

SEPARATE AND CONSOLIDATED FINANCIAL STATEMENTS

(UN-AUDITED)

For the period ended 31 March 2016 (1st Quarter)

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Separate Statement of Financial Position (Un-audited) As at 31 March 2016 Amount in Taka PROPERTY AND ASSETS 31 March 2016 31 December 2015 576,611,103 516,139,048 442,034 576,169,069 199,834 515,939,214 Cash in hand Balance with Bangladesh Bank and its agent Bank Balance with other Banks and Financial Institutions 891,147,134 725,473,016 Inside Bangladesh Outside Bangladesh 725,473,016 Money at Call and Short Notice 1,895,492,305 1,836,284,248 Government securities 1,895,492,305 1,836,284,248 Others investment Loans and advances Loans, cash credit and overdraft etc. 40,333,529,168 36,018,816,850 Bills discounted and purchased Fixed Assets including Land, Building, Furniture & Fixtures 870,190,642 877,649,370 Other assets 4,769,869,938 4,640,180,877 Non-Banking assets TOTAL PROPERTY AND ASSETS 49,336,840,290 44,614,543,408 LIABILITIES & SHAREHOLDERS' EQUITY Liabilities Borrowings from Bangladesh Bank, Other Banks and Financial Institutions 7,385,615,869 6,235,918,622 Deposits and other accounts 33,190,353,436 30,196,004,667 Current deposits and other accounts Saving bank deposit Term deposits 33,075,623,706 30,080,861,537 Bearer certificate of deposit 114,729,730 115,143,130 Other deposits 2,723,890,988 3,523,458,941 TOTAL LIABILITIES 44,099,428,246 39,155,814,276 5,237,412,044 **Shareholders' Equity** 5,458,729,131 2,767,399,490 1,015,562,698 2,406,434,340 987,633,085 Paid up Capital Statutory reserve Retained earnings 1,454,449,855 2,064,661,706 44,614,543,408 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 49,336,840,290 18.93 19.73 Net asset value per share- (NAV) Die SB. Managing Director

For the period ended 31 March 2016	Amount in Taka			
Operating Income	31 March 2016 YTD 3	31 March 2015 YTD		
Net interest	347,369,170	238,329,950		
Interest income	1,178,858,240	967,270,630		
Less : Interest expenses on deposits and borrowings	831,489,070	728,940,680		
Income from investment	26,884,470	213,587,490		
Commission, Exchange and Brokerage Income				
Other operational income	77,942,657	56,688,018		
Total:	452,196,297	508,605,459		
Operating Expenses				
Coloni and allowance	160 221 400	126 251 004		
Salary and allowances	168,331,408	126,351,084		
Rent, taxes, insurance, electricity etc.	27,335,013 2,178,731	20,404,810 1,734,298		
Legal and professional fees				
Postage, stamp, telecommunication etc.	2,205,527	2,019,114		
Stationery, printing, advertisement	7,126,235	7,765,821		
Managing director's salary and allowance	4,193,816	4,034,750		
Director fees and expenses	184,000	105,000		
Audit fees	100,000	120,000		
Charges on loan losses	14 220 541	12 267 725		
Repairs, maintenance and depreciation	14,329,541	12,367,735		
Other expenses	50,940,145	34,868,320		
Total:	276,924,417	209,770,932		
Net Operating Income	175,271,880	298,834,526		
Provisions for loans / investments	31,511,969	266,756,616		
General Provision	88,035,541	41,903,987		
Specific provision	(37,674,079)	113,792,446		
Provision for diminution in value of investments	(18,849,493)	111,060,183		
Provision for other assets	-	_		
Profit before tax and reserve:	143,759,911	32,077,910		
Provision for tax	A 111 9A6			
Deferred tax expenses/(income)	4,111,846	-		
Provision during the period	4,111,846			
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Net profit after tax:	139,648,064	32,077,910		
Earning per share (EPS)	0.50	0.12		

	Separate Statement of Cash Flows (Un-audited)							
For the period ended 31 March 2016								
	Amoun	t in Taka						
	31 March 2016	31 March 2015						
A) Cash flows from operating activities								
Interest received	1,271,470,562	978,896,259						
Interest paid	(574,005,757)	(618,005,443)						
Dividend received	12,717,067	4,284,360						
Fees and commission received	57,890,513	45,510,144						
Income from investment	282,126	21,716,950						
Cash paid to employees (including directors)	(140,575,679)	(116,495,142)						
Cash paid to suppliers & Others	(6,954,443)	(10,829,032)						
Income taxes paid	(6,752,394)	(3,616,381)						
Received from other operating activities	19,812,144	11,177,875						
Paid for other operating activities	(84,840,427)	(39,247,291)						
Cash generated from operating activities	549,043,712	273,392,299						
Increase/ (decrease) in operating assets & liabilities								
Loans and advances to customers	(4,314,712,319)	(6,131,883,767)						
Other assets	(102,517,867)	927,007						
Deposits from customers and others	2,994,348,770	2,660,812,869						
Other liabilities	16,262,216	111,762,715						
	(1,406,619,201)	(3,358,381,177)						
Net Cash from Operating Activities	(857,575,489)	(3,084,988,878)						
Cash flows from investing activities								
Changes in investment in securities	(59,208,057)	(2,527,535)						
Purchase of property, plant and equipment	(4,961,596)	25,957,448						
Sales proceeds of fixed assets	240,000	41,000						
Investment in commercial paper	-	-						
Investment in subsidiaries	(2,000,000)	(500,000)						
Net Cash used in Investing Activities	(65,929,653)	22,970,913						
Cash flows from financing activities								
Drawdown of Term Loan, OD and REPO	1,149,697,246	2,678,094,731						
Dividend paid (cash dividend)	(45,931)	(104,605)						
Net Cash used in Financing Activities	1,149,651,316	2,677,990,126						
) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	226,146,173	(384,027,839)						
Opening cash and cash-equivalents	1,241,612,064	1,322,686,454						
Closing cash and cash-equivalents (D+E)*	1,467,758,237	938,658,615						
		224 575						
* Closing cash and cash-equivalents		234,575						
Cash in hand	442,034							
Cash in hand Balance with Bangladesh Bank and its agent bank(s)	576,169,069	336,294,351						
Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and Financial Institutions	576,169,069 891,147,134	336,294,351 602,129,689						
Cash in hand Balance with Bangladesh Bank and its agent bank(s)	576,169,069	336,294,351						
Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and Financial Institutions	576,169,069 891,147,134	336,294,351 602,129,689						
Cash in hand Balance with Bangladesh Bank and its agent bank(s) Balance with other Banks and Financial Institutions	576,169,069 891,147,134	336,294,351 602,129,689						

For the period ended 31 March 2016					Amount in Ta	
Particulars	Share Capital	Statutory Reserve	General Reserve	Retained Earnings	Total	
Balance as at 01 January 2016	2,406,434,340	987,633,085	-	2,064,661,706	5,458,729,131	
Items involved in changes in equity Net profit for the period Appropriation to statutory reserve Stock dividend (15%) Cash dividend (15%)	- - 360,965,150 -	- 27,929,613 - -	-	139,648,064 (27,929,613) (360,965,150) (360,965,152)	139,648,064 - - - (360,965,152)	
Balance as at 31 March 2016	2,767,399,490	1,015,562,698	-	1,454,449,855	5,237,412,044	











Cash 576,937,512 516,273,29 Cash in hand 768,443 334,08 Balance with other banks and financial institutions 1,684,176,039 1,427,389,29 Inside Bangladesh 1,684,176,039 1,427,389,29 Outside Bangladesh 4,370,741,837 4,372,854,79 Money at Call and Short Notice 4,370,741,837 4,372,854,79 Investments 4,370,741,837 4,372,854,79 Government securities 4,370,741,837 4,372,854,79 Other investments 46,069,556,950 41,819,015,93 Leases, loans & advances 46,069,556,950 41,819,015,93 Leases portfolio, term finance, short term loan, etc. 1,277,096,713 1,291,853,28 Other assets 1,245,709,746 1,020,498,29 Non-Banking assets 55,224,218,797 50,447,884,89 TOTAL PROPERTY AND ASSETS 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 10,063,897,593 33,115,353,436 30,106,707,72 Term deposits 33,000,623,706 114,729,730 115,143,13 Other liabilities 5,965,	Consolidated Statement of Financi	ar rosition (On-addited		
PROPERTY AND ASSETS 31 March 2016 31 December 201 Cash 576,937,512 516,273,29 768,443 334,08 515,239,21 516,273,29 768,443 334,08 515,393,21 516,273,29 768,443 334,08 515,393,21 515,239,21 515,239,21 516,273,29 517,27,29 517,27,20 517,27,20 517,27,20 517,27,20 517,27,23 517,27,23 517,27,285,4,79 517,27,285,4,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,372,854,79 41,272,389,29	As at 31 March 2016	Amou	nt in Taka		
Cash in hand 768,443 334,08 515,939,21 Balance with other banks and financial institutions Inside Bangladesh 1,684,176,039 1,427,389,29 Outside Bangladesh 1,684,176,039 1,427,389,29 Money at Call and Short Notice 4,370,741,837 4,372,854,79 Investments 4,370,741,837 4,372,854,79 Government securities 4,370,741,837 4,372,854,79 Other investments 46,069,556,950 41,819,015,93 Leases, loans & advances 1,245,709,746 1,020,498,29 Lease portfolio, term finance, short term loan, etc. 1,245,709,746 1,020,498,29 Non-Banking assets 1,245,709,746 1,020,498,29 Non-Banking assets 55,224,218,797 50,447,884,89 TOTAL PROPERTY AND ASSETS 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 10,063,897,593 30,106,707,72 Term deposits 33,000,623,706 114,729,730 115,143,13 Other deposits 49,144,618,803 44,098,631,96 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share capital 5,990,709,492 2,767,399,490 2,406,434,3	PROPERTY AND ASSETS				
Cash in hand 768,443 334,08 515,939,21 Balance with other banks and financial institutions Inside Bangladesh 1,684,176,039 1,427,389,29 Outside Bangladesh 1,684,176,039 1,427,389,29 Money at Call and Short Notice 4,370,741,837 4,372,854,79 Investments 4,370,741,837 4,372,854,79 Government securities 4,370,741,837 4,372,854,79 Other investments 46,069,556,950 41,819,015,93 Leases, loans & advances 1,245,709,746 1,020,498,29 Lease portfolio, term finance, short term loan, etc. 1,245,709,746 1,020,498,29 Non-Banking assets 1,245,709,746 1,020,498,29 Non-Banking assets 55,224,218,797 50,447,884,89 TOTAL PROPERTY AND ASSETS 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 10,063,897,593 30,106,707,72 Term deposits 33,000,623,706 114,729,730 115,143,13 Other deposits 49,144,618,803 44,098,631,96 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share capital 5,990,709,492 2,767,399,490 2,406,434,3	Cash	576,937,512	516,273,29		
Balance with other banks and financial institutions Inside Bangladesh Outside Bangladesh Money at Call and Short Notice Investments Government securities Other investments Leases, loans & advances Lease portfolio, term finance, short term loan, etc. Fixed Assets including Land, Building, Furniture & Fixtures Other assets Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Other deposits Other liabilities TOTAL LIABILITIES Share holders' Equity Share capital Share premium Share	Cash in hand		334,08		
Inside Bangladesh	Balance with Bangladesh Bank	576,169,069	515,939,21		
Outside Bangladesh Money at Call and Short Notice Investments Government securities Other investments Leases, loans & advances Lease portfolio, term finance, short term loan, etc. Fixed Assets including Land, Building, Furniture & Fixtures Other assets Other assets 1,245,709,746 1,020,498,29 Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Term deposits Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES Share capital Share capital Share premium Statutory reserve General reserve Retained earnings Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY S5,224,218,797 50,447,884,89 50,447,884,89 50,447,884,89 50,447,884,89 50,447,884,89 50,447,884,89	Balance with other banks and financial institutions	1,684,176,039	1,427,389,29		
Investments	Inside Bangladesh	1,684,176,039	1,427,389,29		
Investments 4,370,741,837 4,372,854,79 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,372,854,79 4,370,741,837 4,291,853,28 1,245,709,746 1,291,853,28 1,020,498,29 5,244,218,797 50,447,884,89 5,244,218,797 50,447,884,89 1,063,897,593 33,115,353,436 33,100,670,772 29,991,564,59 29,991,564,59 29,991,564,59 29,991,564,59 29,991,564,59 29,991,564,59 20,991,564,59	Outside Bangladesh	-			
Government securities Other investments	Money at Call and Short Notice	-	-		
Other investments 4,370,741,837 4,372,854,79 Leases, loans & advances 46,069,556,950 41,819,015,93 Lease portfolio, term finance, short term loan, etc. 1,277,096,713 1,291,853,28 Other assets 1,245,709,746 1,020,498,29 Non-Banking assets 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 10,063,897,593 30,106,707,72 Borrowings from Bangladesh Bank, other banks & financial institutions 10,063,897,593 30,106,707,72 Term deposits and other deposits 33,000,623,706 114,729,730 29,991,564,59 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share holders' Equity 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 1,015,562,698 987,633,94 Statutory reserve 53,849,069 53,849,069 987,633,09 General reserve 53,849,069 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,88	Investments	4,370,741,837	4,372,854,79		
Leases, loans & advances 46,069,556,950 41,819,015,93 Lease portfolio, term finance, short term loan, etc. 1,277,096,713 1,291,853,28 Other assets 1,245,709,746 1,020,498,29 Non-Banking assets - 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions 10,063,897,593 9,006,817,98 Term deposits and other deposits 33,000,623,706 114,729,730 29,991,564,59 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share holders' Equity 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 1,015,562,698 987,633,08 Statutory reserve 53,849,069 53,849,069 53,849,069 General reserve 53,849,069 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,88	Government securities	-	-		
Lease portfolio, term finance, short term loan, etc. Fixed Assets including Land, Building, Furniture & Fixtures Other assets 1,245,709,746 1,020,498,29 Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Term deposits Other liabilities Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES Share holders' Equity Share capital Share premium Statutory reserve General reserve Fixed Assets including Land, Building, Furniture & Fixtures 1,277,096,713 1,291,853,28 1,002,498,29 50,447,884,89 9,006,817,98 30,106,707,72 29,991,564,59 114,729,730 115,143,13 4,985,106,25 49,144,618,803 44,098,631,96 49,144,618,803 44,098,631,96 1,090,888,800 1,015,562,698 987,633,08 General reserve Fixed Assets including Land, Building, Furniture & Fixtures Fixed Assets including Land, Building, Furniture & Fixtures 1,277,096,713 1,221,853,28 1,002,498,29 9,006,817,98 30,106,707,72 29,991,564,59 115,143,13 4,985,106,25 49,144,618,803 44,098,631,96 6,261,793,99 2,406,434,34 1,090,888,800 1,015,562,698 987,633,08 69,7633,0	Other investments	4,370,741,837	4,372,854,79		
Fixed Assets including Land, Building, Furniture & Fixtures 1,277,096,713 1,291,853,28 Other assets 1,245,709,746 1,020,498,29 Non-Banking assets 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89 Borrowings from Bangladesh Bank, other banks & financial institutions 10,063,897,593 30,106,707,72 Term deposits 33,006,23,706 10,063,897,593 30,106,707,72 Term deposits 33,000,623,706 114,729,730 115,143,13 Other deposits 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share holders' Equity 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 1,090,888,800 1,090,888,800 Statutory reserve 53,849,069 937,633,08 987,633,08 987,633,08 General reserve 53,849,069 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,88	Leases, loans & advances	46,069,556,950	41,819,015,93		
Other assets 1,245,709,746 1,020,498,29 Non-Banking assets - - TOTAL PROPERTY AND ASSETS 55,224,218,797 50,447,884,89 LIABILITY AND SHAREHOLDERS' EQUITY 10,063,897,593 9,006,817,98 Term deposits and other deposits 33,015,353,436 30,106,707,72 Term deposits 33,000,623,706 114,729,730 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,015,566,98 987,633,08 Statutory reserve 15,584,9,069 53,849,069 53,849,069 53,849,069 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89	Lease portfolio, term finance, short term loan, etc.				
Non-Banking assets TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Term deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Share capital Share premium Statutory reserve General reserve Retained earnings Non controlling interest So,447,884,89 10,063,897,593 33,115,353,436 30,106,707,72 29,991,564,59 114,729,730 115,143,13 4,985,106,25 49,144,618,803 44,098,631,96 49,144,618,803 1,090,888,800 1,015,562,698 987,633,08 69,681,793,99 115,143,13 49,144,618,803 44,098,631,96 1,090,888,800 1,015,562,698 987,633,08 69,7633,08 60,817,98	Fixed Assets including Land, Building, Furniture & Fixtures	1,277,096,713	1,291,853,28		
TOTAL PROPERTY AND ASSETS LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Term deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Share capital Share premium Statutory reserve General reserve General reserve Retained earnings Non controlling interest TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89 1,0063,897,593 30,106,707,72 29,991,564,59 114,729,730 29,991,564,59 115,143,13 4,985,106,25 49,144,618,803 44,098,631,96 6,261,793,99 2,406,434,34 1,090,888,800 1,015,562,698 987,633,08 987,633,08 1,090,888,800 1,063,009,435 1,722,988,70 50,447,884,89 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89	Other assets	1,245,709,746	1,020,498,29		
LIABILITY AND SHAREHOLDERS' EQUITY Borrowings from Bangladesh Bank, other banks & financial institutions Term deposits and other deposits Term deposits Other deposits Other liabilities TOTAL LIABILITIES Shareholders' Equity Share capital Share premium Statutory reserve General reserve General reserve Retained earnings Non controlling interest LIABILITIES AND SHAREHOLDERS' EQUITY 10,063,897,593 30,106,707,72 29,991,564,599 114,729,730 115,143,13 30,006,23,706 114,729,730 115,143,13 4,985,106,25 49,144,618,803 44,098,631,96 44,098,631,96 6,261,793,99 2,406,434,34 1,090,888,800 1,015,562,698 987,633,08 63,849,069 1,063,009,435 1,722,988,70 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89					
Borrowings from Bangladesh Bank, other banks & financial institutions 10,063,897,593 9,006,817,98 Term deposits and other deposits 33,115,353,436 30,006,707,72 Term deposits 33,000,623,706 114,729,730 115,143,13 Other deposits 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share holders' Equity 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 1,090,888,800 Statutory reserve 53,849,069 987,633,08 General reserve 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,88	TOTAL PROPERTY AND ASSETS	55,224,218,797	50,447,884,89		
Term deposits and other deposits 33,115,353,436 30,106,707,72 Term deposits 33,000,623,706 29,991,564,59 Other deposits 114,729,730 115,143,13 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share holders' Equity 5,990,709,492 6,261,793,99 Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,090,888,800 Statutory reserve 53,849,069 53,849,069 General reserve 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,88					
Term deposits 33,000,623,706 114,729,730 29,991,564,59 115,143,13 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Shareholders' Equity 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 2,767,399,490 2,406,434,34 Statutory reserve 10,15,562,698 987,633,08 987,633,08 General reserve 53,849,069 53,849,06 53,849,06 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89					
Other deposits 114,729,730 115,143,13 Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Share capital 5,990,709,492 6,261,793,99 Share premium 1,090,888,800 2,406,434,34 1,090,888,80 Statutory reserve 1,015,562,698 987,633,08 987,633,08 General reserve 53,849,069 53,849,069 53,849,069 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89	·				
Other liabilities 5,965,367,773 4,985,106,25 TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Shareholders' Equity 5,990,709,492 6,261,793,99 Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,090,888,800 Statutory reserve 987,633,08 987,633,08 General reserve 53,849,069 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,85					
TOTAL LIABILITIES 49,144,618,803 44,098,631,96 Shareholders' Equity Share capital Share premium 1,090,888,800 1,015,562,698 General reserve Retained earnings Non controlling interest 49,144,618,803 44,098,631,96 6,261,793,99 2,406,434,34 1,090,888,800 1,090,888,800 53,849,069 53,849,069 1,063,009,435 1,722,988,70 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89	Other deposits	114,729,730	115,143,13		
Shareholders' Equity 5,990,709,492 6,261,793,99 Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,015,562,698 987,633,08 General reserve 53,849,069 53,849,069 53,849,06 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89	Other liabilities	5,965,367,773	4,985,106,25		
Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,090,888,800 Statutory reserve 1,015,562,698 987,633,08 General reserve 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,85	TOTAL LIABILITIES	49,144,618,803	44,098,631,96		
Share capital 2,767,399,490 2,406,434,34 Share premium 1,090,888,800 1,090,888,800 Statutory reserve 1,015,562,698 987,633,08 General reserve 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,85	Shareholders' Equity	5.990.709.492	6.261.793.99		
Share premium 1,090,888,800 1,090,888,800 Statutory reserve 1,015,562,698 987,633,08 General reserve 53,849,069 53,849,06 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89					
Statutory reserve 1,015,562,698 987,633,08 General reserve 53,849,069 53,849,069 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89					
General reserve 53,849,069 53,849,069 1,722,988,70 Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89		1 ' ' ' 1			
Retained earnings 1,063,009,435 1,722,988,70 Non controlling interest 88,890,503 87,458,94 TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,85					
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY 55,224,218,797 50,447,884,89			1,722,988,70		
	Non controlling interest	88,890,503	87,458,94		
Net asset value per share- (NAV) 21.65 22.6	TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	55,224,218,797	50,447,884,89		
	Net asset value per share- (NAV)	21.65	22.6		

Consolidated Statement of Compreh	ensive Inc <u>om</u>	e (Un-audited)		
For the period ended 31 March 2016				
, , , , , , , , , , , , , , , , , , , ,	Amount in Taka			
0	31 March 2016 YTD	31 March 2015 YTD		
Operating Income	244 044 450	100 522 020		
Net interest	311,814,158	199,532,029		
Interest income	1,233,159,185	1,032,674,642		
Less: Interest expenses on deposits and borrowings	921,345,027	833,142,614		
Income from investment	80,837,647	41,399,986		
Commission, Exchange and Brokerage Income	148,508,423	100,640,306		
Other operational income	135,033,942	90,820,442		
Total Operating Income	676,194,171	432,392,762		
Operating Expenses				
Salary and allowances	269,899,304	204,571,294		
Rent, taxes, insurance, electricity etc.	45,640,669	36,299,750		
Legal and professional fees	2,570,481	2,052,326		
Postage, stamp, telecommunication etc.	3,968,065	3,271,156		
Stationery, printing, advertisement	10,366,147	10,796,428		
Managing director's salary and allowance	4,193,816	4,034,750		
Director fees and expenses	557,750	331,634		
Audit fees		148,749		
	141,688	140,749		
Changes on loan losses	22 200 405	22.052.711		
Repairs, maintenance and depreciation	23,280,405	22,952,711		
Other expenses	114,721,342	68,983,126		
Total Operating Expenses	475,339,667	353,441,924		
Net Operating Income	200,854,504	78,950,839		
Provision for loans and advances/investments	81,701,955	377,454,236		
Provision for loans and advances	50,361,462	155,696,432		
Provision for diminution in value of investments	(19,749,493)	153,650,004		
Provision for margin loan	51,089,986	68,107,799		
General provision for other assets	31,003,300			
deficial provision for other assets				
Profit before tax and reserve	119,152,549	(298,503,397)		
	25,840,340	19,692,951		
Provision for tax made during the period	25,840,340	19,692,951		
Deferred tax (expense)/ Income	-	-		
Net profit after tax	93,312,209	(318,196,348)		
Attributed to				
Attributed to	01 245 422	(210 FFF 700)		
Shareholders of the Company	91,345,422	(318,555,788)		
Non controlling interest	1,966,787	359,440		
	93,312,209	(318,196,348)		
Earning per share (2015 restated)	0.33	(1.15)		
A B.		Quanto		
Chairman Director Managing Director	Chief Financial Officer	Company Secretary		

Consolidated Statement of Cash Flows (Un-audited)							
For the period ended 31 March 2016							
		t in Taka					
A) Cash flows from operating activities	31 March 2016	31 March 2015					
Interest received	1 210 411 217	1 112 021 659					
Interest received	1,319,411,217 1,112,031,658 (638,246,462) (715,321,232)						
Dividend received	45,096,549	12,972,210					
Fees and commission received	225,654,334	142,169,950					
Income from investment	37,440,388	27,515,614					
Cash paid to employees (including directors)	(216,957,370)	(197,806,848)					
Cash paid to suppliers	(19,273,682)	(9,711,277)					
Income taxes paid	(32,637,650)	(22,235,633)					
Received from other operating activities	56,001,202	21,793,192					
Paid for other operating activities	(160,578,031)	(115,440,982)					
Cash generated from operating activities before changes	615,910,495	255,966,652					
in operating assets and liabilities							
Increase/ (decrease) in operating assets & liabilities							
Loans and advances to customers	(4,274,682,465)	(5,620,362,418)					
Other assets	(205,168,302)	48,313,272					
Deposits from customers and others	3,008,645,708	2,660,812,869					
Other liabilities	117,835,089	1,073,837,834					
Total increase/ (decrease) in operating assets & liabilities	(1,353,369,971)	(1,837,398,443)					
Net Cash flow from Operating Activities (Total of "A"):	(737,459,477) (1,581,431,79						
B) Cash flows from investing activities							
Changes in investment in securities	2,112,957	(194,675,043)					
Purchase of property, plant and equipment	(7,101,677)	(35,839,200)					
Sales proceeds of fixed assets	2,907,998	41,599					
Net Cash used by Investing Activities (Total of "B"):	(2,080,722)	(230,472,644)					
C) Cash flows from financing activities							
Drawdown of Term Loan, OD and REPO	1,057,079,613	2,377,932,923					
Dividend paid	(88,456)	(368,855)					
Net Cash flow from Financing Activities (Total of "C"):	1,056,991,157	2,377,564,069					
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	317,450,958	565,659,634					
E) Opening cash and cash-equivalents	1,943,662,593	1,322,686,454					
F) Closing cash and cash equivalents (D+E)*	2,261,113,552	1,888,346,088					
* Closing cash and cash-equivalents		504.045					
Cash in hand (including foreign currencies)	768,443	501,012					
Balance with Bangladesh Bank and its agent bank (s) Balance with other Banks and Financial Institutions	576,169,069	336,294,351					
Total:	1,684,176,039 2,261,113,552	1,551,550,725 1,888,346,088					
A S.		Quand					
Chairman Director Managing Director	Chief Financial Officer	Company Secretary					

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)								
For the period ended 31 March 2016 Amount in Ta								
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total
Balance as at 01 January 2015	2,406,434,340	1,090,888,800	987,633,085	53,849,069	1,722,988,700	6,261,793,994	87,458,943	6,349,252,937
Items Involved in Changes in Equity								
Changes of non controlling interest	-	-	-	-	(1,464,773)	(1,464,773)	(535,227)	(2,000,000)
Net profit for the period	_	-	-	-	91,345,422	91,345,422	1,966,787	93,312,209
Appropriation to statutory reserve	_	-	27,929,613	-	(27,929,613)	-	-	-
Appropriation to General reserve	-		-	-	-	-	-	-
Dividend								
Stock dividend (15%)	360,965,150	-	-	-	(360,965,150)	-	-	-
Cash dividend (15%)	-	-	-	-	(360,965,152)	(360,965,152)	-	(360,965,152)
Balance as at 31 March 2016	2,767,399,490	1,090,888,800	1,015,562,698	53,849,069	1,063,009,435	5,990,709,492	88,890,503	6,079,599,995









