

Separate Balance Sheet				
As at 31 March 2019				
	Amount in Taka			
	31.03.2019	31.12.2018		
PROPERTY AND ASSETS				
Cash	1,068,566,166	1,001,794,766		
Cash in hand (including foreign currencies)	743,374	670,916		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,067,822,792	1,001,123,850		
Balance with other banks and financial institutions	5,692,765,126	6,706,544,902		
Inside Bangladesh	5,692,765,126	6,706,544,902		
Outside Bangladesh	-	-		
Money at call and short notice	-	-		
Investment	2,530,178,735	2,409,307,374		
Government securities	-	-		
Other investments	2,530,178,735	2,409,307,374		
Leases, loans and advances	66,958,125,282	63,784,580,057		
Loans, cash credit and overdraft etc.	66,958,125,282	63,784,580,057		
Bills discounted and purchased	-	-		
Fixed assets including land, building, furniture and fixtures	1,370,033,020	1,357,931,214		
Other assets	5,592,713,166	5,407,983,420		
Non-Banking assets	-	-		
TOTAL PROPERTY AND ASSETS	83,212,381,496	80,668,141,733		
LIABILITY AND SHAREHOLDERS' EQUITY				
Liabilities				
Borrowings from Bangladesh Bank, other banks and financial institutions	13,414,111,879	12,639,198,866		
Deposits and other accounts	54,111,274,239	53,425,834,494		
Current deposits and other accounts	-	-		
Bills payable	-	-		
Savings bank deposits	-	-		
Term deposits	53,930,369,687	53,252,420,679		
Bearer certificate of deposits	180,904,552	173,413,815		
Other deposits	-	-		
Other liabilities	7,195,173,874	5,558,400,989		
TOTAL LIABILITIES	74,720,559,993	71,623,434,349		
Shareholders' Equity	8,491,821,503	9,044,707,384		
Paid up capital	5,131,796,410	5,131,796,410		
Share money deposit for right issue	-	-		
Statutory reserve	1,658,810,063	1,615,433,348		
Retained earnings	1,701,215,030	2,297,477,627		
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	83,212,381,496	80,668,141,733		
Net asset value per share - (NAV)	16.55	17.62		
OFF-BALANCE SHEET ITEMS				
CONTINGENT LIABILITIES				
Acceptances and endorsements	-	-		
Letter of guarantee	64,522,895	357,182,217		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
TOTAL CONTINGENT LIABILITIES	64,522,895	357,182,217		
OTHER COMMITMENTS				
Documentary credits and short term trade-related transactions	-	-		
Forward assets purchased and forward deposits placed	-	-		
Undrawn note issuance and revolving underwriting facilities	-	-		
Undrawn formal standby facilities, credit lines and other commitments	2,260,837,350	3,691,862,631		
TOTAL OTHER COMMITMENTS	2,260,837,350	3,691,862,631		
TOTAL OFF BALANCE SHEET ITEMS	2,325,360,245	4,049,044,848		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Profit and Loss Account				
For the period ended 31 March 2019				
	Amount in Taka			
	YTD March 2019	YTD March 2018		
Operating Income				
Interest income	2,275,889,139	1,870,583,488		
Less : Interest expenses on deposits & borrowings	1,670,571,774	1,348,411,877		
Net interest income	605,317,366	522,171,611		
Income from investment	167,866,363	35,294,798		
Commission, exchange and brokerage income	-	-		
Other operational income	142,734,330	120,643,167		
Total operating income	915,917,999	678,109,576		
Operating Expenses				
Salary and allowances	232,803,468	221,072,166		
Rent, taxes, insurance, electricity etc.	45,453,071	41,643,920		
Legal and professional fees	1,640,081	855,438		
Postage, stamp, telecommunication etc.	4,440,424	3,472,462		
Stationery, printing, advertisement	6,242,025	4,536,596		
Managing director's salary and allowance	3,868,603	3,868,603		
Director fees and expenses	119,600	64,000		
Audit fees	158,125	143,751		
Repairs, maintenance and depreciation	51,508,654	31,850,923		
Other expenses	97,887,957	77,806,252		
Total operating expenses	444,122,008	385,314,109		
Net Operating Income	471,795,991	292,795,467		
Provisions for loans, investments and other assets	222,863,854	142,742,474		
Provisions for leases and loans	182,093,945	142,742,474		
Provision for diminution in value of investments	40,769,909	-		
General provision for other assets	-	-		
Profit before tax and reserve	248,932,137	150,052,993		
Provision for tax	32,048,556	12,345,274		
Current tax	32,048,556	12,345,274		
Deferred tax	-	-		
Net profit after tax	216,883,581	137,707,719		
Appropriations	43,376,716	27,541,544		
Statutory reserve	43,376,716	27,541,544		
General reserve	-	-		
Retained surplus	173,506,865	110,166,175		
Earnings Per Share - (EPS)	0.42	0.28		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Statement of Cash Flows				
For the period ended 31 March 2019				
	Amount in Taka			
	YTD March 2019	YTD March 2018		
A) Cash flows from operating activities				
Interest received	2,258,584,828	1,886,435,525		
Interest paid	(1,279,011,233)	(1,145,922,144)		
Dividend received	11,516,818	11,695,100		
Fees and commission received	96,524,659	81,566,039		
Income from investment	24,521,965	27,694,905		
Cash paid to employees (including directors)	(212,037,826)	(192,695,284)		
Cash paid to suppliers	(13,737,693)	8,336,035		
Income taxes paid	(13,943,013)	(17,879,377)		
Received from other operating activities	46,209,671	39,077,128		
Paid for other operating activities	(138,720,024)	(120,275,842)		
Cash generated from operating activities before changes in operating assets and liabilities	779,908,153	578,033,086		
Increase/(decrease) in operating assets & liabilities:				
Loans and advances to customers	(3,077,634,999)	(766,100,320)		
Other assets	(27,357,717)	(117,103,699)		
Deposits from customers	685,439,745	(820,644,155)		
Other liabilities	100,832,651	252,190,479		
Total Increase/(decrease) in operating assets & liabilities	(2,318,720,319)	(1,451,657,695)		
Net cash flows from/(used in) operating activities	(1,538,812,166)	(873,624,609)		
B) Cash flows from investing activities				
Investment in securities	79,036,138	48,783,024		
Purchase of fixed assets	(54,102,242)	(67,005,330)		
Sales proceeds of fixed assets	-	450,000,000		
Investment in commercial paper	-	-		
Investment in discretionary corporate fund	(199,907,499)	-		
Investment in subsidiaries	-	-		
Net cash flows from investing activities	(174,973,604)	431,777,694		
C) Cash flows from financing activities				
Receipt of term loan, overdraft and REPO	767,047,857	(1,138,123,808)		
Right Share Subscription	-	1,430,947,040		
Transaction cost against right issue	(271,448)	(13,834,745)		
Dividend paid	-	(126,706)		
Net cash flows from/(used in) financing activities	766,776,409	278,861,780		
D) Net increase/(decrease) in cash & cash equivalents	(947,009,361)	(162,985,135)		
E) Effect of exchange rates on cash and cash equivalents	986	-		
F) Cash and cash equivalents at the beginning of the period	7,708,339,668	8,022,729,250		
G) Cash and cash equivalents at the end of the period	6,761,331,292	7,859,744,115		
* Closing cash and cash-equivalents	743,374	1,008,693		
Cash in hand (including foreign currencies)	743,374	1,008,693		
Balance with Bangladesh Bank and its agent bank (s)	1,067,822,792	980,451,556		
Balance with other banks and financial institutions	5,692,765,126	6,878,283,866		
Net Operating Cash Flows Per Share - (NOCFPS)	(3.00)	(1.77)		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Statement of Changes in Equity						
For the period ended 31 March 2019						
Particulars	Share Capital	Share money deposit for right issue	Statutory Reserve	General Reserve	Retained Earnings	Total Equity
Balance as at 01 January 2019	5,131,796,410	-	1,615,433,348	-	2,297,477,627	9,044,707,384
Items involved in changes in equity	-	-	-	-	-	-
Right Share Subscription	-	-	-	-	-	-
Net profit for the period	-	-	-	-	216,883,581	216,883,581
Transaction cost against right issue	-	-	-	-	-	-
Appropriation to statutory reserve	-	-	43,376,716	-	(43,376,716)	-
Dividend	-	-	-	-	-	-
Cash dividend (15%)	-	-	-	-	(769,769,462)	(769,769,462)
Balance as at 31 March 2019	5,131,796,410	-	1,658,810,064	-	1,701,215,030	8,491,821,503
Balance as at 01 January 2018	3,182,509,410	160,307,660	1,472,602,021	-	2,452,387,301	7,267,806,392
Items involved in changes in equity	-	(160,307,660)	-	-	-	-
Right share money deposit received	-	160,307,660	-	-	-	-
Right Share Subscription	-	1,430,947,040	-	-	-	1,430,947,040
Net profit for the period	-	-	548,900,715	-	137,707,719	1,377,719,719
Transaction cost against right issue	-	-	-	-	(13,834,745)	(13,834,745)
Appropriation to statutory reserve	-	-	27,541,544	-	(27,541,544)	-
Dividend	-	-	-	-	-	-
Stock dividend (7.5%)	-	358,032,300	-	-	(358,032,300)	-
Cash dividend (7.5%)	-	-	-	-	(358,032,317)	(358,032,317)
Balance as at 31 March 2018	5,131,796,410	-	1,500,143,564	-	1,832,654,114	8,464,594,089
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer		

Consolidated Balance Sheet		
As at 31 March 2019		
	Amount in Taka	
	31.03.2019	31.12.2018
PROPERTY AND ASSETS		
Cash	1,069,814,859	1,002,028,777
Cash in hand (including foreign currencies)	1,992,067	904,927
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,067,822,792	1,001,123,850
Balance with other banks and financial institutions	7,036,708,519	8,431,276,535
Inside Bangladesh	7,036,708,519	8,431,276,535
Outside Bangladesh	-	-
Money at call and short notice	-	-
Investment	5,768,513,467	5,713,587,671
Government securities	-	-
Other investments	5,768,513,467	5,713,587,671
Leases, loans and advances	72,231,276,786	68,676,032,831
Loans, cash credit and overdraft etc.	72,231,276,786	68,676,032,831
Bills discounted and purchased	-	-
Fixed assets including land, building, furniture and fixtures	2,436,290,574	2,405,753,963
Other assets	1,740,591,193	1,660,000,929
Non-Banking assets	-	-
TOTAL PROPERTY AND ASSETS	90,283,195,398	87,888,680,706
LIABILITY AND SHAREHOLDERS' EQUITY		
Liabilities		
Borrowings from Bangladesh Bank, other banks and financial institutions	17,070,336,822	16,263,240,621
Deposits and other accounts	54,089,986,164	53,404,546,419
Current deposits and other accounts etc.	-	-
Bills payable	-	-
Saving bank deposit	-	-
Term deposits	53,909,081,612	53,231,132,604
Bearer certificate of deposits	180,904,552	173,413,815
Other deposits	-	-
Other liabilities	9,901,233,479	8,286,435,375
TOTAL LIABILITIES	81,061,556,466	77,954,222,415
Shareholders' Equity	9,066,409,075	9,823,214,683
Paid up capital	5,131,796,410	5,131,796,410
Share money deposit for right issue	-	-
Share premium	1,090,888,800	1,090,888,800
Statutory reserve	1,658,810,063	1,615,433,347
General reserve	53,048,686	53,048,686
Retained earnings	1,131,865,116	1,932,047,440
Non controlling interest	155,229,857	111,243,608
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	90,283,195,398	87,888,680,706
Net asset value per share - (NAV)	17.67	19.14
OFF-BALANCE SHEET ITEMS		
CONTINGENT LIABILITIES		
Acceptances and endorsements	-	-
Letter of guarantee	64,522,895	357,182,217
Irrevocable letters of credit	-	-
Bill for collection	-	-
Other contingent liabilities	-	-
TOTAL CONTINGENT LIABILITIES	64,522,895	357,182,217
OTHER COMMITMENTS		
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	-
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	2,260,837,350	3,691,862,631
TOTAL OTHER COMMITMENTS	<	