



Consolidated Statement of Financial Position (Un-audited)

	Amount in Taka	
	31 March 2014	31 December 2013
PROPERTY AND ASSETS		
Cash	206,052,744	194,402,709
Cash in hand	430,393	183,868
Balance with Bangladesh Bank	205,622,351	194,218,842
Balance with other banks and financial institutions	1,582,409,233	2,350,845,060
Inside Bangladesh	1,582,409,233	2,350,845,060
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	3,514,039,639	3,515,894,297
Government securities	1,009,100,000	1,009,100,000
Other investments	2,504,939,639	2,506,794,297
Leases, loans and advances	25,901,397,556	24,841,142,850
Lease portfolio, term finance, short term loan, etc.		
Fixed assets including land, building, furniture and fixtures	282,636,124	291,414,287
Other assets	1,001,862,835	871,192,887
TOTAL PROPERTY AND ASSETS	32,488,398,130	32,064,892,092
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities	22,457,869,224	22,424,643,019
Borrowings from Bangladesh Bank, other banks and financial institutions	10,299,119,912	11,597,381,469
Term deposits	12,158,749,311	10,827,261,549
Other liabilities	3,247,348,279	2,610,754,604
TOTAL LIABILITIES	25,705,217,503	25,035,397,623
Shareholders' Equity	6,594,281,048	6,839,911,824
Paid up capital	2,187,667,598	2,083,492,950
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	683,982,882	651,287,206
General reserve	45,823,827	45,823,827
Fair value measurement reserve	69,285,191	69,285,191
Retained earnings	2,516,632,750	2,899,133,850
Non controlling interest	188,899,580	189,582,646
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	32,488,398,130	32,064,892,092

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

sd/-
Shamim Al Mamun, ACA
Chief Financial Officer

Consolidated Statement of Comprehensive Income (Un-audited)

	Amount in Taka	
	31 March 2014	31 March 2013
Operating Income		
Net interest	296,229,625	351,644,399
Interest income	937,764,000	899,601,748
Less : Interest expenses on deposits & borrowings	641,534,374	547,957,349
Income from investment	41,025,503	41,670,956
Commission, exchange and brokerage income	159,607,561	67,952,333
Other operational income	57,689,624	36,373,583
Total operating income	554,552,314	497,641,272
Operating Expenses		
Salary and allowances	154,449,182	96,263,066
Rent, taxes, insurance, electricity etc.	22,822,864	19,838,953
Legal and professional fees	5,209,520	7,054,384
Postage, stamp, telecommunication etc.	3,151,847	2,095,978
Stationery, printing, advertisement	6,093,794	4,700,334
Managing director's salary and allowance	2,943,519	2,764,562
Director fees and expenses	310,177	107,795
Audit fees	176,312	89,125
Changes on loan losses	-	-
Repairs, maintenance and depreciation	28,153,717	15,410,688
Other expenses	78,303,450	45,203,657
Total operating expenses	301,614,381	193,528,541
Net Operating Income	252,937,933	304,112,731
Provisions for loans / investments	137,853,628	184,370,149
Provisions for leases and loans	70,731,832	7,819,813
Provision for diminution in value of investments	67,121,796	176,550,336
General provision for other assets	-	-
Profit before tax and reserve	115,084,305	119,742,582
Provision for tax made during the year	43,830,334	41,199,764
Deferred tax expense or (Income)	43,830,334	41,199,764
Net profit after tax	71,253,971	78,542,818
Attributed to		
Shareholders of the Company	67,720,277	74,711,524
Non controlling interest	3,533,694	3,831,294
Earnings per share (2013 restated)	0.31	0.34

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)

	Amount in Taka	
	31 March 2014	31 March 2013
A) Cash flows from operating activities		
Interest received	907,302,725	911,797,365
Interest paid	(641,596,868)	(510,456,815)
Dividend received	4,863,187	4,111,298
Fees and commission received	172,032,393	84,715,424
Income from investment	34,135,396	40,755,040
Cash paid to employees (including directors)	(157,702,878)	(83,406,860)
Cash paid to suppliers	(20,400,045)	(12,526,265)
Income taxes paid	(99,311,477)	(73,724,989)
Received from other operating activities	43,065,292	19,610,492
Paid for other operating activities	(106,495,135)	(68,934,282)
Cash generated from operating activities before changes in operating assets and liabilities	135,892,591	311,940,409
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(887,550,197)	(1,229,954,794)
Other assets	(108,873,637)	(103,707,518)
Deposits from customers	1,331,487,762	1,291,662,400
Other liabilities	76,874,408	648,567,648
Total increase/ (decrease) in operating assets & liabilities	411,938,337	606,567,737
Net cash used in operating activities (Total of "A"):	547,830,928	918,508,146
B) Cash flows from investing activities		
Changes in investment in securities	1,854,659	(549,951,244)
Net proceeds/(payments) for sale/ purchase of Treasury bills	-	100,000,000
Purchase of property, plant and equipment	(8,191,020)	(23,605,543)
Sales proceeds of fixed assets	(18,801)	-
Net cash used by investing activities (Total of "B"):	(6,355,162)	(473,556,787)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(1,298,261,557)	(618,744,802)
Dividend paid	-	-
Right Issue	-	-
Net cash generated by financing activities (Total of "C"):	(1,298,261,557)	(618,744,802)
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	(756,785,793)	(173,793,443)
E) Opening cash and cash equivalents	2,545,247,770	1,676,725,342
F) Closing cash and cash equivalents (D+E)*	1,788,461,977	1,502,931,899
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	430,393	358,709
Balance with Bangladesh Bank and its agent bank (s)	205,622,351	174,453,885
Balance with other Banks and Financial Institutions	1,582,409,233	1,328,119,305
Total:	1,788,461,977	1,502,931,899

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

sd/-
Shamim Al Mamun, ACA
Chief Financial Officer

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

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 2014	2,083,492,950	1,090,888,800	651,287,206	45,823,827	69,285,191	2,899,133,850	6,839,911,824	189,582,646	7,029,494,470
Items Involved in Changes in Equity									
Prior year adjustments of non controlling interest	-	-	-	-	-	2,379	2,379	-	2,379
Changes of non controlling interest	-	-	-	-	-	(829,489)	(829,489)	(420,511)	(1,250,000)
Net profit for the period	-	-	-	-	-	67,720,277	67,720,277	3,533,694	71,253,971
Appropriation to statutory reserve	-	-	32,695,676	-	-	(32,695,676)	-	-	-
Appropriation to General reserve	-	-	-	-	-	-	-	-	-
Dividend									
Stock dividend (5%)	104,174,648	-	-	-	-	(104,174,648)	-	-	-
Cash dividend (15%)	-	-	-	-	-	(312,523,943)	(312,523,943)	(3,796,250)	(316,320,192)
Balance as at 31 March 2014	2,187,667,598	1,090,888,800	683,982,882	45,823,827	69,285,191	2,516,632,750	6,594,281,048	188,899,580	6,783,180,628

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