



Consolidated Statement of Financial Position (Un-audited)

As at 31 March 2013

PROPERTY AND ASSETS	Amount in Taka	
	31 March 2013	31 December 2012
Cash	174,812,594	162,721,707
Cash in hand	358,709	163,710
Balance with Bangladesh Bank	174,453,885	162,557,997
Balance with other banks and financial institutions	1,328,119,305	1,514,003,636
Money at Call and Short Notice	-	-
Investment	3,845,167,430	3,395,216,186
Government securities	1,009,100,000	1,109,100,000
Other investments	2,836,067,430	2,286,116,186
Leases, loans & advances	20,008,468,877	18,707,991,121
Lease portfolio, term finance, short term loan, etc.		
Fixed Assets including Land, Building, Furniture & Fixtures	247,399,512	238,132,007
Other assets	1,412,720,753	1,318,502,456
TOTAL PROPERTY AND ASSETS	27,016,688,471	25,336,567,112
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities	17,126,159,340	16,453,241,743
Borrowings from Bangladesh Bank, other banks & financial institutions	8,218,577,635	8,837,322,438
Term deposits	8,907,581,705	7,615,919,305
Other liabilities	3,145,376,953	2,216,716,009
TOTAL LIABILITIES	20,271,536,294	18,669,957,752
Shareholders' Equity	6,548,671,755	6,473,960,231
Share capital	2,083,492,950	1,894,084,500
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	563,601,389	561,675,373
General reserve	42,650,236	42,650,236
Fair value measurement reserve	448,531,657	448,531,657
Retained earnings	2,319,506,723	2,436,129,665
Non controlling interest	196,480,423	192,649,129
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	27,016,688,471	25,336,567,112

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

sd/-
Shamim Al Mamun, ACA
Chief Financial Officer

Consolidated Statement of Comprehensive Income (Un-audited)

For the period ended on 31 March 2013

Operating Income	Amount in Taka	
	31 March 2013	31 March 2012
Net interest	351,644,399	117,613,037
Interest income	899,601,748	543,454,542
Less : Interest paid on deposits & borrowings	547,957,349	425,841,505
Income from investment	41,670,956	45,117,167
Commission, Exchange and Brokerage Income	67,952,333	110,319,418
Other operational income	36,373,583	158,437,602
Total Operating Income	497,641,272	431,487,224
Operating Expenses		
Salary and allowances	96,263,066	49,917,348
Rent, taxes, insurance, electricity etc.	19,838,953	10,706,247
Legal & professional fees	7,054,384	1,106,424
Postage, stamp, telecommunication etc.	2,095,978	1,386,714
Stationery, printing, advertisement	4,700,334	3,248,624
Managing director's salary & allowance	2,764,562	2,622,986
Director fees and expenses	72,500	125,000
Audit fees	89,125	69,650
Changes on loan losses	-	-
Repairs, maintenance and depreciation	15,410,688	8,383,913
Other expenses	45,238,952	41,631,674
Total Operating Expenses	193,528,541	119,198,580
Net Operating Income	304,112,731	312,288,644
Provision for loans & advance	184,370,149	22,291,449
Provision for loans & advance	7,819,813	22,291,449
Provision for diminution in value of investments	176,550,336	-
Profit before tax and reserve	119,742,582	289,997,195
Provision for tax made during the period	41,199,764	57,948,957
Deferred tax (expense)/ Income	41,199,764	57,948,957
Net profit after tax	78,542,818	232,048,238
Attributed to:		
Shareholders of the Company	74,711,524	217,191,296
Non controlling interest	3,831,294	14,856,942
Earnings per share (2012 restated)	0.36	1.04

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

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Shamim Al Mamun, ACA
Chief Financial Officer

Consolidated Statement of Cash Flows (Un-audited)

For the period ended 31 March 2013

A) Cash flows from operating activities	Amount in Taka	
	31 March 2013	31 March 2012
Interest received	911,797,365	635,331,932
Interest paid	(510,456,815)	(503,300,187)
Dividend received	4,111,298	657,224
Fees and commission received	67,952,333	111,303,036
Income from investment	40,755,040	42,916,309
Cash paid to employees (including directors)	(83,406,860)	(46,365,443)
Cash paid to suppliers	(12,526,265)	(11,843,486)
Income taxes paid	(73,724,989)	(58,955,993)
Received from other operating activities	36,373,583	41,110,817
Paid for other operating activities	(68,934,282)	(82,493,857)
Cash generated from operating activities before changes in operating assets and liabilities	311,940,409	128,360,352
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(1,229,954,794)	(601,139,098)
Other assets	(103,707,518)	(266,569,235)
Deposits from customers	1,291,662,400	276,922,570
Other liabilities	648,567,648	(106,733,525)
Total increase/ (decrease) in operating assets & liabilities	606,567,737	(697,519,288)
Net Cash flow from Operating Activities (Total of "A")	918,508,146	(569,158,936)
B) Cash flows from investing activities		
Changes in investment in securities	(549,951,244)	(73,916,664)
Net proceeds/(payments) for sale/ purchase of Treasury bills	100,000,000	(59,893,765)
Purchase of property, plant and equipment	(23,605,543)	(15,619,390)
Sales proceeds of fixed assets	-	81,820
Net Cash used by Investing Activities (Total of "B")	(473,556,787)	(149,347,999)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(618,744,802)	(407,451,474)
Dividend paid	-	-
Right Issue	-	-
Net Cash flow from Financing Activities (Total of "C")	(618,744,802)	(407,451,474)
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	(173,793,443)	(1,125,958,409)
E) Opening cash and cash-equivalents	1,676,725,342	2,073,917,416
F) Closing cash and cash equivalents (D+E)*	1,502,931,899	947,959,007
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	358,709	219,830
Balance with Bangladesh Bank and its agent bank (s)	174,453,885	95,146,604
Balance with other Banks and Financial Institutions	1,328,119,305	852,592,573
Total:	1,502,931,899	947,959,007

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

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Shamim Al Mamun, ACA
Chief Financial Officer

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)

For the period ended on 31 March 2013

Particulars	Amount in Taka								
	Share Capital	Share premium	Statutory Reserve	General Reserve	Fair value measurement reserve	Retained Earnings	Total	Non-Controlling interest	Total
Balance as at 01 January 2013	1,894,084,500	1,090,888,800	561,675,373	42,650,236	448,531,657	2,436,129,665	6,473,960,231	192,649,129	6,666,609,360
Items Involved in Changes in Equity									
Net profit for the period	-	-	-	-	-	74,711,524	74,711,524	3,831,294	78,542,818
Appropriation to statutory reserve	-	-	1,926,016	-	-	(1,926,016)	-	-	-
Appropriation to General reserve	-	-	-	-	-	-	-	-	-
Dividend									
Stock dividend (10%)	189,408,450	-	-	-	-	(189,408,450)	-	-	-
Balance as at 31 March 2013	2,083,492,950	1,090,888,800	563,601,389	42,650,236	448,531,657	2,319,506,723	6,548,671,755	196,480,423	6,745,152,178

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