

Consolidated Balance Sheet		
As at 30 June 2018	Amount in Taka	
	30.06.2018	31.12.2017
PROPERTY AND ASSETS		
Cash	898,842,061	1,155,230,423
Cash in hand (including foreign currencies)	2,473,701	476,721
Balance with Bangladesh Bank (including foreign currencies)	896,368,360	1,154,753,702
Balance with other banks and financial institutions	7,675,955,155	8,874,982,033
Inside Bangladesh	7,675,955,155	8,874,982,033
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,235,309,416	5,469,169,711
Government securities	-	-
Other investments	5,235,309,416	5,469,169,711
Leases, loans and advances	66,571,246,339	66,544,357,447
Loans, cash credit and overdraft etc.	66,571,246,339	66,544,357,447
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	2,090,878,088	1,761,772,474
Other assets	1,896,473,211	1,637,203,086
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	84,368,704,271	85,442,715,174
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	15,594,152,225	18,563,686,212
Deposits and other accounts	51,449,015,212	51,675,158,138
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	51,328,393,679	51,552,816,766
Bearer certificate of deposits	-	-
Other deposits	120,621,533	122,341,372
Other liabilities	7,570,303,131	6,775,350,993
TOTAL LIABILITIES	74,613,470,568	77,014,195,343
Shareholders' Equity	9,647,427,158	8,327,000,468
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit for right issue	-	160,307,660
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,524,422,681	1,472,602,021
General reserve	49,480,521	50,867,438
Retained earnings	1,850,838,746	2,369,825,140
Non controlling interest	107,806,546	101,519,363
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	84,368,704,271	85,442,715,174
Net asset value per share - (NAV) (restated: 2017)	18.80	18.03
sd/- Director	sd/- Director	sd/- Managing Director
	sd/- Company Secretary	sd/- Chief Financial Officer
		sd/- S. F. Ahmed & Co. Chartered Accountants

Consolidated Profit and Loss Account				
For the period ended on 30 June 2018				
	Amount in Taka			
	Jan '18 - Jun '18	Jan '17 - Jun '17	*Q-2 of 2018 (April to June)*	*Q-2 of 2017 (April to June)*
Operating Income				
Interest income	4,290,874,544	3,169,301,031	2,298,114,692	1,669,411,009
Less: Interest expenses on deposits and borrowings	3,118,618,175	2,198,947,658	1,674,759,038	1,131,879,750
Net interest income	1,172,256,370	970,353,373	623,355,654	537,531,259
Income from investment	280,195,675	189,414,644	235,853,416	70,844,912
Commission, Exchange and Brokerage Income	300,685,263	575,894,965	162,232,397	209,430,208
Other operational income	386,102,984	419,554,721	196,962,575	213,361,810
Total Operating Income	2,139,240,292	2,155,217,703	1,218,404,042	1,031,168,189
Operating Expenses				
Salary and allowances	690,748,426	604,411,430	341,318,549	301,819,396
Rent, taxes, insurance, electricity etc.	127,317,418	98,695,665	66,496,421	51,479,405
Legal and professional fees	8,113,956	10,203,442	6,910,690	6,700,902
Postage, stamp, telecommunication etc.	12,455,589	12,383,983	7,249,785	7,317,465
Stationery, printing, advertisement	23,892,193	32,907,243	14,723,945	20,142,606
Managing director's salary and allowance	7,738,123	3,549,222	3,869,521	948,722
Director fees and expenses	977,000	998,500	677,250	562,000
Audit fees	894,081	373,234	711,540	207,263
Repairs, maintenance and depreciation	96,642,996	84,006,292	48,548,984	44,850,426
Other expenses	349,211,112	372,673,346	189,529,000	196,618,285
Total Operating Expenses	1,317,990,893	1,220,202,358	680,035,683	630,646,471
Net Operating Income	821,249,399	935,015,345	538,368,359	400,521,719
Provision for loans, investments and other assets				
Provision for leases and loans	423,734,578	114,129,195	258,217,150	(10,636,131)
Provision for diminution in value of investments	268,452,877	164,744,503	125,710,403	51,746,517
Provision for margin loan	140,284,443	(74,881,913)	130,009,489	(74,881,913)
General provision for other assets	2,497,258	-	2,497,258	-
Profit before tax and reserve	397,514,821	820,886,150	280,151,209	411,157,850
Provision for tax				
Current tax	132,295,309	107,064,507	95,992,583	68,372,515
Deferred tax	127,027,893	167,433,839	90,725,167	63,740,847
Net profit after tax	265,219,512	648,821,644	184,158,626	342,785,335
Attributed to				
Shareholders of the Company	258,521,330	636,769,074	178,755,248	337,307,657
Non controlling interest	6,698,182	12,052,570	5,403,378	5,477,678
Appropriations	50,433,744	104,995,478	25,328,618	89,869,903
Statutory reserve	51,820,660	108,990,879	24,279,114	89,119,963
General reserve	(1,386,916)	(3,995,401)	1,049,502	749,940
Retained surplus	208,087,586	531,773,596	153,426,630	247,437,754
Earning per share (EPS) (restated: 2017)				
	0.51	1.38	0.35	0.73
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer
				sd/- S. F. Ahmed & Co. Chartered Accountants

Consolidated Statement of Cash Flows		
For the period ended on 30 June 2018		
	Amount in Taka	
	Jan '18 - Jun '18	Jan '17 - Jun '17
A) Cash flows from operating activities		
Interest received	4,294,059,147	3,151,012,384
Interest paid	(3,096,764,584)	(1,933,890,712)
Dividend received	49,280,832	41,803,988
Fees and commission received	493,027,948	843,614,519
Income from investment	257,121,691	170,151,286
Cash paid to employees (including directors)	(748,313,435)	(627,078,767)
Cash paid to suppliers	(98,964,651)	(91,826,250)
Income taxes paid	(104,810,245)	(165,292,055)
Received from other operating activities	192,421,165	150,122,011
Paid for other operating activities	(440,202,480)	(449,382,336)
Cash generated from operating activities before changes in operating assets and liabilities	796,855,389	1,089,234,067
Increase/(decrease) in operating assets & liabilities		
Loans and advances to customers	92,627,685	(8,511,350,929)
Other assets	(181,503,077)	149,826,697
Deposits from customers and others	(226,142,926)	6,894,831,048
Other liabilities	153,787,573	908,652,113
Total increase/(decrease) in operating assets & liabilities	(161,230,746)	(558,041,070)
Net Cash flows from Operating Activities (Total of "A"):	635,624,643	531,192,996
B) Cash flows from investing activities		
Changes in investment in securities	(216,139,705)	(319,922,442)
Purchase of property, plant and equipment	(446,581,339)	(33,015,225)
Investment in commercial paper	450,000,000	250,000,000
Sales proceeds of fixed assets	39,454,646	2,396,503
Net Cash used in Investing Activities (Total of "B"):	(173,266,397)	(420,541,164)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(2,969,533,988)	3,417,672,327
Proceeds from right issue	1,430,947,040	-
Transaction cost against right issue	(10,170,363)	-
Dividend paid	(369,016,175)	48,708,485
Net Cash flow from Financing Activities (Total of "C"):	(1,917,773,486)	3,466,380,813
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)		
E) Opening cash and cash-equivalents	10,030,212,456	5,043,583,629
F) Closing cash and cash-equivalents (D+E)*	8,574,797,217	8,620,616,474
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	2,473,701	1,176,623
Balance with Bangladesh Bank and its agent bank (s)	896,368,360	740,899,789
Balance with other Banks and Financial Institutions	7,675,955,155	7,878,540,062
Total:	8,574,797,217	8,620,616,474
Net Operating Cash Flows Per Share - (NOCFPS) (restated: 2017)		
	1.26	1.15
sd/- Director	sd/- Director	sd/- Managing Director
		sd/- Company Secretary
		sd/- Chief Financial Officer

Consolidated Statement of Changes in Equity									
For the period ended on 30 June 2018									
Particulars	Share Capital	Share money deposit for right issue	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non Controlling Interest	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)	-	-	-	-	-	-	-
Changes in non controlling interest	-	-	-	-	-	(839,001)	(839,001)	(410,999)	(1,250,000)
Right Share Subscription	1,430,947,040	-	-	-	-	-	1,430,947,040	-	1,430,947,040
Net profit for the period	-	-	-	-	-	258,521,330	258,521,330	6,698,182	265,219,512
Transaction cost against right issue	-	-	-	-	-	(10,170,363)	(10,170,363)	-	(10,170,363)
Appropriation to statutory reserve	-	-	-	51,820,660	-	(51,820,660)	-	-	-
Appropriation to General reserve	-	-	-	-	(1,386,916)	1,386,916	-	-	-
Dividend	-	-	-	-	-	(358,032,317)	(358,032,317)	-	(358,032,317)
Stock dividend (7.5%)	358,032,300	-	-	-	-	-	-	-	-
Cash dividend (7.5%)	-	-	-	-	-	(358,032,317)	(358,032,317)	-	(358,032,317)
Balance as at 30 June 2018	5,131,796,410	-	1,090,888,800						