019 there were eight (2018: nine) clients with whom amount of outstanding and classified loans and advances exceeded 10% of the total capital of the Bank. Total capital of the Bank was Taka 42,757.14 million as at 31 December 2019 (Taka 35,082.90 million in 2018). Details are shown in Annex E.

8.10 Particulars of loans and advances/investments

i)	Loans/investments considered good in respect of which the Bank is fully secured	146,897,491,073	143,936,137,684
ii)	Loans/investments considered good against which the Bank holds no security other than the debtors' personal guarantee	16,493,947,200	31,162,266,498
iii)	Loans/investments considered good secured by the personal undertaking of one or more parties in addition to the personal guarantee of the debtors	63,907,517,775	39,519,746,963
iv)	Loans/investments adversely classified; provision not maintained there against	-	-
		227,298,956,048	214,618,151,145
v)	Loans/investments due by directors or officers of the Bank or any of them either separately or jointly with any other persons	1,534,466,105	1,402,891,669
vi)	Loans/investments due from companies or firms in which the directors or officers of the bank have interest as directors, partners or managing agents or in case of private companies, as members	-	-
vii)	Maximum total amount of advances/investments, including temporary advances/investments made at any time during the year to directors or managers or officers of the bank or any of them either separately or jointly with any other person.	1,534,466,105	1,402,891,669
viii)	Maximum total amount of advances/investments, including temporary advances/investments granted during the year to the 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)	Due from banking companies	19,259,535,874	20,897,034,672
x)	Amount of classified loans/investments on which interest has not been charged mentioned as follows:		
	a) Increase/(Decrease) of provision (specific)	711,897,413	152,759,761
	Amount of loan written off	2,716,368,198	2,890,073,681
	Amount realised against the loans previously written off	145,983,239	102,546,693
	b) Provision kept against loans/investments classified as bad debts	4,604,656,791	3,892,759,378
	c) Interest credited to interest suspense account	2,014,114,905	1,689,435,106
xi)	Cumulative amount of written off loans/investments		
	Balance as at 1 January	10,151,537,951	7,261,464,270
	Amount written off during the year	2,716,368,198	2,890,073,681
	The amount of written off loans/investments for which law suit has been filed	12,867,906,149	10,151,537,951

8.11 Grouping as per classification rules Unclassified:

Standard including staff loan	208,365,703,048	194,395,578,967
Special mentioned account	8,453,268,000	11,412,741,749
	216,818,971,048	205,808,320,716
Classified:		
Sub-standard	1,847,769,000	273,124,207
Doubtful	576,934,000	690,818,120
Bad/loss	8,055,282,000	7,845,888,102
	10,479,985,000	8,809,830,429
	227,298,956,048	214,618,151,145

8.12 Particulars of required provision for loans and advances/investments

Status	Outstanding at 31 Dec 2019	Base for provision	Required provison %	Required provison Amount	
For loans and advances/Investments:					
Unclassified - general provision					
All unclassified loans (other than SME financing, house building loan and loan for professional, loan to Brokerage House (BH),					
consumer finance, staff loan and SMA)	143,217,807,418	110,576,382,660	1% to 5%	6,635,246,309	4,054,864,680
Small and medium enterprise financing	27,772,463,000	27,772,463,000	0.25%	69,431,158	71,297,815
House building loan and loan for professional	10,848,239,000	10,848,239,000	1 to 2%	108,482,390	87,081,359
Loans to BH	1,934,258,000	1,934,258,000	2.00%	38,685,160	42,649,454
Consumer finance	4,165,675,000	4,165,675,000	2% to 5%	208,283,750	131,853,081
Staff loan	1,530,890,000	297,683.00	20%	59,537	-
				7,060,188,303	4,387,746,390
Special mentioned account	7,777,681,154	7,777,681,154	0.25% to 90%	411,112,252	495,112,661
Off-shore unit					
Unclassified loans (general)	18,896,370,630	18,896,370,630	1%	188,963,706	206,641,311
Special mentioned account	675,586,846	675,586,846	0.25% to 90%	6,755,868	1,708,407
Sub-standard	-	-		-	3,326,356
				195,719,574	211,676,074
Classified - specific provision					
Sub-standard	1,847,769,000	1,170,987,000	20% / 5%	234,201,791	20,732,833
Doubtful	576,934,000	257,562,000	50% / 5%	128,781,000	148,690,956
Bad/loss	8,055,282,000	4,239,831,000	100%	4,239,831,000	3,714,894,317
				4,602,813,791	3,884,318,106
Provision required for loans and advances				12,269,833,920	8,978,853,231
Total provision maintained (Note 13.2)					
Conventional and Islamic Banking				12,083,397,346	8,772,325,717
Off-shore Banking Unit				195,719,574	211,676,074
				12,279,116,920	8,984,001,791

8.13 Suits filed by the Bank (Branch wise details)

Agrabad Branch	2,693,658,008	2,774,258,008
Anderkilla Branch	2,146,564,386	2,105,234,642
Ashulia Branch	21,764,732	23,540,241
Bahadderhat Branch	90,638,634	85,691,640
Bank Asia Bhaban Branch	100,592,656	100,592,656
Bashundhara Branch	312,998,503	312,046,119
Beanibazar Branch	5,584,770	5,584,770
Bhatiary Branch	245,224,731	657,867,500
Bogra Branch	170,554,742	170,554,742
BSMMU Branch	1,413,816	1,413,816
Credit Cards Department	64,430,319	69,433,018
CDA Avenue Branch	5,640,824,080	5,640,824,080
Chandragonj Branch	492,048	492,048
Chatkhil Branch	6,793,978	6,793,978
Corporate Branch	330,238,700	334,807,982
Cumilla Branch	32,485,367	18,704,998
Dhanmondi Branch	1,009,129,125	122,804,875
Donia Branch	46,946,884	32,926,436
Elephant Road	2,375,836	2,375,836
Gulshan Branch	1,338,662,983	1,338,662,983
Holy Family RCMCH Branch	58,723,079	58,723,079
Jatrabari SME	1,185,818	328,558
Jessore Branch	89,881,449	89,881,449
Jurain SME Centre	941,349	941,349
Kamal Bazar Branch	315,335	315,335
Khatunganj Branch	3,131,411,640	2,157,859,046
Khulna Branch	77,394,034	77,394,034
Konabari Branch	12,544,477	12,544,477
Lohagara Branch	15,123,119	15,123,119
Maijdee Court Branch	98,687,119	-
Malkhanagar Branch	77,943,669	99,260,146
MCB Banani Branch	132,311,907	132,311,907
MCB Dilkusha Branch	1,383,595,978	1,282,815,521
MCB Sk. Mujib Road Branch	2,056,385,324	2,056,385,324
Mirpur Branch	14,808,324	26,444,967
Mitford Branch	300,047,766	300,047,766
Moghbazar Branch	53,513,290	53,513,290
Mohakhali Branch	62,424,673	62,424,673
Moulavibazar Branch	19,007,011	2,762,801
Narayangonj Branch	163,562,826	89,442,295
North South Road Branch	1,692,245,369	1,366,732,384
Oxygen Moor Branch	5,874,497	5,874,497
Paltan Branch	70,216,500	10,831,306
Principal Office Branch	1,059,220,847	1,002,679,377
Progoti Sarani Branch	41,295,179	35,201,218
Rajshahi Branch	38,621,684	4,856,245
Ramgonj SME/Agri Branch	13,655,636	13,655,636
Rekabi bazar SME Center	348,681	348,681
Rupnagar Branch	870,417	870,417
Savar Branch	19,429,224	19,429,224
Scotia Branch	675,239,701	675,239,701
Shantingar Branch	1,000,549,493	967,970,063
Station Road Branch	158,228,019	158,228,019
Strand Road Branch	14,991,880	4,941,664
Sylhet Main Branch	23,438,876	31,102,359
Sylhet Uposhahar Branch	5,351,680	183,201,041
Sylhet Uposhahar Islamic Window Branch	19,936,418	17,140,393
Tarail Branch	230,000	1,162,000
Tongi Branch	2,174,613	2,174,613
Uttara Branch	924,570,685	924,570,685
EPZ Branch	5,904,884	5,519,100
	27,783,576,768	25,754,858,130

8.14 Bills purchased and discounted

Payable in Bangladesh	18,438,714,690	19,814,947,128
Payable outside Bangladesh	820,821,184	1,082,087,544
	19,259,535,874	20,897,034,672

8.15 Maturity-wise grouping of bills purchased and discounted

Payable within 1 month	8,072,270,117	3,973,106,392
More than 1 month but less than 3 months	5,373,161,137	9,482,018,096
More than 3 months but less than 6 months	4,517,632,558	6,424,063,662
More than 6 months	1,296,472,062	1,017,846,523
	19,259,535,874	20,897,034,672

8(a) Consolidated Loans and advances/investments

Loans, cash credits, overdrafts, etc/investments		
Bank Asia Limited	208,039,420,174	193,721,116,473
Bank Asia Securities Limited	4,649,980,291	4,993,663,846
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	212,689,400,465	198,714,780,319
Less: Inter- companies transactions	1,853,724,468	2,058,883,156
	210,835,675,997	196,655,897,163
Bills purchased and discounted		
Bank Asia Limited	19,259,535,874	20,897,034,672
Bank Asia Securities Limited	-	-
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	19,259,535,874	20,897,034,672
	230,095,211,871	217,552,931,835

9 Fixed assets including premises, furniture and fixtures

Conventional and Islamic banking (Note 9.1)	7,025,602,707	5,431,553,592
Off-shore banking unit	-	-
	7,025,602,707	5,431,553,592

9.1 Conventional and Islamic banking

Cost:		
Land	2,646,764,306	2,646,764,306
Building	2,752,485,492	2,752,485,491
Furniture and fixtures	1,392,511,972	1,355,809,379
Equipments	1,260,865,987	1,033,724,535
Computer and accessories	546,994,266	513,104,363
Motor vehicles	222,685,296	262,179,818
Intangible assets	24,000,000	-
Construction work in progress	667,935,308	379,079,065
Right-of-use assets	1,739,075,475	-
	11,253,318,102	8,943,146,959
Less: Accumulated depreciation	4,174,000,131	3,457,878,103
Adjustment of assets revaluation	53,715,264	53,715,264
Written down value at the end of the year - Details are shown in Annex C.	7,025,602,707	5,431,553,592

9(a) Consolidated Fixed assets including premises, furniture and fixtures

Bank Asia Limited	7,025,602,707	5,431,553,592
Bank Asia Securities Limited	35,734,740	7,771,251
BA Exchange Company (UK) Limited	1,797,251	2,975,027
BA Express USA, Inc	2,758,533	3,567,964
	7,065,893,231	5,445,867,834

10 Other assets

Conventional and Islamic banking (Note 10.1)	12,794,895,226	9,694,314,078
Off-shore banking unit	49,093,897	30,449,503
	12,843,989,123	9,724,763,581

10.1 Conventional and Islamic banking

Income generating other assets		
Investment in Bank Asia Securities Ltd - incorporated in Bangladesh	1,999,990,000	1,999,990,000
Investment in BA Exchange Company (UK) Limited - incorporated in UK	33,300,000	31,800,000
Investment in BA Express USA Inc - incorporated in USA	81,504,000	80,544,000
	2,114,794,000	2,112,334,000
Non-income generating other assets		
Income receivable (Note 10.2)	1,007,575,087	667,109,668
Stock of stamps	8,488,149	7,423,486
Stationery, printing materials, etc	64,887,379	51,495,808
Prepaid expenses	1,802,233	14,619,641
Deposits and advance rent	340,391,863	323,031,650
Advances, prepayments and others (Note 10.3)	244,111,397	267,763,746
Advance income tax (Note 10.4)	7,236,912,463	5,185,175,810
Receivable against government	138,341,463	506,000,150
Sundry debtors	62,639,097	64,944,699
Branch adjustment account (Note 10.5)	1,152,362,220	130,417,688
Protested bills	68,035,265	68,035,265
Receivable from BA Exchange Company (UK) Limited	83,868,721	71,073,212
Receivable from BA Express USA Inc	219,844,009	206,003,095
Excise duty recoverable	50,841,880	18,886,160
	10,680,101,226	7,581,980,078
	12,794,895,226	9,694,314,078

10.2 income receivable

Income receivable consists of interest accrued on investment and other income.

10.3 Advances, prepayments and others

Advances, prepayments and others account consists of advance amount paid for purchasing of fixed assets, advance payment of rent for new branches of the Bank, advance against salary and legal expenses, etc.

10.4 Advance income tax

Advance income tax represents the tax payment to the government exchequer.

10.5 Branch adjustment accounts

This represents outstanding inter-branch and head office transactions (net) which are originated but not responded by the counter transaction at the balance sheet date. The unresponded entries of 31 December 2019 are given below:

Periods of Reconciliation	Number of responded entries (Debit)	Amount of responded entries (Taka)	Number of responded entries (Credit)	Amount of responded entries (Taka)
Up to 3 months	43	1,126,423,486	116	41,194,135
More than 3 months but within 6 months	-	-	4	30,525
More than 6 months but within 1 year	-	-	-	-
More than 1 year but within 5 years	-	-	-	-
Above 5 years	-	-	-	-
	43	1,126,423,486	120	41,224,660

10.6 Receivable from Government in connection with Rangs Properties:

The Bank has a receivable from Government in connection with demolition of Rangs Bhaban in 2008 situated at 113-116 Old Airport Road, Dhaka-1215. Bank Asia had a purchased floor at 3rd floor of the Building, where from the then Scotia Branch used to run. Total receivable in this regard is Tk. 3,19,52,365 (Taka three crore nineteen lac fifty two thousand three hundred sixty five) which was eventually written-off from the Book considering uncertainty and prolonged legal proceedings.

10 (a) Consolidated Other assets

Bank Asia Limited	12,843,989,123	9,724,763,581
Bank Asia Securities Limited	302,091,372	344,853,599
BA Exchange Company (UK) Limited	2,376,043	2,236,204
BA Express USA, Inc	78,843,426	101,661,544
	13,227,299,964	10,173,514,928
Less: Inter- companies transactions		
Investment in Bank Asia Securities Limited	1,999,990,000	1,999,990,000
Investment in BA Exchange Company (UK) Limited	32,553,000	30,995,250
Investment in BA Express USA, Inc	80,496,000	79,440,000
Receivable from BA Exchange Company (UK) Limited	83,868,721	71,073,212
Receivable from BA Exchange USA, Inc.	219,844,009	206,003,095
	10,810,548,234	7,786,013,371

10(aa) Demutualization membership of Dhaka Stock Exchange

The majority owned (99.99%) subsidiary company of the Bank, Bank Asia Securities Limited (BASL) has acquired the membership of Dhaka Stock Exchange for Tk.153,119,000. As per the scheme of Demutualization of DSE, BASL being the initial shareholders of DSE, is entitled to receive 7,215,106 shares of Tk. 10 each, totaling Tk. 72,151,060.

Under section 14(Ka) of Demutualization Act 2013, Share Purchase Agreement (SPA) executed between Dhaka Stock Exchange Ltd. (DSE) and its strategic investors namely Shenzhen Stock Exchange (SZSE) and Shanghai Stock Exchange (SSE) and completed the sale of 25% (Twenty-five percent) DSE shares to SZSE and SSE. In this connection, BASL sold 1,803,777 number of share at the rate of Tk.21 per share totaling Tk. 37,879,317. Currently BASL holding 5,411,329 shares at a cost of totaling Tk. 114,839,239

The Scheme is not yet completed and these shares are also currently not traded. Hence the actual fair value is not readily ascertainable. However, management expect the fair value to be similar or more that the current revalued amount. Once more clarity about the Scheme and related factors are available a determination of fair value and related adjustments including impairment assessment, if any shall be made at that time.

11 Borrowings from other banks, financial institutions and agents

Conventional and Islamic banking (Note 11.1)	15,905,617,561	11,261,104,814
Off-shore banking unit (Note 11.2)	19,615,869,735	20,980,469,299
Less: Adjustment with Head Office	(1,139,358,801)	(922,900,000)
	34,382,128,495	31,318,674,113

11.1 Conventional and Islamic banking

In Bangladesh (Note 11.1.1)	15,905,617,561	11,261,104,814
Outside Bangladesh	-	-
	15,905,617,561	11,261,104,814

11.1.1 In Bangladesh

Secured:	-	-
Un secured:		
Money at call and on short notice		
Arab Bangladesh Bank Limited	1,500,000,000	-
	1,500,000,000	-
Borrowings		
Bangladesh Bank (BB) refinance	206,595,589	54,294,895
Borrowing from BB under Long Term Financing Facilities (LTFF) scheme	459,465,745	568,099,155
SME Foundation Pre Finance	23,422,607	54,092,607
Borrowing A/C (AGRI Taka 10)	31,223,040	6,852,836
Bio-Gas Plant refinance	-	183,330
Borrowing- Green finance refinance	50,000,000	90,000,000
Export development fund	13,634,910,580	10,487,581,991
Onshore export discount	137,586,963	94,182,403
	14,543,204,524	11,355,287,217
Less : Inter borrowings between OBU and Conventional Banking	(137,586,963)	(94,182,403)
	15,905,617,561	11,261,104,814

11.2 Borrowing at Off-shore banking unit

Secured:	-	-
Un secured:		
Conventional Banking	1,125,267,792	910,250,000
International Finance Corporation	6,708,000,000	3,310,000,000
Borrowing - ECA	362,158,541	408,465,717
Standard Chartered Bank, Singapore	2,728,059,750	3,361,439,468
First Gulf Bank	419,250,000	1,655,000,000
National Bank of Ras Al Khaimah	1,844,700,000	1,903,250,000
Emirates Islami Bank	-	1,158,500,000
United Bank Limited, UAE	838,500,000	993,000,000
Caixa Bank, Barcelona	-	1,271,391,688
Bank Of Tokyo-Mitsubishi	-	2,482,500,000
HDFC, Gift City, Mumbai	1,257,750,000	372,375,000
Emirates NBD Bank PJSC	-	827,500,000
Noor Islami Bank, Dubai, UAE	1,090,050,000	-
Abu Dhabi Commercial bank	838,500,000	1,034,375,000
ID-Valvitalia Spa	-	104,959,926
Habib AG Zurich	-	500,637,500
State Bank of India	-	273,075,000
Nepal Bangladesh Bank Limited	-	413,750,000
The Commercial Bank, Qatar	503,100,000	-
DBS Bank Singapore	1,509,300,000	-
Banca Valsabbina SCPA Vestone Italy	108,239,902	-
Sanima Bank, Nepal	282,993,750	-
	19,615,869,735	20,980,469,299

11(a) Consolidated Borrowings from other banks, financial institutions and agents

Bank Asia Limited	34,382,128,495	31,318,674,113
Bank Asia Securities Limited	1,853,724,468	2,120,125,642
BA Exchange Company (UK) Limited	-	-
BA Express USA, Inc	-	-
	36,235,852,963	33,438,799,755
Less: Inter-company transactions	1,853,724,468	2,058,883,156
	34,382,128,495	31,379,916,599

11(aa) Subordinated Non-Convertible Bonds Subordinated Non-Convertible Zero Coupon Bond

Agrani Bank Limited	120,000,000	160,000,000
BRAC Bank Limited	60,000,000	80,000,000
Janata Bank Limited	150,000,000	200,000,000
Mercantile Bank Limited	300,000,000	400,000,000
One Bank Limited	360,000,000	480,000,000
Pubali Bank Limited	150,000,000	200,000,000
Rupali Bank Limited	360,000,000	480,000,000
Sonali Bank Limited	300,000,000	400,000,000
	1,800,000,000	2,400,000,000
Subordinated Non-Convertible floating rate bond		
Agrani Bank Limited	250,000,000	250,000,000
Dhaka Bank Limited	750,000,000	750,000,000
Janata Bank Limited	250,000,000	250,000,000
National Life Insurance Co	500,000,000	500,000,000
Pubali Bank Limited	1,000,000,000	1,000,000,000
Sabinco	150,000,000	150,000,000
Sadharan Bima Corporation	100,000,000	100,000,000
Sonali Bank Limited	1,000,000,000	1,000,000,000
Southeast Bank Limited	500,000,000	500,000,000
Uttara Bank Limited	500,000,000	500,000,000
	5,000,000,000	5,000,000,000
Subordinated Non-Convertible floating rate bond		
Agrani Bank Limited	2,500,000,000	-
Eastern Bank Limited	1,000,000,000	-
Trust Bank Limited	500,000,000	-