

Consolidated Balance Sheet (Un-audited)

PROPERTY AND ASSETS	Amount in Taka	
	30.09.2018	31.12.2017
Cash	982,187,582	1,155,230,423
Cash in hand (including foreign currencies)	1,535,584	476,721
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	980,651,998	1,154,753,702
Balance with other banks and financial institutions	7,999,410,787	8,874,982,033
Inside Bangladesh	7,999,410,787	8,874,982,033
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investments	5,339,949,809	5,469,169,711
Government securities	-	-
Other investments	5,339,949,809	5,469,169,711
Leases, loans and advances	67,176,409,229	66,544,357,447
Loans, cash credit and overdraft etc.	67,176,409,229	66,544,357,447
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	2,070,612,485	1,761,772,474
Other assets	1,909,619,861	1,637,203,086
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	85,478,189,753	85,442,715,174
LIABILITY AND SHAREHOLDERS' EQUITY		
Borrowings from Bangladesh Bank, other banks & financial institutions	12,502,651,655	18,563,686,212
Deposits and other accounts	54,798,894,442	51,675,158,138
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	54,666,920,984	51,552,816,766
Bearer certificate of deposits	-	-
Other deposits	131,973,458	122,341,372
Other liabilities	8,545,780,905	6,775,350,993
TOTAL LIABILITIES	75,847,327,003	77,014,195,343
Shareholders' Equity	9,523,346,974	8,327,000,468
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit for rights issue	-	160,307,660
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,536,318,920	1,472,602,021
General reserve	56,275,163	50,867,438
Retained earnings	1,708,067,682	2,369,825,140
Non controlling interest	107,515,776	101,519,363
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	85,478,189,753	85,442,715,174
Net asset value per share- (NAV) (restated: 2017)	18.56	18.03

sd/- Director sd/- Director sd/- Managing Director sd/- Company Secretary sd/- Chief Financial Officer

Consolidated Profit and Loss Account (Un-audited)

Operating Income	Amount in Taka			
	Jan '18 - Sep '18	Jan '17 - Sep '17	"Q-3 of 2018 (Jul to Sep)"	"Q-3 of 2017 (Jul to Sep)"
Operating Income	6,618,799,986	5,074,484,332	2,327,925,442	1,905,183,300
Interest income	6,618,799,986	5,074,484,332	2,327,925,442	1,905,183,300
Less: Interest expenses on deposits and borrowings	4,844,833,106	3,490,428,447	1,726,214,932	1,291,480,788
Net interest income	1,773,966,880	1,584,055,885	601,710,510	613,702,512
Income from investment	345,941,614	360,057,169	65,745,939	170,642,525
Commission, Exchange and Brokerage Income	539,108,458	913,672,627	238,423,194	337,777,662
Other operational income	592,585,458	623,134,333	206,482,473	203,579,612
Total Operating Income	3,251,602,409	3,480,920,014	1,112,362,118	1,325,702,311
Operating Expenses				
Salary and allowances	1,044,776,794	915,911,126	354,028,368	311,499,697
Rent, taxes, insurance, electricity etc.	192,218,639	154,843,276	64,901,221	56,147,610
Legal and professional fees	17,474,907	16,873,618	9,038,951	6,670,176
Postage, stamp, telecommunication etc.	19,132,186	19,640,740	6,676,597	7,256,757
Stationery, printing, advertisement	34,942,337	46,327,845	11,050,145	13,420,602
Managing director's salary and allowance	11,608,562	7,137,200	3,870,438	3,587,978
Director fees and expenses	1,369,750	1,529,800	392,750	531,300
Audit fees	774,746	677,287	202,665	304,053
Repairs, maintenance and depreciation	146,709,588	128,191,520	50,066,591	44,185,228
Other expenses	534,933,235	573,427,018	185,722,123	200,753,672
Total Operating Expenses	2,003,940,743	1,864,559,432	685,949,850	644,357,073
Net Operating Income	1,247,661,667	1,616,360,582	426,412,268	681,345,238
Provisions for loans, investments and other assets	880,110,913	270,697,172	456,376,335	156,567,977
Provisions for leases and loans	368,903,627	305,499,783	100,450,750	140,755,280
Provision for diminution in value of investments	395,590,916	(72,329,216)	255,306,472	2,552,697
Provision for margin loan	112,522,371	36,766,605	100,022,371	12,500,000
General provision for other assets	3,094,000	760,000	596,742	760,000
Profit before tax and reserve	367,550,753	1,345,663,410	(29,964,067)	524,777,260
Provision for tax	226,702,195	273,096,567	94,406,886	101,032,060
Current tax	220,277,915	268,464,899	93,250,022	101,032,060
Deferred tax	6,424,280	4,631,668	1,156,864	-
Net profit after tax	140,848,558	1,072,566,844	(124,370,953)	423,745,200
Attributed to				
Shareholders of the Company	134,441,147	1,053,513,344	(124,080,183)	416,744,270
Non controlling interest	6,407,412	19,053,500	(290,770)	7,000,930
Earning per share (EPS) (restated: 2017)	0.26	2.28	(0.24)	0.90

sd/- Director sd/- Director sd/- Managing Director sd/- Company Secretary sd/- Chief Financial Officer

Consolidated Statement of Cash Flows (Un-audited)

A) Cash flows from operating activities	Amount in Taka	
	Jan '18 - Sep '18	Jan '17 - Sep '17
A) Cash flows from operating activities	6,642,022,530	4,990,719,958
Interest received	6,642,022,530	4,990,719,958
Interest paid	(4,354,744,129)	(2,943,940,625)
Dividend received	65,571,932	76,877,888
Fees and commission received	836,274,599	1,313,675,310
Income from investment	308,830,408	311,905,930
Cash paid to employees (including directors)	(1,109,880,760)	(943,387,291)
Cash paid to suppliers	(93,648,132)	(41,834,975)
Income taxes paid	(199,844,611)	(244,401,836)
Received from other operating activities	292,413,021	221,411,432
Paid for other operating activities	(732,349,173)	(788,202,702)
Cash generated from operating activities before changes in operating assets and liabilities	1,654,645,684	1,952,823,089
Increase/(decrease) in operating assets & liabilities		
Loans and advances to customers	(508,292,881)	(12,283,967,899)
Other assets	(131,248,559)	(2,429,923,890)
Deposits from customers and others	3,123,736,304	7,565,993,041
Other liabilities	123,373,930	3,237,848,245
Total increase/(decrease) in operating assets & liabilities	2,607,568,793	(3,910,050,503)
Net Cash flows from Operating Activities (Total of "A"):	4,262,214,477	(1,957,227,414)
B) Cash flows from investing activities		
Changes in investment in securities	(320,780,098)	(525,321,449)
Purchase of property, plant and equipment	(467,262,325)	(357,640,693)
Investment in commercial paper	450,000,000	250,000,000
Sales proceeds of fixed assets	41,260,276	4,007,299
Net Cash used in Investing Activities (Total of "B"):	(296,802,146)	(628,954,844)
C) Cash flows from financing activities		
Drawdown of Term Loan, OD and REPO	(6,061,034,557)	6,300,286,409
Proceeds from right issue	1,430,947,040	-
Transaction cost against right issue	(10,170,363)	-
Dividend paid	(373,768,539)	(5,294,712)
Net Cash flow from Financing Activities (Total of "C"):	(5,014,026,419)	6,294,991,697
D) Net Increase/ (Decrease) in Cash & Cash Equivalents (A+B+C)	(1,048,614,088)	3,708,809,440
E) Opening cash and cash-equivalents	10,030,212,456	5,043,583,829
F) Closing cash and cash-equivalents (D+E)*	8,981,598,369	8,752,393,269
* Closing cash and cash-equivalents		
Cash in hand (including foreign currencies)	1,535,584	1,443,753
Balance with Bangladesh Bank and its agent bank (s)	980,651,998	883,859,883
Balance with other Banks and Financial Institutions	7,999,410,787	7,867,089,633
Total:	8,981,598,369	8,752,393,269
Net Operating Cash Flows Per Share - (NOCFPS) (restated: 2017)	8.39	(4.24)

sd/- Director sd/- Director sd/- Managing Director sd/- Company Secretary sd/- Chief Financial Officer

Consolidated Statement of Changes in Shareholders' Equity (Un-audited)

Particulars	Share Capital	Share money deposit for rights issue	Share Premium	Statutory Reserve	General Reserve	Retained Earnings	Total	Non-Controlling interest	Amount in Taka
									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	-	1,430,947,040
Net profit for the period	-	-	-	-	-	134,441,147	134,441,147	6,407,412	140,848,558
Transaction cost against right issue	-	-	-	-	-	(10,170,363)	(10,170,363)	-	(10,170,363)
Appropriation to statutory reserve	-	-	-	63,716,899	-	(63,716,899)	-	-	-
Appropriation to General reserve	-	-	-	-	5,407,725	(5,407,725)	-	-	-
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 30 September 2018	5,131,796,410	-	1,090,888,800	1,536,318,920	56,275,163	1,708,067,682	9,523,346,974	107,515,776	9,630,862,750

sd/- Director sd/- Director sd/- Managing Director sd/- Company Secretary sd/- Chief Financial Officer

Separate Balance Sheet (Un-audited)

PROPERTY AND ASSETS	Amount in Taka	
	30.09.2018	31.12.2017
Cash	981,633,491	1,155,072,909
Cash in hand (including foreign currencies)	981,493	319,207
Balance with Bangladesh Bank and its agent Bank (including foreign currencies)	980,651,998	1,154,753,702
Balance with other Banks and Financial Institutions	6,618,442,272	6,867,656,341
Inside Bangladesh	6,618,442,272	6,867,656,341
Outside Bangladesh	-	-
Money at Call and Short Notice	-	-
Investment	1,895,797,459	2,127,660,042
Government securities	-	-
Others investment	1,895,797,459	2,127,660,042
Loans and advances	62,387,305,352	61,913,587,489
Loans, cash credit and overdraft etc.	62,387,305,352	61,913,587,489
Bills discounted and purchased	-	-
Fixed Assets including Land, Building, Furniture & Fixtures	1,013,171,012	1,072,694,198
Other assets	5,240,416,825	5,110,935,231
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	78,136,766,410	78,247,606,210
LIABILITIES & SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, Other Banks and Financial Institutions	8,823,762,365	15,061,790,454
Deposits and other accounts	54,819,839,076	51,675,158,138
Current deposits and other accounts	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	54,687,865,618	51,552,816,766
Bearer certificate of deposit	-	-
Other deposits	131,973,458	122,341,372
Other liabilities	5,844,029,722	4,242,851,226
TOTAL LIABILITIES	69,487,631,163	70,979,799,818
Shareholders' Equity	8,649,135,248	8,327,000,468
Paid up capital	5,131,796,410	3,182,509,410
Share money deposit for right issue	-	160,307,660
Statutory reserve	1,536,318,920	1,472,602,021
Retained earnings	1,981,019,917	2,452,387,301
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	78,136,766,410	78,247,606,210
Net asset value per share- (NAV) (restated: 2017)	16.85	15.74

sd/- Director sd/- Director sd/- Managing Director sd/- Company Secretary sd/- Chief Financial Officer

Separate Profit and Loss Account (Un-audited)