

Consolidated Balance Sheet (Un-audited)		
As at 30 September 2017		
PROPERTY AND ASSETS	Amount in Taka	
	30 September 2017	31 December 2016
Cash	885,303,636	700,351,241
Cash in hand	1,443,753	786,380
Balance with Bangladesh Bank	883,859,883	699,564,861
Balance with other banks and financial institutions	7,867,089,633	4,343,232,588
Inside Bangladesh	7,867,089,633	4,343,232,588
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,311,971,705	5,036,650,256
Government securities	-	-
Other investments	5,311,971,705	5,036,650,256
Leases, loans & advances	62,912,436,949	51,244,299,783
Lease portfolio, term finance, short term loan, etc.	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,674,966,846	1,429,556,859
Other assets	4,019,907,699	1,289,422,836
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	82,671,676,467	64,043,513,564
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	17,175,284,896	10,874,998,487
Term deposits and other deposits	47,714,485,796	40,148,492,755
Term deposits	47,606,600,991	40,033,189,441
Other deposits	107,884,805	115,303,314
Other liabilities	10,367,415,919	6,248,591,612
TOTAL LIABILITIES	75,257,186,611	57,272,082,854
Shareholders' Equity	7,321,841,395	6,686,609,319
Paid up capital	3,182,509,410	2,767,399,490
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,354,040,676	1,202,043,919
General reserve	42,772,616	46,768,017
Retained earnings	1,651,629,893	1,579,509,093
Non controlling interest	92,648,461	84,821,392
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	82,671,676,467	64,043,513,564
Net asset value per share- (NAV)	23.01	21.01

Consolidated Profit and Loss Account (Un-audited)				
For the period ended 30 September 2017				
Operating Income	Amount in Taka			
	30 September 2017 YTD	30 September 2016 YTD	Q-3, 2017 (July-September)	Q-3, 2016 (July-September)
Net interest income	1,584,055,885	1,086,814,007	613,702,512	348,639,632
Interest income	5,074,484,332	4,005,383,841	1,905,183,300	1,330,692,519
Less : Interest expenses on deposits and borrowings	3,490,428,447	2,918,569,834	1,291,480,788	982,052,887
Income from investment	360,057,169	373,926,228	170,642,525	89,140,181
Commission, Exchange and Brokerage Income	913,672,627	374,439,771	337,777,662	112,048,031
Other operational income	623,134,333	439,040,949	203,579,612	137,459,536
Total Operating Income	3,480,920,014	2,274,220,955	1,325,702,311	687,287,380
Operating Expenses				
Salary and allowances	915,911,126	773,081,629	311,499,697	262,822,846
Rent, taxes, insurance, electricity etc.	154,843,276	143,978,826	56,147,610	49,424,212
Legal and professional fees	16,873,618	15,558,824	6,670,176	6,549,718
Postage, stamp, telecommunication etc.	19,640,740	13,881,905	7,256,577	5,269,081
Stationery, printing, advertisement	46,327,845	36,038,164	13,420,602	10,290,813
Managing director's salary and allowance	7,137,200	12,581,448	3,587,978	4,193,816
Director fees and expenses	1,529,800	1,654,389	531,300	532,089
Audit fees	677,287	466,761	304,053	171,886
Changes on loan losses	-	-	-	-
Repairs, maintenance and depreciation	128,191,520	84,509,016	44,185,228	32,231,786
Other expenses	573,427,018	361,729,088	200,753,672	117,293,143
Total Operating Expenses	1,864,559,432	1,443,480,050	644,357,073	488,779,389
Net Operating Income	1,616,360,582	830,740,905	681,345,238	198,507,992
Provision for loans and advances/investments	270,697,172	425,230,755	156,567,977	126,500,506
Provision for loans and advances	305,499,783	210,840,202	140,755,280	69,546,292
Provision for diminution in value of investments	(72,329,216)	(6,193,620)	2,552,697	(15,634,666)
Provision for margin loan	36,766,605	220,584,173	12,500,000	72,588,880
General provision for other assets	760,000	-	760,000	-
Profit before tax and reserve	1,345,663,410	405,510,150	524,777,260	72,007,486
Provision for tax made during the period	273,096,567	69,531,429	101,032,060	21,155,099
Deferred tax (expense)/ Income	4,631,668	69,531,429	101,032,060	21,155,099
Net profit after tax	1,072,566,844	335,978,721	423,745,200	50,852,386
Attributed to				
Shareholders of the Company	1,053,513,344	335,101,099	416,744,270	52,277,882
Non controlling interest	19,053,500	877,622	7,000,930	(1,425,496)
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	1,072,566,844	335,978,721	423,745,200	50,852,386
Earning per share (2016 restated)	3.31	1.05	1.31	0.16

Consolidated Statement of Cash Flows (Un-audited)		
For the period ended 30 September 2017		
A) Cash flows from operating activities	Amount in Taka	
	30 September 2017	30 September 2016
Interest received	4,990,719,958	4,174,631,632
Interest paid	(2,943,940,625)	(2,447,155,978)
Dividend received	76,877,888	148,442,346
Fees and commission received	1,313,675,310	632,010,384
Income from investment	311,905,930	204,634,846
Cash paid to employees (including directors)	(943,387,291)	(775,121,544)
Cash paid to suppliers	(41,834,975)	(38,602,236)
Income taxes paid	(244,401,836)	(98,803,580)
Received from other operating activities	221,411,432	178,958,171
Paid for other operating activities	(788,202,702)	(548,851,603)
Cash generated from operating activities before changes in operating assets and liabilities	1,952,823,089	1,430,142,437
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(12,283,967,899)	(9,812,062,072)
Other assets	(2,429,923,890)	(71,395,040)
Deposits from customers and others	7,565,993,041	7,866,265,292
Other liabilities	3,237,848,245	953,964,151
Total increase/ (decrease) in operating assets & liabilities	(3,910,050,530)	(1,063,227,668)
Net Cash flow from Operating Activities (Total of "A"):	(1,957,227,441)	366,914,769
B) Cash flows from investing activities		
Changes in investment in securities	(525,321,449)	(631,040,536)
Purchase of property, plant and equipment	(357,640,693)	(97,355,375)
Investment in commercial paper	250,000,000	(270,000,000)
Sales proceeds of fixed assets	4,007,299	5,396,543
Net Cash used by Investing Activities (Total of "B"):	(628,954,844)	(992,999,367)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	6,300,286,409	2,332,745,906
Dividend paid	(5,294,712)	(337,851,664)
Net Cash flow from Financing Activities (Total of "C"):	6,294,991,697	1,994,894,242
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	3,708,809,440	1,368,809,643
E) Opening cash and cash-equivalents	5,043,583,829	1,943,662,593
F) Closing cash and cash equivalents (D+E)*	8,752,393,269	3,312,472,236
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	1,443,753	1,076,528
Balance with Bangladesh Bank and its agent bank (s)	883,859,883	615,282,611
Balance with other Banks and Financial Institutions	7,867,089,633	2,696,113,096
Total:	8,752,393,269	3,312,472,236

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)								
For the period ended 30 September 2017								
Particulars	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total
Items Involved in Changes in Equity								
Changes of non controlling interest	-	-	-	-	(3,171,341)	(3,171,341)	(1,828,659)	(5,000,000)
Net profit for the period	-	-	-	-	1,053,513,344	1,053,513,344	19,053,500	1,072,566,844
Appropriation to statutory reserve	-	-	151,996,757	-	(151,996,757)	-	-	-
Appropriation to General reserve	-	-	-	(3,995,401)	3,995,401	-	-	-
Dividend	-	-	-	-	-	-	-	-
Intrim cash dividend	-	-	-	-	-	-	(9,397,772)	(9,397,772)
Stock dividend (15%)	415,109,920	-	-	-	(415,109,920)	-	-	-
Cash dividend (15%)	-	-	-	-	(415,109,927)	(415,109,927)	-	(415,109,927)
Balance as at 30 September 2017	3,182,509,410	1,090,888,800	1,354,040,676	42,772,616	1,651,629,893	7,321,841,395	92,648,461	7,414,489,856

Separate Balance Sheet (Un-audited)		
As at 30 September 2017		
PROPERTY AND ASSETS	Amount in Taka	
	30 September 2017	31 December 2016
Cash	884,823,207	699,874,581
Cash in hand (including foreign currencies)	963,324	309,720
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	883,859,883	699,564,861
Balance with other Banks and Financial Institutions	5,680,374,182	2,230,011,116
Inside Bangladesh	5,680,374,182	2,230,011,116
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	1,937,440,346	2,130,061,460
Government securities	-	-
Others investment	1,937,440,346	2,130,061,460
Loans and advances	58,272,999,973	46,749,199,258
Loans, cash credit and overdraft etc.	58,272,999,973	46,749,199,258
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,009,563,425	999,057,015
Other assets	5,100,132,098	4,814,291,262
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	72,885,333,231	57,622,494,692
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	13,739,201,732	8,333,852,304
Deposits and other accounts	47,714,485,796	40,148,492,755
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	47,606,600,991	40,033,189,441
Bearer certificate of deposit	-	-
Other deposits	107,884,805	115,303,314
Other liabilities	4,916,953,692	2,970,331,482
TOTAL LIABILITIES	66,370,641,220	51,452,676,541
Shareholders' Equity	6,514,692,010	6,169,818,152
Paid up capital	3,182,509,410	2,767,399,490
Statutory reserve	1,354,040,677	1,202,043,920
Retained earnings	1,978,141,923	2,200,374,742
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	72,885,333,231	57,622,494,692
Net asset value per share- (NAV)	20.47	19.39

Separate Profit and Loss Account (Un-audited)				
For the period ended 30 September 2017				
Operating Income	Amount in Taka			
	30 September 2017 YTD	30 September 2016 YTD	Q-3, 2017 (July-September)	Q-3, 2016 (July-September)
Net interest	1,471,341,823	1,230,313,954	576,657,259	384,131,825
Interest income	4,754,531,310	3,845,454,668	1,784,400,835	1,276,512,471
Less : Interest expenses on deposits and borrowings	3,283,189,487	2,615,140,713	1,207,743,576	892,380,646
Income from investment	362,790,026	141,855,947	47,172,860	36,153,327
Commission, exchange and brokerage income	417,394,927	264,136,716	142,018,355	87,784,633
Total :	2,251,526,775	1,636,306,617	765,848,474	508,069,784
Operating Expenses				
Salary and allowances	591,680,271	484,033,507	200,872,660	169,020,619
Rent, taxes, insurance, electricity etc.	104,895,627	90,960,860	37,084,311	32,380,271
Legal and professional fees	15,060,210	13,102,542	5,848,246	5,370,403
Postage, stamp, telecommunication etc.	14,814,311	9,533,967	5,511,725	3,853,215
Stationery, printing, advertisement	35,248,783	28,494,030	10,028,072	7,779,414
Managing director's salary and allowance	7,137,200	12,581,448	3,587,978	4,193,816
Director fees and expenses	504,000	512,000	184,000	128,000
Audit fees	426,677	300,000	148,3	