



Consolidated Statement of Financial Position (Un-audited)

As at 30 June 2013

PROPERTY AND ASSETS	Amount in Taka	
	30 June 2013	31 December 2012
Cash	185,847,102	162,721,707
Cash in hand	333,108	163,710
Balance with Bangladesh Bank	185,513,994	162,557,997
Balance with other banks and financial institutions	1,589,483,343	1,514,003,636
Money at call and short notice	-	-
Investments	3,827,101,399	3,395,216,186
Government securities	1,009,100,000	1,109,100,000
Other investments	2,818,001,399	2,286,116,186
Leases, loans and advances	22,771,240,426	18,724,889,635
Lease portfolio, term finance, short term loan, etc.		
Fixed assets including land, building, furniture and fixtures	254,996,792	238,132,007
Other assets	1,489,584,880	1,301,603,942
TOTAL PROPERTY AND ASSETS	30,118,253,941	25,336,567,112
LIABILITIES AND SHAREHOLDERS' EQUITY		
Liabilities	20,430,210,347	16,453,241,743
Borrowings from Bangladesh Bank, other banks & financial institutions	10,109,279,387	8,837,322,438
Term deposits	10,320,930,960	7,615,919,305
Other liabilities	2,960,477,267	2,216,716,009
TOTAL LIABILITIES	23,390,687,615	18,669,957,752
Shareholders' Equity	6,501,320,710	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	577,122,447	561,675,373
General reserve	42,650,236	42,650,236
Fair value measurement reserve	448,531,657	448,531,657
Retained earnings	2,258,634,620	2,436,129,665
Non controlling interest	226,245,616	192,649,129
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	30,118,253,941	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 30 June 2013

	Amount in Taka			
	30 June 2013 YTD	30 June 2012 YTD	Q-2 of 2013 (April-June)	Q-2 of 2012 (April-June)
Operating Income	446,397,026	363,992,175	94,752,627	(33,177,347)
Net interest	1,683,188,471	1,331,091,248	783,586,723	663,656,065
Interest income	1,236,791,445	967,099,073	688,834,096	696,833,412
Less: Interest paid on deposits and borrowings	92,110,672	124,666,201	50,439,715	79,549,034
Income from investment	179,073,540	257,039,176	111,121,207	146,719,758
Commission, exchange and brokerage income	96,014,239	37,038,292	59,640,656	55,835,970
Other operational income				
Total Operating Income	813,595,477	782,735,843	315,954,205	248,927,415
Operating Expenses				
Salary and allowances	198,492,961	155,987,652	102,229,895	55,132,528
Rent, taxes, insurance, electricity etc.	38,872,762	31,576,309	19,033,809	12,468,713
Legal & professional fees	12,985,938	4,393,770	5,931,555	3,131,946
Postage, stamp, telecommunication etc.	4,554,466	3,812,006	2,458,488	1,478,968
Stationery, printing, advertisement	9,652,535	9,431,964	4,952,201	3,865,478
Managing director's salary and allowance	5,529,850	5,225,521	2,765,288	2,602,535
Director fees and expenses	388,250	277,000	315,750	152,000
Audit fees	192,622	165,753	103,497	70,228
Changes on loan losses	-	-	-	-
Repairs, maintenance and depreciation	33,529,235	26,054,092	18,118,547	9,619,053
Other expenses	101,165,098	97,781,873	55,926,146	24,634,707
Total Operating Expenses	405,363,717	334,705,940	211,835,176	113,156,156
Net Operating Income	408,231,760	448,029,903	104,119,029	135,771,259
Provision for loans and advance	137,430,243	36,870,588	(46,939,906)	14,579,139
General provision	48,300,000	19,630,341	40,480,187	9,579,139
Specific provision	37,951,000	17,240,247	48,909,002	5,000,000
Provision for diminution in value of investments	51,179,243	-	(136,329,095)	-
Profit before tax and reserve	270,801,517	411,159,315	151,058,935	121,192,120
Provision for tax made during the period	71,536,450	149,471,643	30,336,686	91,522,686
Deferred tax (expense)/ Income	71,536,450	149,471,643	30,336,686	91,522,686
Net profit after tax	199,265,067	261,687,672	120,722,249	29,669,434
Attributed to				
Shareholders of the Company	192,858,701	237,428,336	118,147,177	20,267,040
Non controlling interest	6,406,366	24,259,336	2,575,072	9,402,394
Earnings per share (EPS)-restated 2012	0.93	1.14	0.57	0.10

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

sd/-
Shamim Al Mamun, ACA
Chief Financial Officer

Consolidated Statement of Cash Flows (Un-audited)

For the period ended 30 June 2013

	Amount in Taka	
	30 June 2013	31 December 2012
A) Cash flows from operating activities		
Interest received	1,643,433,594	747,599,707
Interest paid	(1,180,535,287)	(1,011,938,089)
Dividend received	5,332,964	1,050,936
Fees and commission received	214,496,685	7,131,487
Income from investment	90,151,015	122,015,026
Cash paid to employees (including directors)	(204,411,061)	(161,490,173)
Cash paid to suppliers	(12,006,917)	(25,819,897)
Income taxes paid	(128,602,120)	(113,885,591)
Received from other operating activities	55,893,195	151,262,507
Paid for other operating activities	(153,216,421)	(41,058,911)
Cash generated from operating activities before changes in operating assets and liabilities	330,535,647	(325,132,998)
Increase/(decrease) in operating assets & liabilities		
Loans and advances to customers	(4,122,350,791)	(1,334,274,463)
Other assets	(95,468,549)	(691,074,668)
Deposits from customers	2,705,011,655	188,271,107
Other liabilities	513,980,427	102,408,625
Total increase/(decrease) in operating assets & liabilities	(998,827,258)	(1,734,669,399)
Net cash flows from operating activities	(668,291,611)	(2,059,802,397)
B) Cash flows from investing activities		
Changes in investment in securities	(531,885,213)	(343,133,340)
Net proceeds/(payments) for sale/ purchase of Treasury bills	100,000,000	188,576,360
Purchase of property, plant and equipment	(77,887,123)	(18,885,194)
Sales proceeds of fixed assets	4,712,100	96,624
Net cash used by investing activities	(505,060,236)	(173,345,550)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	1,271,956,949	615,560,232
Dividend paid	-	-
Right Issue	-	823,515,000
Net cash flow from financing activities	1,271,956,949	1,439,075,232
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	98,605,103	(794,072,715)
E) Opening cash and cash equivalents	1,676,725,342	2,141,616,385
F) Closing cash and cash equivalents (D+E)*	1,775,330,445	1,347,543,670
* Closing cash and cash equivalents		
Cash in hand (including foreign currencies)	333,108	283,305
Balance with Bangladesh Bank and its agent bank(s)	185,513,994	132,084,246
Balance with other banks and financial institutions	1,589,483,343	1,215,176,119
Total	1,775,330,445	1,347,543,670

sd/-
Mohammed Nasir Uddin Chowdhury
Managing Director

sd/-
Shamim Al Mamun, ACA
Chief Financial Officer

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

For the period ended on 30 June 2013

Amount in Taka

Particulars	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									
Prior year adjustments of non controlling interest						(74,589,524)	(74,589,524)	74,589,524	-
Changes in non controlling interest						(90,908,697)	(90,908,697)	(47,399,403)	(138,308,100)
Net profit for the period						192,858,701	192,858,701	6,406,366	199,265,066
Appropriation to statutory reserve			15,447,074			(15,447,074)	-	-	-
Dividend									
Stock dividend (10%)	189,408,450					(189,408,450)	-	-	-
Balance as at 30 June 2013	2,083,492,950	1,090,888,800	577,122,447	42,650,236	448,531,657	2,258,634,620	6,501,320,710	226,245,616	6,727,566,326

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Managing Director

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