

Consolidated Balance Sheet (Un-audited)		
As at 30 June 2017		
PROPERTY AND ASSETS	Amount in Taka	
	30 June 2017	31 December 2016
Cash	742,076,412	700,351,241
Cash in hand	1,176,623	786,380
Balance with Bangladesh Bank	740,899,789	699,564,861
Balance with other banks and financial institutions	7,878,540,062	4,343,232,588
Inside Bangladesh	7,878,540,062	4,343,232,588
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,146,572,698	5,036,650,256
Government securities	-	-
Other investments	5,146,572,698	5,036,650,256
Leases, loans & advances	59,312,663,778	51,244,299,783
Lease portfolio, term finance, short term loan, etc.	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,671,854,116	1,429,556,859
Other assets	1,305,754,898	1,289,422,836
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	76,057,461,964	64,043,513,564
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	14,292,670,814	10,874,998,487
Term deposits and other deposits	47,043,323,803	40,148,492,755
Term deposits	46,892,316,769	40,033,189,441
Other deposits	151,007,034	115,303,314
Other liabilities	7,725,722,691	6,248,591,612
TOTAL LIABILITIES	69,061,717,308	57,272,082,854
Shareholders' Equity	6,908,268,466	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	1,311,034,798	1,202,043,919
General reserve	42,772,616	46,768,017
Retained earnings	1,281,062,842	1,579,509,093
Non controlling interest	87,476,190	84,821,392
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	76,057,461,964	64,043,513,564
Net asset value per share- (NAV)	21.71	21.01

Consolidated Profit and Loss Account (Un-audited)				
For the period ended 30 June 2017				
	Amount in Taka			
	30 June 2017 YTD	30 June 2016 YTD	Q-2, 2017 (April-June)	Q-2, 2016 (April-June)
Operating Income				
Net interest income	970,353,373	738,174,375	537,531,259	426,360,217
Interest income	3,169,301,031	2,674,691,322	1,669,411,009	1,441,532,138
Less: Interest expenses on deposits and borrowings	2,198,947,658	1,936,516,948	1,131,879,750	1,015,171,921
Income from investment	189,414,644	284,786,047	70,844,912	203,948,400
Commission, Exchange and Brokerage Income	575,894,965	262,391,740	209,430,208	113,883,317
Other operational income	419,554,721	301,581,413	213,361,810	166,547,471
Total Operating Income	2,155,217,703	1,586,933,575	1,031,168,189	910,739,404
Operating Expenses				
Salary and allowances	604,411,430	510,258,783	301,819,396	240,359,479
Rent, taxes, insurance, electricity etc.	98,695,665	94,554,614	51,479,405	48,913,945
Legal and professional fees	10,203,442	9,009,106	6,700,902	6,438,625
Postage, stamp, telecommunication etc.	12,383,983	8,612,824	7,317,465	4,644,759
Stationery, printing, advertisement	32,907,243	25,747,351	20,142,606	15,381,204
Managing director's salary and allowance	3,549,222	8,387,632	948,722	4,193,816
Director fees and expenses	998,500	1,122,300	562,000	564,550
Audit fees	373,234	294,875	207,623	153,188
Changes on loan losses	-	-	-	-
Repairs, maintenance and depreciation	84,006,292	52,277,230	44,850,426	28,996,825
Other expenses	372,673,346	244,435,945	196,618,285	129,714,603
Total Operating Expenses	1,220,202,358	954,700,661	630,646,471	479,360,995
Net Operating Income	935,015,345	632,232,913	400,521,719	431,378,409
Provision for loans and advances/investments	114,129,195	298,730,249	(10,636,131)	217,028,294
Provision for loans and advances	164,744,503	141,293,910	51,746,517	90,932,448
Provision for diminution in value of investments	(74,881,913)	9,441,046	(74,881,913)	29,190,539
Provision for margin loan	24,266,605	147,995,293	12,499,265	96,905,307
General provision for other assets	-	-	-	-
Profit before tax and reserve	820,886,150	333,502,664	411,157,850	214,350,115
Provision for tax made during the period	172,064,507	48,376,329	68,372,515	22,535,990
Deferred tax (expense)/ Income	167,432,839	48,376,329	63,740,847	22,535,990
4,631,668	-	4,631,668	-	
Net profit after tax	648,821,644	285,126,335	342,785,335	191,814,125
Attributed to				
Shareholders of the Company	636,769,074	282,823,216	337,307,657	191,477,794
Non controlling interest	12,052,570	2,303,118	5,477,678	336,331
	0	0	0	0
	648,821,644	285,126,335	342,785,335	191,814,125
Earning per share (2016 restated)	2.00	0.89	1.06	0.60

Consolidated Statement of Cash Flows (Un-audited)		
For the period ended 30 June 2017		
	Amount in Taka	
	30 June 2017	30 June 2016
A) Cash flows from operating activities		
Interest received	3,151,012,384	2,766,262,793
Interest paid	(1,933,890,712)	(1,595,938,499)
Dividend received	41,803,988	130,728,116
Fees and commission received	843,614,519	437,820,815
Income from investment	170,151,286	152,718,346
Cash paid to employees (including directors)	(627,078,767)	(487,299,311)
Cash paid to suppliers	(91,826,250)	(49,514,877)
Income taxes paid	(165,292,055)	(72,892,524)
Received from other operating activities	150,122,011	124,265,508
Paid for other operating activities	(449,382,336)	(342,956,706)
Cash generated from operating activities before changes in operating assets and liabilities	1,089,234,067	1,063,193,661
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(8,511,350,929)	(8,435,726,833)
Other assets	149,826,697	(115,934,177)
Deposits from customers and others	6,894,831,048	6,153,048,503
Other liabilities	908,652,113	83,223,291
Total increase/ (decrease) in operating assets & liabilities	(558,041,070)	(2,315,389,216)
Net Cash flow from Operating Activities (Total of "A"):	531,192,996	(1,252,195,555)
B) Cash flows from investing activities		
Changes in investment in securities	(359,922,442)	(180,923,745)
Purchase of property, plant and equipment	(313,015,225)	(75,501,672)
Investment in commercial paper	250,000,000	(370,000,000)
Sales proceeds of fixed assets	2,396,503	3,208,542
Net Cash used by Investing Activities (Total of "B"):	(420,541,164)	(623,216,875)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	3,417,672,327	2,720,813,257
Dividend paid	48,708,485	(298,055,578)
Net Cash flow from Financing Activities (Total of "C"):	3,466,380,813	2,422,757,679
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	3,577,032,645	547,345,249
E) Opening cash and cash-equivalents	5,043,583,829	1,943,662,593
F) Closing cash and cash-equivalents (D+E)*	8,620,616,474	2,491,007,842
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	1,176,623	984,044
Balance with Bangladesh Bank and its agent bank (s)	740,899,789	642,837,322
Balance with other Banks and Financial Institutions	7,878,540,062	1,847,186,476
Total:	8,620,616,474	2,491,007,842

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)								
For the period ended 30 June 2017								
Particulars	Amount in Taka							
	Share Capital	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	Total
Balance as at 01 January 2017	2,767,399,490	1,090,888,800	1,202,043,919	46,768,017	1,579,509,093	6,686,609,319	84,821,392	6,771,430,711
Items involved in Changes in Equity	-	-	-	-	-	-	-	-
Changes of non controlling interest	-	-	-	-	636,769,074	636,769,074	12,052,570	648,821,644
Net profit for the period	-	-	-	-	(108,990,879)	-	-	-
Appropriation to statutory reserve	-	-	108,990,879	-	3,995,401	-	-	-
Appropriation to General reserve	-	-	-	(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 June 2017	3,182,509,410	1,090,888,800	1,311,034,798	42,772,616	1,281,062,842	6,908,268,466	87,476,190	6,995,744,656

Separate Balance Sheet (Un-audited)		
As at 30 June 2017		
PROPERTY AND ASSETS	Amount in Taka	
	30 June 2017	31 December 2016
Cash	741,835,282	699,874,581
Cash in hand (including foreign currencies)	935,493	309,720
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	740,899,789	699,564,861
Balance with other Banks and Financial Institutions	5,569,235,518	2,230,011,116
Inside Bangladesh	5,569,235,518	2,230,011,116
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	1,950,095,428	2,130,061,460
Government securities	-	-
Others investment	1,950,095,428	2,130,061,460
Loans and advances	55,100,681,593	46,749,199,258
Loans, cash credit and overdraft etc.	55,100,681,593	46,749,199,258
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,008,196,519	999,057,015
Other assets	4,953,441,703	4,814,291,262
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	69,323,486,043	57,622,494,692
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	11,448,696,248	8,333,852,304
Deposits and other accounts	47,043,323,803	40,148,492,755
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	46,892,316,769	40,033,189,441
Bearer certificate of deposit	151,007,034	115,303,314
Other deposits	-	-
Other liabilities	4,531,803,373	2,970,331,482
TOTAL LIABILITIES	63,023,823,424	51,452,676,541
Shareholders' Equity	6,299,662,618	6,169,818,152
Paid up capital	3,182,509,410	2,767,399,490
Statutory reserve	1,311,034,798	1,202,043,920
Retained earnings	1,806,118,410	2,200,374,742
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	69,323,486,043	57,622,494,692
Net asset value per share- (NAV)	19.79	19.39

Separate Profit and Loss Account (Un-audited)				
For the period ended 30 June 2017				
	Amount in Taka			
	30 June 2017 YTD	30 June 2016 YTD	Q-2, 2017 (April-June)	Q-2, 2016 (April-June)
Operating Income				
Net interest	894,684,564	846,182,130	491,993,752	498,812,960
Interest income	2,970,130,475	2,568,942,197	1,564,472,662	1,390,083,957
Less: Interest expenses on deposits and borrowings	2,075,445,911	1,722,760,067	1,072,478,910	891,270,997
Income from investment	315,617,166	105,702,620	279,483,669	78,818,150
Commission, exchange and brokerage income	275,376,572	176,352,083	149,604,019	98,409,426
Total :	1,485,678,302	1,128,236,833	921,081,440	676,040,536
Operating Expenses				
Salary and allowances	390,807,611	315,012,888	196,057,218	146,681,480
Rent, taxes, insurance, electricity etc.	67,811,316	58,580,590	35,330,751	31,245,576
Legal and professional fees	9,211,964	7,732,139	6,012,624	5,553,408
Postage, stamp, telecommunication etc.	9,302,586	5,680,752	5,749,258	3,475,225
Stationery, printing, advertisement	25,220,711	20,714,616	17,217,327	13,588,380
Managing director's salary and allowance	3,549,222	8,387,632	948,722	4,19