

| Separate Balance Sheet (Un-audited)                                     |                       |                       |
|---|-----------------------|-----------------------|
| As at 30 June 2016  |                       |                       |
| PROPERTY AND ASSETS   | Amount in Taka        |                       |
|   | 30 June 2016          | 31 December 2015      |
| <b>Cash</b>   | <b>643,241,662</b>    | <b>516,139,048</b>    |
| Cash in hand  | 404,340               | 199,834               |
| Balance with Bangladesh Bank and its agent Bank                         | 642,837,322           | 515,939,214           |
| <b>Balance with other Banks and Financial Institutions</b>              | <b>802,051,112</b>    | <b>725,473,016</b>    |
| Inside Bangladesh   | 802,051,112           | 725,473,016           |
| Outside Bangladesh  | -                     | -                     |
| <b>Money at Call and Short Notice</b>                                   | <b>-</b>              | <b>-</b>              |
| <b>Investment</b>   | <b>2,280,736,123</b>  | <b>1,836,284,248</b>  |
| Government securities   | -                     | -                     |
| Others investment   | 2,280,736,123         | 1,836,284,248         |
| <b>Loans and advances</b>   | <b>44,871,299,709</b> | <b>36,018,816,850</b> |
| Loans, cash credit and overdraft etc.                                   | 44,871,299,709        | 36,018,816,850        |
| Bills discounted and purchased  | -                     | -                     |
| <b>Fixed Assets including Land, Building, Furniture &amp; Fixtures</b>  | <b>907,311,981</b>    | <b>877,649,370</b>    |
| <b>Other assets</b>   | <b>4,792,449,280</b>  | <b>4,640,180,877</b>  |
| <b>Non-Banking assets</b>   | <b>-</b>              | <b>-</b>              |
| <b>TOTAL PROPERTY AND ASSETS</b>  | <b>54,297,089,867</b> | <b>44,614,543,408</b> |
| <b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>                           |                       |                       |
| <b>Liabilities</b>  |                       |                       |
| Borrowings from Bangladesh Bank, Other Banks and Financial Institutions | 9,207,450,036         | 6,235,918,622         |
| <b>Deposits and other accounts</b>                                      | <b>36,309,756,231</b> | <b>30,196,004,667</b> |
| Current deposits and other accounts                                     | -                     | -                     |
| Bills payable   | -                     | -                     |
| Saving bank deposit   | -                     | -                     |
| Term deposits   | 36,194,507,026        | 30,080,861,537        |
| Bearer certificate of deposit   | -                     | -                     |
| Other deposits  | 115,249,205           | 115,143,130           |
| <b>Other liabilities</b>  | <b>3,269,997,451</b>  | <b>2,723,890,988</b>  |
| <b>TOTAL LIABILITIES</b>  | <b>48,787,203,719</b> | <b>39,155,814,276</b> |
| <b>Shareholders' Equity</b>   | <b>5,509,886,148</b>  | <b>5,458,729,132</b>  |
| Paid up Capital   | 2,767,399,490         | 2,406,434,340         |
| Statutory reserve   | 1,070,057,519         | 987,633,086           |
| Retained earnings   | 1,672,429,139         | 2,064,661,706         |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                       | <b>54,297,089,867</b> | <b>44,614,543,408</b> |
| <b>Net asset value per share- (NAV)</b>                                 | <b>19.91</b>          | <b>19.73</b>          |

| Separate Profit and Loss Account (Un-audited)       |                      |                    |                        |                        |
|---|----------------------|--------------------|------------------------|------------------------|
| For the period ended 30 June 2016                   |                      |                    |                        |                        |
|   | Amount in Taka       |                    |                        |                        |
|   | 30 June 2016 YTD     | 30 June 2015 YTD   | Q-2, 2016 (April-June) | Q-2, 2015 (April-June) |
| <b>Operating Income</b>                             |                      |                    |                        |                        |
| Net interest  | 846,182,130          | 537,025,336        | 498,812,960            | 298,695,386            |
| Interest income                                     | 2,568,942,197        | 2,069,527,900      | 1,390,083,957          | 1,102,257,270          |
| Less : Interest expenses on deposits and borrowings | 1,722,760,067        | 1,532,502,564      | 891,270,997            | 803,561,884            |
| Income from investment                              | 105,702,620          | 250,196,462        | 78,818,150             | 36,608,972             |
| Commission, Exchange and Brokerage Income           | -                    | -                  | -                      | -                      |
| Other operational income                            | 176,352,083          | 124,757,528        | 98,409,426             | 68,069,509             |
| <b>Total :</b>                                      | <b>1,128,236,833</b> | <b>911,979,326</b> | <b>676,040,536</b>     | <b>403,373,867</b>     |
| <b>Operating Expenses</b>                           |                      |                    |                        |                        |
| Salary and allowances                               | 315,012,888          | 255,088,790        | 146,681,480            | 128,737,706            |
| Rent, taxes, insurance, electricity etc.            | 58,580,590           | 44,388,053         | 31,245,576             | 23,983,242             |
| Legal and professional fees                         | 7,732,139            | 5,314,312          | 5,553,408              | 3,580,015              |
| Postage, stamp, telecommunication etc.              | 5,680,752            | 4,868,636          | 3,475,225              | 2,849,522              |
| Stationery, printing, advertisement                 | 20,714,616           | 16,512,743         | 13,588,380             | 8,746,922              |
| Managing director's salary and allowance            | 8,387,632            | 7,819,031          | 4,193,816              | 3,784,281              |
| Director fees and expenses                          | 384,000              | 275,000            | 200,000                | 170,000                |
| Audit fees  | 200,000              | 240,000            | 100,000                | 120,000                |
| Charges on loan losses                              | -                    | -                  | -                      | -                      |
| Repairs, maintenance and depreciation               | 31,559,341           | 26,153,763         | 17,229,800             | 13,786,028             |
| Other expenses                                      | 137,377,476          | 85,400,011         | 86,437,330             | 50,531,690             |
| <b>Total :</b>                                      | <b>585,629,433</b>   | <b>446,060,339</b> | <b>308,705,016</b>     | <b>236,289,407</b>     |
| <b>Net Operating Income</b>                         | <b>542,607,400</b>   | <b>465,918,987</b> | <b>367,335,520</b>     | <b>167,084,461</b>     |
| <b>Provisions for loans / investments</b>           | <b>121,772,097</b>   | <b>87,242,192</b>  | <b>90,260,128</b>      | <b>(179,514,424)</b>   |
| General Provision                                   | 115,790,483          | 79,226,462         | 27,754,943             | 37,322,475             |
| Specific provision                                  | 25,503,427           | 42,902,128         | 63,177,506             | (70,890,317)           |
| Provision for diminution in value of investments    | (19,521,813)         | (34,886,398)       | (672,320)              | (145,946,582)          |
| Provision for other assets                          | -                    | -                  | -                      | -                      |
| <b>Profit before tax and reserve:</b>               | <b>420,835,303</b>   | <b>378,676,795</b> | <b>277,075,392</b>     | <b>346,598,885</b>     |
| <b>Provision for tax</b>                            | <b>8,713,134</b>     | <b>-</b>           | <b>4,601,288</b>       | <b>-</b>               |
| Deferred tax expenses/(income)                      | -                    | -                  | -                      | -                      |
| Provision during the period                         | 8,713,134            | -                  | 4,601,288              | -                      |
| <b>Net profit after tax:</b>                        | <b>412,122,169</b>   | <b>378,676,795</b> | <b>272,474,104</b>     | <b>346,598,885</b>     |
| <b>Earning per share (EPS)</b>                      | <b>1.49</b>          | <b>1.37</b>        | <b>0.98</b>            | <b>1.25</b>            |

| Separate Statement of Cash Flows (Un-audited)                             |                        |                        |
|---|------------------------|------------------------|
| For the period ended 30 June 2016   |                        |                        |
|   | Amount in Taka         |                        |
|   | 30 June 2016           | 30 June 2015           |
| <b>A) Cash flows from operating activities</b>                            |                        |                        |
| Interest received   | 2,660,185,708          | 2,084,961,027          |
| Interest paid   | (1,469,158,042)        | (1,510,148,237)        |
| Dividend received   | 59,632,878             | 17,227,525             |
| Fees and commission received  | 133,384,771            | 98,464,358             |
| Income from investment  | 26,030,646             | 46,560,695             |
| Cash paid to employees (including directors)                              | (304,082,554)          | (234,283,834)          |
| Cash paid to suppliers & Others   | (25,822,554)           | (26,475,306)           |
| Income taxes paid   | (14,715,485)           | (7,776,011)            |
| Received from other operating activities                                  | 42,727,312             | 26,293,170             |
| Paid for other operating activities                                       | (207,675,760)          | (92,717,729)           |
| <b>Cash generated from operating activities</b>                           | <b>900,506,921</b>     | <b>402,105,658</b>     |
| <b>Increase/ (decrease) in operating assets &amp; liabilities</b>         |                        |                        |
| Loans and advances to customers   | (8,852,482,859)        | (7,991,704,443)        |
| Other assets  | (71,008,645)           | (13,371,360)           |
| Deposits from customers and others  | 6,113,751,565          | 6,485,611,652          |
| Other liabilities   | (50,753,380)           | 122,570,624            |
|   | <b>(2,860,493,319)</b> | <b>(1,396,893,527)</b> |
| <b>Net Cash from Operating Activities</b>                                 | <b>(1,959,986,398)</b> | <b>(994,787,869)</b>   |
| <b>B) Cash flows from investing activities</b>                            |                        |                        |
| Changes in investment in securities                                       | (74,451,875)           | (53,150,380)           |
| Purchase of property, plant and equipment                                 | (55,800,878)           | (716,265,831)          |
| Sales proceeds of fixed assets  | 401,500                | 694,172                |
| Investment in commercial paper  | (370,000,000)          | -                      |
| Investment in subsidiaries  | (10,000,000)           | (3,250,000)            |
| <b>Net Cash used in Investing Activities</b>                              | <b>(509,851,253)</b>   | <b>(771,972,040)</b>   |
| <b>C) Cash flows from financing activities</b>                            |                        |                        |
| Drawdown of Term Loan, OD and REPO  | 2,971,531,414          | 1,645,877,967          |
| Dividend paid (cash dividend)   | (298,013,053)          | (188,418,927)          |
| <b>Net Cash used in Financing Activities</b>                              | <b>2,673,518,362</b>   | <b>1,457,459,039</b>   |
| <b>D) Net Increase/ (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b> | <b>203,680,710</b>     | <b>(309,300,869)</b>   |
| <b>E) Opening cash and cash-equivalents</b>                               | <b>1,241,612,064</b>   | <b>1,322,686,453</b>   |
| <b>F) Closing cash and cash-equivalents (D+E)*</b>                        | <b>1,445,292,774</b>   | <b>1,013,385,584</b>   |
| <b>* Closing cash and cash-equivalents</b>                                |                        |                        |
| Cash in hand  | 404,340                | 325,660                |
| Balance with Bangladesh Bank and its agent bank(s)                        | 642,837,322            | 382,685,370            |
| Balance with other Banks and Financial Institutions                       | 802,051,112            | 630,374,554            |
| <b>Total:</b>   | <b>1,445,292,774</b>   | <b>1,013,385,584</b>   |

| Separate Statement of Changes in Shareholders' Equity (Un-audited) |                      |                      |                 |                      |                      |
|--|----------------------|----------------------|-----------------|----------------------|----------------------|
| For the period ended 30 June 2016                                  |                      |                      |                 |                      |                      |
| Particulars  | Amount in Taka       |                      |                 |                      |                      |
|  | Share Capital        | Statutory Reserve    | General Reserve | Retained Earnings    | Total                |
| <b>Balance as at 01 January 2016</b>                               | <b>2,406,434,340</b> | <b>987,633,086</b>   | <b>-</b>        | <b>2,064,661,706</b> | <b>5,458,729,132</b> |
| <b>Items involved in changes in equity</b>                         |                      |                      |                 |                      |                      |
| Net profit for the period  | -                    | -                    | -               | 412,122,169          | 412,122,169          |
| Appropriation to statutory reserve                                 | -                    | 82,424,434           | -               | (82,424,434)         | -                    |
| Stock dividend (15%)   | 360,965,150          | -                    | -               | (360,965,150)        | -                    |
| Cash dividend (15%)  | -                    | -                    | -               | (360,965,152)        | (360,965,152)        |
| <b>Balance as at 30 June 2016</b>                                  | <b>2,767,399,490</b> | <b>1,070,057,519</b> | <b>-</b>        | <b>1,672,429,139</b> | <b>5,509,886,148</b> |

| Consolidated Balance Sheet (Un-audited)                                |                       |                       |
|--|-----------------------|-----------------------|
| As at 30 June 2016   |                       |                       |
| PROPERTY AND ASSETS  | Amount in Taka        |                       |
|  | 30 June 2016          | 31 December 2015      |
| <b>Cash</b>  | <b>643,821,366</b>    | <b>516,273,295</b>    |
| Cash in hand   | 984,044               | 334,081               |
| Balance with Bangladesh Bank   | 642,837,322           | 515,939,214           |
| <b>Balance with other banks and financial institutions</b>             | <b>1,847,186,476</b>  | <b>1,427,389,298</b>  |
| Inside Bangladesh  | 1,847,186,476         | 1,427,389,298         |
| Outside Bangladesh   | -                     | -                     |
| <b>Money at Call and Short Notice</b>                                  | <b>-</b>              | <b>-</b>              |
| <b>Investments</b>   | <b>4,923,778,540</b>  | <b>4,372,854,794</b>  |
| Government securities  | -                     | -                     |
| Other investments  | 4,923,778,540         | 4,372,854,794         |
| <b>Leases, loans &amp; advances</b>                                    | <b>50,097,260,972</b> | <b>41,819,015,931</b> |
| Lease portfolio, term finance, short term loan, etc.                   | -                     | -                     |
| <b>Fixed Assets including Land, Building, Furniture &amp; Fixtures</b> | <b>1,323,572,885</b>  | <b>1,291,853,287</b>  |
| <b>Other assets</b>  | <b>1,197,464,269</b>  | <b>1,020,498,293</b>  |
| <b>Non-Banking assets</b>  | <b>-</b>              | <b>-</b>              |
| <b>TOTAL PROPERTY AND ASSETS</b>                                       | <b>60,033,084,507</b> | <b>50,447,884,897</b> |
| <b>LIABILITY AND SHAREHOLDERS' EQUITY</b>                              |                       |                       |
| Borrowings from Bangladesh Bank, other banks & financial institutions  | 11,727,631,237        | 9,006,817,980         |
| <b>Term deposits and other deposits</b>                                | <b>36,259,756,231</b> | <b>30,106,707,729</b> |
| Term deposits  | 36,144,507,026        | 29,991,564,599        |
| Other deposits   | 115,249,205           | 115,143,130           |
| <b>Other liabilities</b>   | <b>5,782,282,918</b>  | <b>4,985,106,251</b>  |
| <b>TOTAL LIABILITIES</b>   | <b>53,769,670,387</b> | <b>44,098,631,960</b> |
| <b>Shareholders' Equity</b>  | <b>6,176,542,285</b>  | <b>6,261,793,994</b>  |
| Share capital  | 2,767,399,490         | 2,406,434,340         |
| Share premium  | 1,090,888,800         | 1,090,888,800         |
| Statutory reserve  | 1,070,057,519         | 987,633,086           |
| General reserve  | 53,849,069            | 53,849,069            |
| Retained earnings  | 1,194,347,407         | 1,122,988,700         |
| Non controlling interest   | 86,871,835            | 87,458,943            |
| <b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>                      | <b>60,033,084,507</b> | <b>50,447,884,897</b> |
| <b>Net asset value per share- (NAV)</b>                                | <b>22.32</b>          | <b>22.63</b>          |

| Consolidated Profit and Loss Account (Un-audited)   |                      |                      |                        |                        |
|---|----------------------|----------------------|------------------------|------------------------|
| For the period ended 30 June 2016                   |                      |                      |                        |                        |
|   | Amount in Taka       |                      |                        |                        |
|   | 30 June 2016 YTD     | 30 June 2015 YTD     | Q-2, 2016 (April-June) | Q-2, 2015 (April-June) |
| <b>Operating Income</b>                             |                      |                      |                        |                        |
| Net interest  | 738,174,375          | 520,942,271          | 426,360,217            | 321,410,242            |
| Interest income                                     | 2,674,691,322        | 2,264,307,223        | 1,441,532,138          | 1,231,632,581          |
| Less : Interest expenses on deposits and borrowings | 1,936,516,948        | 1,743,364,952        | 1,015,171,921          | 910,222,339            |
| Income from investment                              | 284,786,047          | 106,675,888          | 203,948,400            | 65,275,902             |
| Commission, Exchange and Brokerage Income           | 262,391,740          | 277,827,137          | 113,883,317            | 177,186,831            |
| Other operational income                            | 301,581,413          | 206,589,981          | 166,547,471            | 115,769,539            |
| <b>Total Operating Income</b>                       | <b>1,586,933,575</b> | <b>1,112,035,276</b> | <b>910,739,404</b>     | <b>679,642,514</b>     |
| <b>Operating Expenses</b>                           |                      |                      |                        |                        |
| Salary and allowances                               | 510,258,783          | 403,989,717          | 240,359,479            | 199,418,423            |
| Rent, taxes, insurance, electricity etc.            | 94,554,614           | 75,615,714           | 48,913,945             | 39,315,964             |
| Legal and professional fees                         | 9,009,106            | 5,879,804            | 6,438,625              | 3,827,478              |
| Postage, stamp, telecommunication etc.              | 8,612,824            | 7,337,020            | 4,644,759              | 4,065,864              |
| Stationery, printing, advertisement                 | 25,747,351           | 21,435,358           | 15,381,204             | 10,638,930             |
| Managing director's salary and allowance            | 8,387,632            | 7,819,031            | 4,193,816              | 3,784,281              |
| Director fees and expenses                          | 1,122,300            | 693,503              | 564,550                | 361,869                |
| Audit fees  | 294,875              | 297,498              | 153,188                | 148,749                |
| Charges on loan losses                              | -                    | -                    | -                      | -                      |
| Repairs, maintenance and depreciation               | 52,277,230           | 48,589,562           | 28,996,825             | 25,636,851             |
| Other expenses                                      | 244,435,945          | 183,206,848          | 129,714,603            | 114,223,722            |
| <b>Total Operating Expenses</b>                     | <b>954,700,661</b>   | <b>754,864,055</b>   | <b>479,360,995</b>     | <b>401,422,132</b>     |
| <b>Net Operating Income</b>                         | <b>632,232,913</b>   | <b>357,171,221</b>   | <b>431,378,409</b>     | <b>278,220,382</b>     |
| <b>Provision for loans and advances/investments</b> | <b>298,730,249</b>   | <b>256,412,221</b>   | <b>217,028,294</b>     | <b>(121,042,015)</b>   |
| Provision for loans and advances                    | 141,293,910          | 122,128,590          | 90,932,448             | (33,567,842)           |
| Provision for diminution in value of investments    | 9,441,046            | 21,068,033           | 29,190,539             | (132,581,972)          |
| Provision for margin loan                           | 147,995,293          | 113,215,598          | 96,905,307             | 45,107,799             |
| General provision for other assets                  | -                    | -                    | -                      | -                      |
| <b>Profit before tax and reserve</b>                | <b>333,502,664</b>   | <b>100,759,000</b>   |                        |                        |