

Consolidated Balance Sheet (Un-audited)		
As at 31 March 2018		
	Amount in Taka	
	31 March 2018	31 December 2017
PROPERTY AND ASSETS		
Cash	981,696,697	1,155,230,423
Cash in hand	1,245,141	476,721
Balance with Bangladesh Bank	980,451,556	1,154,753,702
Balance with other banks and financial institutions	8,663,526,575	8,874,982,033
Inside Bangladesh	8,663,526,575	8,874,982,033
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,485,835,417	5,469,169,711
Government securities	-	-
Other investments	5,485,835,417	5,469,169,711
Leases, loans & advances	67,133,463,823	66,544,357,447
Lease portfolio, term finance, short term loan, etc.	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,802,805,102	1,761,772,474
Other assets	1,736,962,197	1,637,203,086
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	85,804,289,812	85,442,715,174
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks financial institutions	17,497,455,271	18,563,686,212
Term deposits and other deposits	50,834,513,984	51,675,158,138
Term deposits	50,709,011,704	51,552,816,766
Other deposits	125,502,280	122,341,372
Other liabilities	7,903,659,862	7,500,930,993
TOTAL LIABILITIES	76,235,629,117	77,014,195,343
Shareholders' Equity	9,465,846,528	8,327,000,468
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit	-	160,307,660
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,500,143,564	1,472,602,021
General reserve	48,431,020	50,867,438
Retained earnings	1,694,586,734	2,369,825,140
Non controlling interest	102,814,166	101,519,363
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	85,804,289,812	85,442,715,174
Net asset value per share- (NAV)	18.45	16.23

Consolidated Profit and Loss Account (Un-audited)		
For the period ended 31 March 2018		
	Amount in Taka	
	31 March 2018 YTD	31 March 2017 YTD
Operating Income		
Net interest income	548,900,715	432,822,114
Interest income	1,992,759,852	1,499,890,022
Less: Interest expenses on deposits and borrowings	(1,443,859,137)	(1,067,067,908)
Income from investment	44,342,259	118,569,732
Commission, Exchange and Brokerage Income	138,452,866	362,627,211
Other operational income	189,140,410	206,192,911
Total Operating Income	920,836,250	1,120,211,967
Operating Expenses		
Salary and allowances	349,429,877	302,592,034
Rent, taxes, insurance, electricity etc.	60,820,997	47,216,260
Legal and professional fees	1,203,266	3,502,540
Postage, stamp, telecommunication etc.	5,205,804	5,066,518
Stationery, printing, advertisement	9,168,248	12,764,638
Managing director's salary and allowance	3,868,603	2,600,500
Director fees and expenses	299,750	436,500
Audit fees	182,541	165,971
Charges on loan losses	-	-
Repairs, maintenance and depreciation	48,094,012	39,155,866
Other expenses	159,682,112	172,217,515
Total Operating Expenses	637,955,210	585,718,341
Net Operating Income	282,881,040	534,493,626
Provision for loans and advances/investments	165,517,429	124,765,326
Provision for loans and advances	142,742,474	112,997,986
Provision for diminution in value of investments	10,274,955	-
Provision for margin loan	12,500,000	11,767,339
General provision for other assets	-	-
Profit before tax and reserve	117,363,612	409,728,301
Provision for tax made during the period	36,302,726	103,691,992
Deferred tax (expense)/ Income	36,302,726	103,691,992
Net profit after tax	81,060,886	306,036,309
Attributed to		
Shareholders of the Company	79,766,082	299,461,417
Non controlling interest	1,294,804	6,574,892
Earning per share (2017 restated)	0.16	0.60

Consolidated Statement of Cash Flows (Un-audited)		
For the period ended 31 March 2018		
	Amount in Taka	
	31 March 2018 YTD	31 March 2017 YTD
A) Cash flows from operating activities		
Interest received	1,983,280,755	1,482,616,794
Interest paid	(1,242,182,069)	(889,995,067)
Dividend received	32,410,868	18,912,105
Fees and commission received	230,188,612	492,811,556
Income from investment	27,742,501	125,618,989
Cash paid to employees (including directors)	(384,395,295)	(291,181,488)
Cash paid to suppliers	(27,629,776)	(25,544,518)
Income taxes paid	(45,743,559)	(67,549,747)
Received from other operating activities	95,952,665	78,132,956
Paid for other operating activities	(215,138,649)	(224,918,328)
Cash generated from operating activities before changes in operating assets and liabilities	454,486,053	698,903,252
Increase/ (decrease) in operating assets & liabilities		
Loans and advances to customers	(471,031,205)	(5,028,208,510)
Other assets	(62,760,550)	521,584,962
Deposits from customers and others	(840,644,155)	1,948,733,738
Other liabilities	282,641,473	(322,061,837)
Total increase/ (decrease) in operating assets & liabilities	(1,091,794,437)	(2,879,951,647)
Net Cash used in Operating Activities (Total of "A"):	(637,308,384)	(2,181,048,395)
B) Cash flows from investing activities		
Changes in investment in securities	(466,665,706)	(296,502,313)
Purchase of property, plant and equipment	(82,621,183)	(244,952,185)
Investment in commercial paper	450,000,000	250,000,000
Sales proceeds of fixed assets	1,452,000	2,048,700
Net Cash used in Investing Activities (Total of "B"):	(97,834,889)	(289,405,797)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(1,066,230,941)	3,255,152,957
Proceeds from right issue	1,430,947,040	-
Transaction cost against right issue	(13,834,745)	-
Dividend paid	(727,265)	(152,176)
Net Cash flow from Financing Activities (Total of "C"):	350,154,089	3,255,000,781
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	(384,989,184)	784,546,589
E) Opening cash and cash-equivalents	10,030,212,456	5,043,583,829
F) Closing cash and cash-equivalents (D+E)*	9,645,223,273	5,828,130,419
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	1,245,141	1,072,776
Balance with Bangladesh Bank and its agent bank (s)	980,451,556	718,388,322
Balance with other Banks and Financial Institutions	8,663,526,575	5,108,669,321
Total:	9,645,223,273	5,828,130,419

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)									
For the period ended 31 March 2018									
Particulars	Share Capital	Right share money deposit received	Share premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non-Controlling interest	Total
									Total
Balance as at 01 January 2018	3,182,509,410	160,307,660	1,090,888,800	1,472,602,021	50,867,438	2,369,825,140	8,327,000,468	101,519,363	8,428,519,831
Items Involved in Changes in Equity									
Right share money deposit received	160,307,660	(160,307,660)	-	-	-	-	-	-	-
Right Share Subscription	1,430,947,040	-	-	-	-	-	1,430,947,040	-	1,430,947,040
Net profit for the period	-	-	-	-	-	79,766,082	79,766,082	1,294,804	81,060,886
Transaction cost against right issue	-	-	-	-	-	(13,834,745)	(13,834,745)	-	(13,834,745)
Appropriation to statutory reserve	-	-	-	27,541,544	-	(27,541,544)	-	-	-
Appropriation to General reserve	-	-	-	-	(2,436,418)	2,436,418	-	-	-
Dividend									
Stock dividend (7.5%)	358,032,300	-	-	-	-	(358,032,300)	-	-	-
Cash dividend (7.5%)	-	-	-	-	-	(358,032,317)	(358,032,317)	-	(358,032,317)
Balance as at 31 March 2018	5,131,796,410	-	1,090,888,800	1,500,143,564	48,431,020	1,694,586,734	9,465,846,528	102,814,166	9,568,660,695

Separate Balance Sheet (Un-audited)		
As at 31 March 2018		
	Amount in Taka	
	31 March 2018	31 December 2017
PROPERTY AND ASSETS		
Cash	981,460,249	1,155,072,909
Cash in hand (including foreign currencies)	1,008,693	319,207
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	980,451,556	1,154,753,702
Balance with other Banks and Financial Institutions	6,878,283,866	6,867,656,341
Inside Bangladesh	6,878,283,866	6,867,656,341
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	1,628,877,018	2,127,660,042
Government securities	-	-
Others investment	1,628,877,018	2,127,660,042
Loans and advances	62,797,762,981	61,913,587,489
Loans, cash credit and overdraft etc.	62,797,762,981	61,913,587,489
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,111,062,456	1,072,694,198
Other assets	5,203,824,616	5,110,935,231
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	78,601,271,187	78,247,606,210
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	13,923,666,646	15,061,790,454
Deposits and other accounts	50,854,513,984	51,675,158,138
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	50,729,011,704	51,552,816,766
Bearer certificate of deposit	125,502,280	122,341,372
Other deposits	-	-
Other liabilities	5,358,496,469	4,242,851,226
TOTAL LIABILITIES	70,136,677,098	70,979,799,818
Shareholders' Equity	8,464,594,089	7,267,806,392
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit	-	160,307,660
Statutory reserve	1,500,143,565	1,472,602,021
Retained earnings	1,832,654,114	2,452,387,301
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78,601,271,187	78,247,606,210
Net asset value per share- (NAV)	16.49	14.16

Separate Profit and Loss Account (Un-audited)		
For the period ended 31 March 2018		
	Amount in Taka	
	31 March 2018 YTD	31 March 2017 YTD
Operating Income		
Net interest	522,171,611	402,690,812
Net interest income	1,870,583,488	1,405,657,813
Less: Interest expenses on deposits and borrowings	(1,348,411,877)	(1,002,967,001)
Income from investment	35,294,798	36,133,497
Commission, exchange and brokerage income	120,643,167	125,772,553
Other operational income	-	-
Total :	678,109,576	564,596,861
Operating Expenses		
Salary and allowances	221,072,166	194,750,394
Rent, taxes, insurance, electricity etc.	41,643,920	32,480,565
Legal and professional fees	855,438	3,199,340
Postage, stamp, telecommunication etc.	3,472,462	3,553,328
Stationery, printing, advertisement	4,536,596	8,003,384
Managing director's salary and allowance	3,868,603	2,600,500
Director fees and expenses	64,000	80,000
Audit fees	143,751	130,031
Charges on loan losses	-	-
Repairs, maintenance and depreciation	31,850,923	27,950,243
Other expenses	77,806,252	70,012,328
Total Operating Expenses	385,314,109	342,760,112
Net Operating Income	292,795,467	221,836,749
Provisions for loans / investments	142,742,474	112,997,986
General provision	53,191,623	49,288,575
Specific provision	89,550,851	63,709,411
Provision for diminution in value of investments	-	-
Provision for other assets	-	-
Profit before tax and reserve:	150,052,993	108,838,763
Provision for tax	12,345,274	9,484,183
Deferred tax expenses/(income)	-	-
Provision during the period	12,345,274	9,484,183
Net profit after tax:	137,707,719	99,354,580
Earning per share (EPS) (2017 restated)	0.28	0.20

Separate Statement of Cash Flows (Un-audited)		
For the period ended 31 March 2018		
	Amount in Taka	
	31 March 2018 YTD	31 March 2017 YTD
A) Cash flows from operating activities		
Interest received	1,886,435,525	1,408,215,376
Interest paid	(1,145,922,144)	(829,306,680)
Dividend received	11,695,100	