

Separate Balance Sheet (Un-audited)		
As at 30 September 2016		
PROPERTY AND ASSETS	Amount in Taka	
	30 September 2016	31 December 2015
Cash	616,106,031	516,139,048
Cash in hand	823,420	199,834
Balance with Bangladesh Bank and its agent Bank	615,282,611	515,939,214
<b>Balance with other Banks and Financial Institutions</b>	<b>1,543,536,901</b>	<b>725,473,016</b>
Inside Bangladesh	1,543,536,901	725,473,016
Outside Bangladesh	-	-
<b>Money at Call and Short Notice</b>	<b>-</b>	<b>-</b>
<b>Investment</b>	<b>2,266,078,067</b>	<b>1,836,284,248</b>
Government securities	-	-
Others investment	2,266,078,067	1,836,284,248
<b>Leases, loans &amp; advances</b>	<b>45,878,626,453</b>	<b>36,018,816,850</b>
Loans, cash credit and overdraft etc.	45,878,626,453	36,018,816,850
Bills discounted and purchased	-	-
<b>Fixed Assets including Land, Building, Furniture &amp; Fixtures</b>	<b>948,616,619</b>	<b>877,649,370</b>
<b>Other assets</b>	<b>4,873,732,496</b>	<b>4,640,180,877</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>56,126,696,567</b>	<b>44,614,543,408</b>
<b>LIABILITIES &amp; SHAREHOLDERS' EQUITY</b>		
<b>Liabilities</b>		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	8,472,815,251	6,235,918,622
<b>Deposits and other accounts</b>	<b>37,972,973,021</b>	<b>30,196,004,667</b>
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	37,809,670,287	30,080,861,537
Bearer certificate of deposit	-	-
Other deposits	163,302,734	115,143,130
<b>Other liabilities</b>	<b>4,032,494,550</b>	<b>2,723,890,988</b>
<b>TOTAL LIABILITIES</b>	<b>50,478,282,822</b>	<b>39,155,814,276</b>
<b>Shareholders' Equity</b>	<b>5,648,413,745</b>	<b>5,458,729,132</b>
Paid up Capital	2,767,399,490	2,406,434,340
Statutory reserve	1,097,763,039	987,633,086
Retained earnings	1,783,251,216	2,064,661,706
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>56,126,696,567</b>	<b>44,614,543,408</b>
<b>Net asset value per share- (NAV)</b>	<b>20.41</b>	<b>19.73</b>

Separate Profit and Loss Account (Un-audited)				
For the period ended 30 September 2016				
Operating Income	Amount in Taka			
	30 September 2016	30 September 2015	Q-3 of 2016 (July-September)	Q-3 of 2015 (July-September)
Net interest	1,230,313,954	913,267,615	384,131,825	376,242,279
Interest income	3,845,454,668	3,285,657,470	1,276,512,471	1,216,129,570
Less : Interest expenses on deposits and borrowings	2,615,140,713	2,372,389,855	892,380,646	839,887,291
Income from investment	141,855,947	379,103,396	36,153,327	128,906,934
Commission, Exchange and Brokerage Income	-	-	-	-
Other operational income	264,136,716	189,029,175	87,784,633	64,271,647
<b>Total :</b>	<b>1,636,306,617</b>	<b>1,481,400,186</b>	<b>508,069,784</b>	<b>569,420,860</b>
<b>Operating Expenses</b>				
Salary and allowances	484,033,507	382,196,985	169,020,619	127,108,195
Rent, taxes, insurance, electricity etc.	90,960,860	68,381,637	32,380,271	23,993,584
Legal and professional fees	13,102,542	9,787,499	5,370,403	4,473,186
Postage, stamp, telecommunication etc.	9,533,967	7,749,884	3,853,215	2,881,247
Stationery, printing, advertisement	28,494,030	23,295,951	7,779,414	6,783,208
Managing director's salary and allowance	12,581,448	11,814,148	4,193,816	3,995,117
Director fees and expenses	512,000	375,000	128,000	100,000
Audit fees	300,000	320,000	100,000	80,000
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	53,921,701	40,638,672	22,362,360	14,484,909
Other expenses	203,492,851	136,652,467	66,115,376	51,252,456
<b>Total :</b>	<b>896,932,906</b>	<b>681,212,241</b>	<b>311,303,474</b>	<b>235,151,902</b>
<b>Net Operating Income</b>	<b>739,373,711</b>	<b>800,187,945</b>	<b>196,766,311</b>	<b>334,268,958</b>
<b>Provisions for loans / investments</b>	<b>175,683,723</b>	<b>210,540,511</b>	<b>53,911,626</b>	<b>123,298,319</b>
General Provision	133,705,370	135,283,993	17,914,887	56,057,532
Specific provision	77,134,832	136,236,394	51,631,405	93,334,265
Provision for diminution in value of investments	(35,156,479)	(60,979,876)	(15,634,666)	(26,093,478)
Provision for other assets	-	-	-	-
<b>Profit before tax and reserve:</b>	<b>563,689,987</b>	<b>589,647,434</b>	<b>142,854,685</b>	<b>210,970,639</b>
<b>Provision for tax</b>	<b>13,040,222</b>	<b>-</b>	<b>4,327,088</b>	<b>-</b>
Deferred tax expenses/(income)	-	-	-	-
Provision during the period	13,040,222	-	4,327,088	-
<b>Net profit after tax:</b>	<b>550,649,766</b>	<b>589,647,434</b>	<b>138,527,597</b>	<b>210,970,639</b>
<b>Earning per share (EPS)</b>	<b>1.99</b>	<b>2.13</b>	<b>0.50</b>	<b>0.76</b>

Separate Statement of Cash Flows (Un-audited)		
For the period ended 30 September 2016		
A) Cash flows from operating activities	Amount in Taka	
	30 September 2016	30 September 2015
Interest received	4,020,946,398	3,296,348,982
Interest paid	(2,176,499,082)	(2,182,361,692)
Dividend received	59,633,240	21,675,319
Fees and commission received	196,816,774	148,325,030
Income from investment	42,347,499	130,128,116
Cash paid to employees (including directors)	(474,286,520)	(380,876,413)
Cash paid to suppliers & Others	(36,609,312)	(39,901,718)
Income taxes paid	(16,665,110)	(9,423,584)
Received from other operating activities	67,079,942	40,704,145
Paid for other operating activities	(358,439,302)	(147,379,494)
<b>Cash generated from operating activities</b>	<b>1,324,324,527</b>	<b>877,238,693</b>
<b>Increase/ (decrease) in operating assets &amp; liabilities</b>		
Loans and advances to customers	(9,880,844,777)	(10,348,286,425)
Other assets	(82,018,193)	(33,198,200)
Deposits from customers and others	7,776,968,354	10,160,341,988
Other liabilities	442,895,079	475,096,869
	<b>(1,742,999,536)</b>	<b>253,954,233</b>
<b>Net Cash from Operating Activities</b>	<b>(418,675,009)</b>	<b>1,131,192,926</b>
<b>B) Cash flows from investing activities</b>		
Changes in investment in securities	(159,793,819)	(52,304,330)
Purchase of property, plant and equipment	(72,883,320)	(721,819,014)
Sales proceeds of fixed assets	295,527	694,172
Investment in commercial paper	(270,000,000)	-
Investment in subsidiaries	(60,000,000)	(21,000,000)
<b>Net Cash used in Investing Activities</b>	<b>(562,381,612)</b>	<b>(265,089,173)</b>
<b>C) Cash flows from financing activities</b>		
Drawdown of Term Loan, OD and REPO	2,236,896,628	(885,671,484)
Dividend paid (cash dividend)	(337,809,139)	(189,619,282)
<b>Net Cash used in Financing Activities</b>	<b>1,899,087,489</b>	<b>(1,075,290,766)</b>
<b>D) Net Increase/ (Decrease) in Cash &amp; Cash Equivalents (A+B+C)</b>	<b>918,030,868</b>	<b>(209,187,013)</b>
<b>E) Opening cash and cash-equivalents</b>	<b>1,241,612,064</b>	<b>1,322,686,453</b>
<b>F) Closing cash and cash-equivalents (D+E)*</b>	<b>2,159,642,932</b>	<b>1,113,499,440</b>
<b>* Closing cash and cash-equivalents</b>		
Cash in hand	823,420	373,789
Balance with Bangladesh Bank and its agent bank(s)	615,282,611	459,245,366
Balance with other Banks and Financial Institutions	1,543,536,901	653,880,285
<b>Total:</b>	<b>2,159,642,932</b>	<b>1,113,499,440</b>

Separate Statement of Changes in Shareholders' Equity (Un-audited)					
For the period ended 30 September 2016					
Particulars	Amount in Taka				
	Share Capital	Statutory Reserve	General Reserve	Retained Earnings	Total
Balance as at 01 January 2016	2,406,434,340	987,633,086	-	2,064,661,706	5,458,729,132
<b>Items involved in changes in equity</b>					
Net profit for the period	-	-	-	550,649,766	550,649,766
Appropriation to statutory reserve	-	110,129,953	-	(110,129,953)	-
Stock dividend (15%)	360,965,150	-	-	(360,965,150)	-
Cash dividend (15%)	-	-	-	(360,965,152)	(360,965,152)
<b>Balance as at 30 September 2016</b>	<b>2,767,399,490</b>	<b>1,097,763,039</b>	<b>-</b>	<b>1,783,251,216</b>	<b>5,648,413,745</b>

Consolidated Balance Sheet (Un-audited)		
As at 30 September 2016		
PROPERTY AND ASSETS	Amount in Taka	
	30 September 2016	31 December 2015
Cash	616,359,139	516,273,295
Cash in hand	1,076,528	334,081
Balance with Bangladesh Bank and its agent Bank	615,282,611	515,939,214
<b>Balance with other banks and financial institutions</b>	<b>2,696,113,096</b>	<b>1,427,389,298</b>
Inside Bangladesh	2,696,113,096	1,427,389,298
Outside Bangladesh	-	-
<b>Money at Call and Short Notice</b>	<b>-</b>	<b>-</b>
<b>Investments</b>	<b>5,273,895,331</b>	<b>4,372,854,794</b>
Government securities	-	-
Other investments	5,273,895,331	4,372,854,794
<b>Leases, loans &amp; advances</b>	<b>51,411,131,527</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>1,359,498,687</b>	<b>1,291,853,287</b>
<b>Other assets</b>	<b>1,180,708,001</b>	<b>1,020,498,293</b>
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>
<b>TOTAL PROPERTY AND ASSETS</b>	<b>62,537,705,782</b>	<b>50,447,884,897</b>
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>		
Borrowings from Bangladesh Bank, other banks & financial institutions	11,339,563,887	9,006,817,980
<b>Term deposits and other deposits</b>	<b>37,972,973,021</b>	<b>30,106,707,729</b>
Term deposits	37,809,670,287	29,991,564,599
Other deposits	163,302,734	115,143,130
<b>Other liabilities</b>	<b>6,910,902,368</b>	<b>4,985,106,251</b>
<b>TOTAL LIABILITIES</b>	<b>56,223,439,276</b>	<b>44,098,631,960</b>
<b>Shareholders' Equity</b>	<b>6,228,820,167</b>	<b>6,261,793,994</b>
Paid up capital	2,767,399,490	2,406,434,340
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,097,763,039	987,633,086
General reserve	53,849,069	53,849,069
Retained earnings	1,218,919,770	1,722,988,700
<b>Non controlling interest</b>	<b>85,446,339</b>	<b>87,458,943</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>62,537,705,782</b>	<b>50,447,884,897</b>
<b>Net asset value per share- (NAV)</b>	<b>22.51</b>	<b>22.63</b>

Consolidated Profit and Loss Account (Un-audited)				
For the period ended 30 September 2016				
Operating Income	Amount in Taka			
	30 September 2016	30 September 2015	Q-3 of 2016 (July-September)	Q-3 of 2015 (July-September)
Net interest income	1,086,814,007	737,212,573	348,639,632	216,270,302
Interest income	4,005,383,841	3,488,281,209	1,330,692,519	1,223,973,986
Less : Interest expenses on deposits and borrowings	2,918,569,834	2,751,068,636	982,052,887	1,007,703,684
Income from investment	373,926,228	352,867,684	89,140,181	246,191,796
Commission, Exchange and Brokerage Income	374,439,771	432,821,305	112,048,031	154,994,168
Other operational income	439,040,949	294,764,514	137,459,536	88,174,533
<b>Total Operating Income</b>	<b>2,274,220,955</b>	<b>1,817,666,076</b>	<b>687,287,380</b>	<b>705,630,799</b>
<b>Operating Expenses</b>				
Salary and allowances	773,081,629	607,002,196	262,822,846	203,012,479
Rent, taxes, insurance, electricity etc.	143,978,826	115,008,842	49,424,212	39,393,128
Legal and professional fees	15,558,824	10,909,425	6,549,718	5,029,621
Postage, stamp, telecommunication etc.	13,881,905	11,449,285	5,269,081	4,112,264
Stationery, printing, advertisement	36,038,164	30,592,366	10,290,813	9,157,007
Managing director's salary and allowance	12,581,448	11,814,148	4,193,816	3,995,117
Director fees and expenses	1,654,389	926,547	532,089	233,044
Audit fees	466,761	449,372	171,886	151,874
Charges on loan losses	-	-	-	-
Repairs, maintenance and depreciation	84,509,016	74,902,793	32,231,786	26,313,231
Other expenses	361,729,088	262,351,928	117,293,143	79,145,080
<b>Total Operating Expenses</b>	<b>1,443,480,050</b>	<b>1,125,406,900</b>	<b>488,779,389</b>	<b>370,542,845</b>
<b>Net Operating Income</b>	<b>830,740,905</b>	<b>692,259,176</b>	<b>198,507,992</b>	<b>335,087,955</b>
<b>Provision for loans and advances/investments</b>	<b>425,230,755</b>	<b>499,526,872</b>	<b>126,500,506</b>	<b>243,114,651</b>
Provision for loans and advances	210,840,202	144,020,387	69,546,292	21,891,797
Provision for diminution in value of investments	(6,193,620)	(5,025,445)	(15,634,666)	(26,093,478)
Provision for margin loan	220,584,173	360,531,930	72,588,880	247,316,332
General provision for other assets	-	-	-	-
<b>Profit before tax and reserve</b>	<b>405,510,150</b>	<b>192,732,304</b>	<b>72,007,486</b>	<b>91,973,304</b>
<b>Provision for tax made during the period</b>	<b>69,531,429</b>	<b>76,78</b>		