

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

Separate Statement of Comprehensive Income (Un-audited)		
For the period ended 31 March 2016		
Operating Income	Amount in Taka	
	31 March 2016 YTD	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
<b>Total :</b>	<b>452,196,297</b>	<b>508,605,459</b>
<b>Operating Expenses</b>		
Salary and allowances	168,331,408	126,351,084
Rent, taxes, insurance, electricity etc.	27,335,013	20,404,810
Legal and professional fees	2,178,731	1,734,298
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	-	-
Repairs, maintenance and depreciation	14,329,541	12,367,735
Other expenses	50,940,145	34,868,320
<b>Total :</b>	<b>276,924,417</b>	<b>209,770,932</b>
<b>Net Operating Income</b>	<b>175,271,880</b>	<b>298,834,526</b>
<b>Provisions for loans / investments</b>		
General Provision	31,511,969	266,756,616
Specific provision	88,035,541	41,903,987
Provision for diminution in value of investments	(37,674,079)	113,792,446
Provision for other assets	(18,849,493)	111,060,183
<b>Profit before tax and reserve:</b>	<b>143,759,911</b>	<b>32,077,910</b>
<b>Provision for tax</b>	<b>4,111,846</b>	<b>-</b>
Deferred tax expenses/(income)	-	-
Provision during the period	4,111,846	-
<b>Net profit after tax:</b>	<b>139,648,064</b>	<b>32,077,910</b>
<b>Earning per share (EPS)</b>	<b>0.50</b>	<b>0.12</b>

Separate Statement of Cash Flows (Un-audited)		
For the period ended 31 March 2016		
A) Cash flows from operating activities	Amount in Taka	
	31 March 2016	31 March 2015
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)
<b>Cash generated from operating activities</b>	<b>549,043,712</b>	<b>273,392,299</b>
<b>Increase/ (decrease) in operating assets &amp; liabilities</b>		
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
<b>Net Cash from Operating Activities</b>	<b>(857,575,489)</b>	<b>(3,084,988,878)</b>
<b>B) Cash flows from investing activities</b>		
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)
<b>Net Cash used in Investing Activities</b>	<b>(65,929,653)</b>	<b>22,970,913</b>
<b>C) Cash flows from financing activities</b>		
Drawdown of Term Loan, OD and REPO	1,149,697,246	2,678,094,731
Dividend paid (cash dividend)	(45,931)	(104,605)
<b>Net Cash used in Financing Activities</b>	<b>1,149,651,316</b>	<b>2,677,990,126</b>
<b>D) Net Increase/ (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>		
<b>E) Opening cash and cash-equivalents</b>	<b>1,241,612,064</b>	<b>1,322,686,454</b>
<b>F) Closing cash and cash-equivalents (D+E)*</b>	<b>1,467,758,237</b>	<b>938,658,615</b>
<b>* Closing cash and cash-equivalents</b>		
Cash in hand	442,034	234,575
Balance with Bangladesh Bank and its agent bank(s)	576,169,069	336,294,351
Balance with other Banks and Financial Institutions	891,147,134	602,129,689
<b>Total:</b>	<b>1,467,758,237</b>	<b>938,658,615</b>

Separate Statement of Changes in Shareholders' Equity (Un-audited)					
For the period ended 31 March 2016					
Particulars	Amount in Taka				
	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
<b>Items involved in changes in equity</b>					
Net profit for the period	-	-	-	139,648,064	139,648,064
Appropriation to statutory reserve	-	27,929,613	-	(27,929,613)	-
Stock dividend (15%)	360,965,150	-	-	(360,965,150)	-
Cash dividend (15%)	-	-	-	(360,965,152)	(360,965,152)
<b>Balance as at 31 March 2016</b>	<b>2,767,399,490</b>	<b>1,015,562,698</b>	<b>-</b>	<b>1,454,449,855</b>	<b>5,237,412,044</b>

Consolidated Statement of Financial Position (Un-audited)		
As at 31 March 2016		
PROPERTY AND ASSETS	Amount in Taka	
	31 March 2016	31 December 2015
Cash	576,937,512	516,273,295
Cash in hand	768,443	334,081
Balance with Bangladesh Bank	576,169,069	515,939,214
<b>Balance with other banks and financial institutions</b>	<b>1,684,176,039</b>	<b>1,427,389,298</b>
Inside Bangladesh	1,684,176,039	1,427,389,298
Outside Bangladesh	-	-
<b>Money at Call and Short Notice</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>4,370,741,837</b>	<b>4,372,854,794</b>
Government securities	-	-
Other investments	4,370,741,837	4,372,854,794
<b>Leases, loans &amp; advances</b>	<b>46,069,556,950</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>1,277,096,713</b>	<b>1,291,853,287</b>
<b>Other assets</b>	<b>1,245,709,746</b>	<b>1,020,498,293</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>55,224,218,797</b>	<b>50,447,884,897</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
Borrowings from Bangladesh Bank, other banks & financial institutions	10,063,897,593	9,006,817,980
<b>Term deposits and other deposits</b>	<b>33,115,353,436</b>	<b>30,106,707,729</b>
Term deposits	33,000,623,706	29,991,564,599
Other deposits	114,729,730	115,143,130
<b>Other liabilities</b>	<b>5,965,367,773</b>	<b>4,985,106,251</b>
<b>TOTAL LIABILITIES</b>	<b>49,144,618,803</b>	<b>44,098,631,960</b>
<b>Shareholders' Equity</b>	<b>5,990,709,492</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	1,015,562,698	987,633,085
General reserve	53,849,069	53,849,069
Retained earnings	1,063,009,435	1,722,988,700
Non controlling interest	88,890,503	87,458,943
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>55,224,218,797</b>	<b>50,447,884,897</b>
<b>Net asset value per share- (NAV)</b>	<b>21.65</b>	<b>22.63</b>

Consolidated Statement of Comprehensive Income (Un-audited)		
For the period ended 31 March 2016		
Operating Income	Amount in Taka	
	31 March 2016 YTD	31 March 2015 YTD
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
<b>Total Operating Income</b>	<b>676,194,171</b>	<b>432,392,762</b>
<b>Operating Expenses</b>		
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	577,750	331,634
Audit fees	141,688	148,749
Charges on loan losses	-	-
Repairs, maintenance and depreciation	23,280,405	22,952,711
Other expenses	114,721,342	68,983,126
<b>Total Operating Expenses</b>	<b>475,339,667</b>	<b>353,444,924</b>
<b>Net Operating Income</b>	<b>200,854,504</b>	<b>78,950,839</b>
<b>Provision for loans and advances/investments</b>		
Provision for loans and advances	81,701,955	377,454,236
Provision for diminution in value of investments	50,361,462	155,696,432
Provision for margin loan	(19,749,493)	153,650,004
General provision for other assets	51,089,986	68,107,799
<b>Profit before tax and reserve</b>	<b>119,152,549</b>	<b>(298,503,397)</b>
<b>Provision for tax made during the period</b>	<b>25,840,340</b>	<b>19,692,951</b>
Deferred tax (expense)/ income	25,840,340	19,692,951
<b>Net profit after tax</b>	<b>93,312,209</b>	<b>(318,196,348)</b>
<b>Attributed to</b>		
Shareholders of the Company	91,345,422	(318,555,788)
Non controlling interest	1,966,787	359,440
<b>Earning per share (2015 restated)</b>	<b>0.33</b>	<b>(1.15)</b>

Consolidated Statement of Cash Flows (Un-audited)		
For the period ended 31 March 2016		
A) Cash flows from operating activities	Amount in Taka	
	31 March 2016	31 March 2015
Interest received	1,319,411,217	1,112,031,658
Interest paid	(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	(32,637,600)	(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)
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>615,910,495</b>	<b>255,966,652</b>
<b>Increase/ (decrease) in operating assets &amp; liabilities</b>		
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
<b>Total increase/ (decrease) in operating assets &amp; liabilities</b>	<b>(1,353,369,971)</b>	<b>(1,837,398,443)</b>
<b>Net Cash flow from Operating Activities (Total of "A"):</b>	<b>(737,459,477)</b>	<b>(1,581,431,791)</b>
<b>B) Cash flows from investing activities</b>		
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
<b>Net Cash used by Investing Activities (Total of "B"):</b>	<b>(2,080,722)</b>	<b>(230,472,644)</b>
<b>C) Cash flows from financing activities</b>		
Drawdown of Term Loan, OD and REPO	1,057,079,613	2,377,932,923
Dividend paid	(88,456)	(368,855)
<b>Net Cash flow from Financing Activities (Total of "C"):</b>	<b>1,056,991,157</b>	<b>2,377,564,069</b>
<b>D) Net Increase/ (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>		
<b>E) Opening cash and cash-equivalents</b>	<b>317,450,958</b>	<b>565,659,634</b>
<b>F) Closing cash and cash equivalents (D+E)*</b>	<b>2,261,113,552</b>	<b>1,888,346,088</b>
<b>* Closing cash and cash-equivalents</b>		
Cash in hand (including foreign currencies)	768,443	501,012
Balance with Bangladesh Bank and its agent bank (s)	576,169,069	33