

Consolidated Statement of Financial Position (Un-audited)

As at 30 June 2015

PROPERTY AND ASSETS	Amount in Taka	
	30 June 2015	31 December 2014
Cash	383,161,243	337,547,216
Cash in hand	475,873	160,970
Balance with Bangladesh Bank	382,685,370	337,386,246
Balance with other banks and financial institutions	1,363,280,502	1,903,881,535
Inside Bangladesh	1,363,280,502	1,903,881,535
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,204,755,528	4,938,710,271
Government securities	1,009,100,000	1,009,100,000
Other investments	4,195,655,528	3,929,610,271
Leases, loans & advances	38,455,886,573	30,396,386,719
Lease portfolio, term finance, short term loan, etc.		
Fixed Assets including Land, Building, Furniture & Fixtures	1,007,219,271	310,992,988
Other assets	1,042,599,619	1,241,267,775
TOTAL PROPERTY AND ASSETS	47,456,902,735	39,128,786,504
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities	36,337,547,265	28,394,444,851
Borrowings from Bangladesh Bank, other banks & financial institutions	13,168,965,078	11,711,474,316
Term deposits	23,168,582,187	16,682,970,535
Other liabilities	4,180,832,202	3,602,882,244
TOTAL LIABILITIES	40,518,379,467	31,997,327,095
Shareholders' Equity	6,751,783,191	6,946,730,196
Share capital	2,406,434,340	2,187,667,590
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	857,365,739	781,630,380
General reserve	49,882,291	52,741,881
Fair value measurement reserve	69,285,191	69,285,191
Retained earnings	2,277,926,829	2,764,516,354
Non controlling interest	186,740,078	184,729,213
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	47,456,902,735	39,128,786,504

Chairman Director Managing Director Chief Financial Officer Company Secretary

Consolidated Statement of Comprehensive Income (Un-audited)

For the period ended 30 June 2015

Operating Income	Amount in Taka			
	30 June 2015 YTD	30 June 2014 YTD	Q-2, 2015 (April-June)	Q-2, 2014 (April-June)
Net interest	520,942,271	462,636,893	321,410,242	166,407,268
Interest income	2,264,307,223	1,908,202,060	1,231,632,581	970,438,060
Less: Interest expenses on deposits and borrowings	1,743,364,952	1,445,565,167	910,222,339	804,030,792
Income from investment	106,675,888	104,560,547	65,275,902	63,535,044
Commission, Exchange and Brokerage Income	277,827,137	329,329,966	177,186,831	169,722,404
Other operational income	206,589,981	132,726,187	115,769,539	75,036,563
Total Operating Income	1,112,035,276	1,029,253,593	679,642,514	474,701,279
Operating Expenses				
Salary and allowances	403,989,717	305,854,140	199,418,423	151,404,958
Rent, taxes, insurance, electricity etc.	75,615,714	51,335,150	39,315,964	28,512,287
Legal and professional fees	5,879,804	8,410,772	3,827,478	3,201,252
Postage, stamp, telecommunication etc.	7,337,020	6,932,171	4,065,864	3,780,324
Stationery, printing, advertisement	21,435,358	18,659,875	10,638,930	12,566,081
Managing director's salary and allowance	7,819,031	6,887,736	3,784,281	3,944,217
Director fees and expenses	693,503	629,296	361,869	319,119
Audit fees	297,498	295,623	148,749	119,312
Changes on loan losses	-	-	-	-
Repairs, maintenance and depreciation	48,589,562	41,362,031	25,636,851	12,130,267
Other expenses	183,206,848	153,657,212	114,223,722	76,431,808
Total Operating Expenses	754,864,055	594,024,006	401,422,132	292,409,625
Net Operating Income	357,171,221	435,229,587	278,220,382	182,291,654
Provision for loans and advances/investments				
Provision for loans and advances	256,412,221	215,040,703	(121,042,015)	77,187,074
Provision for diminution in value of investments	122,128,590	100,531,339	(33,567,842)	29,799,506
Provision for Margin Loan	21,068,033	114,509,364	(132,581,972)	47,387,568
General provision for other assets	113,215,598	-	45,107,799	-
Profit before tax and reserve	100,759,000	220,188,884	399,262,397	105,104,580
Provision for tax made during the year	71,678,381	64,201,117	51,985,430	20,370,783
Deferred tax (expense)/ Income	71,678,381	64,201,117	51,985,430	20,370,783
Net profit after tax	29,080,619	155,987,767	347,276,967	84,733,796
Attributed to				
Shareholders of the Company	25,920,507	150,736,080	344,476,296	83,015,803
Non controlling interest	3,160,112	5,251,687	2,800,672	1,717,993
Earning per share (2014 restated)	0.11	0.63	1.43	0.34

Chairman Director Managing Director Chief Financial Officer Company Secretary

Consolidated Statement of Cash Flows (Un-audited)

For the period ended 30 June 2015

A) Cash flows from operating activities	Amount in Taka	
	30 June 2015	30 June 2014
Interest received	2,377,381,407	1,987,198,282
Interest paid	(1,678,331,311)	(1,444,230,556)
Dividend received	48,442,782	13,569,369
Fees and commission received	390,251,388	357,957,712
Income from investment	58,498,881	44,934,524
Cash paid to employees (including directors)	(390,752,728)	(296,578,859)
Cash paid to suppliers	(22,151,607)	(33,581,706)
Income taxes paid	(82,390,010)	(84,142,575)
Received from other operating activities	71,003,842	98,341,776
Paid for other operating activities	(279,309,605)	(204,512,731)
Cash generated from operating activities before changes in operating assets and liabilities	492,643,039	438,955,237
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(8,059,499,855)	(331,604,432)
Other assets	194,317,910	(189,897,132)
Deposits from customers	6,485,611,652	3,521,932,252
Other liabilities	120,302,415	7,707,567
Total increase/ (decrease) in operating assets & liabilities	(1,259,267,877)	3,008,138,256
Net Cash flow from Operating Activities (Total of "A"):	(766,624,838)	3,447,093,493
B) Cash flows from investing activities		
Changes in investment in securities	(266,045,257)	127,422,935
Net proceeds/(payments) for sale/ purchase of Treasury bills	-	-
Purchase of property, plant and equipment	(732,070,183)	(19,571,339)
Sales proceeds of fixed assets	957,500	(25,749,623)
Net Cash used by Investing Activities (Total of "B"):	(997,157,940)	82,101,974
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	1,457,490,762	(3,061,672,394)
Dividend paid	(188,694,990)	(215,572,864)
Net Cash flow from Financing Activities (Total of "C"):	1,268,795,772	(3,277,245,258)
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	(494,987,006)	251,950,208
E) Opening cash and cash-equivalents	2,241,428,751	2,545,247,770
F) Closing cash and cash equivalents (D+E)*	1,746,441,745	2,797,197,978
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	475,873	398,674
Balance with Bangladesh Bank and its agent bank (s)	382,685,370	246,060,634
Balance with other Banks and Financial Institutions	1,363,280,502	2,550,738,669
Total:	1,746,441,745	2,797,197,978

Chairman Director Managing Director Chief Financial Officer Company Secretary

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

For the period ended 30 June 2015

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 2015	2,187,667,590	1,090,888,800	781,630,380	52,741,881	69,285,191	2,764,516,354	6,946,730,196	184,729,213	7,131,459,409
Items Involved in Changes in Equity									
Adjustments of non controlling interest	-	-	-	-	-	-	-	-	-
Changes of non controlling interest	-	-	-	-	-	(2,100,753)	(2,100,753)	(1,149,247)	(3,250,000)
Net profit for the year	-	-	75,735,359	-	-	25,920,507	25,920,507	3,160,112	29,080,619
Appropriation to statutory reserve	-	-	-	-	-	(75,735,359)	-	-	-
Appropriation to General reserve	-	-	-	(2,859,590)	-	2,859,590	-	-	-
Dividend									
Stock dividend (10%)	218,766,750	-	-	-	-	(218,766,750)	-	-	-
Cash dividend (10%)	-	-	-	-	-	(218,766,759)	(218,766,759)	-	(218,766,759)
Balance as at 30 June 2015	2,406,434,340	1,090,888,800	857,365,739	49,882,291	69,285,191	2,277,926,829	6,751,783,191	186,740,078	6,938,523,269

Chairman Director Managing Director Chief Financial Officer Company Secretary