

Separate Balance Sheet				
As at 30 June 2019				
Amount in Taka				
	30.06.2019	31.12.2018		
<b>Cash</b>	<b>1,003,213,902</b>	<b>1,001,794,766</b>		
Cash in hand (including foreign currencies)	454,695	670,916		
Balance with Bangladesh Bank and its agent banks (including foreign currencies)	1,002,759,207	1,001,123,850		
<b>Balance with other banks and financial institutions</b>	<b>5,353,594,328</b>	<b>6,706,544,902</b>		
Inside Bangladesh	5,353,594,328	6,706,544,902		
Outside Bangladesh	-	-		
<b>Money at call and short notice</b>	<b>-</b>	<b>-</b>		
<b>Investment</b>	<b>3,335,631,861</b>	<b>2,409,307,374</b>		
Government securities	-	-		
Other investments	3,335,631,861	2,409,307,374		
<b>Leases, loans and advances</b>	<b>65,888,737,978</b>	<b>63,784,580,057</b>		
Loans, cash credit and overdraft etc.	65,888,737,978	63,784,580,057		
Bills discounted and purchased	-	-		
<b>Fixed assets including land, building, furniture and fixtures</b>	<b>1,395,483,945</b>	<b>1,357,931,214</b>		
<b>Other assets</b>	<b>5,552,625,405</b>	<b>5,407,983,420</b>		
<b>Non-Banking assets</b>	<b>-</b>	<b>-</b>		
<b>TOTAL PROPERTY AND ASSETS</b>	<b>82,529,287,420</b>	<b>80,668,141,733</b>		
<b>LIABILITY AND SHAREHOLDERS' EQUITY</b>				
<b>Liabilities</b>				
Borrowings from Bangladesh Bank, other banks and financial institutions	16,263,402,290	12,639,198,866		
<b>Deposits and other accounts</b>	<b>51,515,277,366</b>	<b>53,425,834,494</b>		
Current deposits and other accounts	-	-		
Bills payable	-	-		
Savings bank deposits	-	-		
Term deposits	51,323,878,090	53,252,420,679		
Bearer certificate of deposits	191,399,276	173,413,815		
Other deposits	-	-		
<b>Other liabilities</b>	<b>6,072,505,414</b>	<b>5,558,400,989</b>		
<b>TOTAL LIABILITIES</b>	<b>73,851,185,070</b>	<b>71,623,434,349</b>		
<b>Shareholders' Equity</b>	<b>8,678,102,350</b>	<b>9,044,707,384</b>		
Paid up capital	5,131,796,410	5,131,796,410		
Share money deposit for right issue	-	-		
Statutory reserve	1,696,066,233	1,615,433,348		
Retained earnings	1,850,239,707	2,297,477,627		
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>	<b>82,529,287,420</b>	<b>80,668,141,733</b>		
<b>Net asset value per share - (NAV)</b>	<b>16.91</b>	<b>17.62</b>		
<b>OFF-BALANCE SHEET ITEMS</b>				
<b>CONTINGENT LIABILITIES</b>				
Acceptances and endorsements	-	-		
Letter of guarantee	39,027,000	357,182,217		
Irrevocable letters of credit	-	-		
Bill for collection	-	-		
Other contingent liabilities	-	-		
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>39,027,000</b>	<b>357,182,217</b>		
<b>OTHER COMMITMENTS</b>				
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	3,269,438,031	3,691,862,631		
<b>TOTAL OTHER COMMITMENTS</b>	<b>3,269,438,031</b>	<b>3,691,862,631</b>		
<b>TOTAL OFF BALANCE SHEET ITEMS</b>	<b>3,308,465,031</b>	<b>4,049,044,848</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Profit and Loss Account				
For the period ended 30 June 2019				
Amount in Taka				
	Jan-Jun 2019	Jan-Jun 2018	Apr-Jun 2019	Apr-Jun 2018
<b>Operating Income</b>				
Interest income	4,640,964,176	4,032,059,502	2,365,075,037	2,161,476,014
Less : Interest expenses on deposits & borrowings	3,397,123,447	2,914,304,741	1,726,551,674	1,565,892,864
<b>Net interest income</b>	<b>1,243,840,729</b>	<b>1,117,754,761</b>	<b>638,523,364</b>	<b>595,583,151</b>
Income from investment	201,920,539	52,401,757	34,054,235	17,106,959
Commission, exchange and brokerage income	-	-	-	-
Other operational income	291,384,951	251,278,804	148,650,621	130,635,637
<b>Total operating income</b>	<b>1,737,146,219</b>	<b>1,421,435,323</b>	<b>821,228,220</b>	<b>743,325,746</b>
<b>Operating Expenses</b>				
Salary and allowances	466,711,210	442,310,363	233,907,742	221,238,198
Rent, taxes, insurance, electricity etc.	90,592,985	88,388,778	45,139,914	46,744,858
Legal and professional fees	7,240,020	5,119,123	5,599,938	4,263,685
Postage, stamp, telecommunication etc.	9,941,923	8,931,691	5,501,498	5,459,229
Stationery, printing, advertisement	16,727,654	15,550,140	10,485,628	11,013,545
Managing director's salary and allowance	7,738,123	7,738,123	3,869,521	3,869,521
Director fees and expenses	312,800	264,000	193,200	200,000
Audit fees	316,250	609,501	158,125	465,750
Repairs, maintenance and depreciation	91,379,695	63,696,175	39,871,041	31,845,252
Other expenses	232,011,920	185,264,868	134,123,964	107,458,616
<b>Total operating expenses</b>	<b>922,972,580</b>	<b>817,872,762</b>	<b>478,850,572</b>	<b>432,558,653</b>
<b>Net Operating Income</b>	<b>814,173,639</b>	<b>603,562,561</b>	<b>342,377,647</b>	<b>310,767,094</b>
<b>Provisions for loans, investments and other assets</b>	<b>349,186,030</b>	<b>295,442,147</b>	<b>126,322,175</b>	<b>152,699,673</b>
Provisions for leases and loans	300,162,431	268,452,877	118,068,486	125,710,403
Provision for diminution in value of investments	49,023,599	-	-	-
General provision for other assets	-	26,989,270	8,253,689	26,989,270
<b>Profit before tax and reserve</b>	<b>464,987,609</b>	<b>308,120,414</b>	<b>216,055,472</b>	<b>158,067,420</b>
<b>Provision for tax</b>	<b>61,823,182</b>	<b>49,017,113</b>	<b>29,774,625</b>	<b>36,671,839</b>
Current tax	61,823,182	49,017,113	29,774,625	36,671,839
Deferred tax	-	-	-	-
<b>Net profit after tax</b>	<b>403,164,428</b>	<b>259,103,301</b>	<b>186,280,847</b>	<b>121,395,582</b>
<b>Earnings Per Share - (EPS)</b>	<b>0.79</b>	<b>0.51</b>	<b>0.36</b>	<b>0.24</b>
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Statement of Cash Flows				
For the period ended 30 June 2019				
Amount in Taka				
	Jan-Jun 2019	Jan-Jun 2018		
<b>A) Cash flows from operating activities</b>				
Interest received	4,697,001,956	4,034,657,595		
Interest paid	(3,303,955,349)	(2,898,160,970)		
Dividend received	43,162,800	16,089,144		
Fees and commission received	137,100,772	167,599,720		
Income from investment	41,680,143	49,991,566		
Cash paid to employees (including directors)	(457,330,845)	(426,490,142)		
Cash paid to suppliers	(38,622,751)	(20,372,259)		
Income taxes paid	(42,979,325)	(30,216,611)		
Received from other operating activities	94,219,150	83,791,884		
Paid for other operating activities	(321,816,654)	(281,937,965)		
<b>Cash generated from operating activities before changes in operating assets and liabilities</b>	<b>908,459,897</b>	<b>694,951,362</b>		
<b>Increase/(decrease) in operating assets &amp; liabilities:</b>				
Loans and advances to customers	(1,911,677,945)	(71,258,187)		
Other assets	(40,671,146)	(55,932,900)		
Deposits from customers	(1,910,557,128)	(205,659,176)		
Other liabilities	(287,217,844)	457,757,159		
<b>Total Increase/(decrease) in operating assets &amp; liabilities</b>	<b>(4,150,124,064)</b>	<b>124,906,897</b>		
<b>Net cash flows from/(used in) operating activities</b>	<b>(3,241,664,167)</b>	<b>819,858,259</b>		
<b>B) Cash flows from investing activities</b>				
Investment in securities	77,948,028	(139,663,833)		
Purchase of fixed assets	(112,115,874)	(47,869,668)		
Sales proceeds of fixed assets	83,400	38,002,646		
Investment in commercial paper	-	450,000,000		
Investment in discretionary corporate fund	(204,272,515)	-		
Investment in Subordinated bond	(800,000,000)	-		
Investment in subsidiaries	-	-		
<b>Net cash flows from investing activities</b>	<b>(1,038,356,961)</b>	<b>300,469,146</b>		
<b>C) Cash flows from financing activities</b>				
Receipt of term loan, overdraft and REPO	3,611,168,781	(2,968,809,552)		
Right Share Subscription	-	1,430,947,040		
Transaction cost against right issue	-	(10,170,363)		
Dividend paid	(682,679,793)	(368,133,010)		
<b>Net cash flows from/(used in) financing activities</b>	<b>2,928,488,988</b>	<b>(1,916,165,885)</b>		
<b>D) Net increase/(decrease) in cash &amp; cash equivalents</b>	<b>(1,351,532,139)</b>	<b>(795,838,480)</b>		
<b>E) Effect of exchange rates on cash and cash equivalents</b>	<b>702</b>	<b>664</b>		
<b>F) Cash and cash equivalents at the beginning of the period</b>	<b>7,708,339,668</b>	<b>8,022,729,250</b>		
<b>G) Cash and cash equivalents at the end of the period</b>	<b>6,356,808,230</b>	<b>7,226,891,434</b>		
<b>* Closing cash and cash-equivalents</b>				
Cash in hand (including foreign currencies)	454,695	912,417		
Balance with Bangladesh Bank and its agent bank (s)	1,002,759,207	896,368,360		
Balance with other banks and financial institutions	5,353,594,328	6,829,616,657		
<b>Total</b>	<b>6,356,808,230</b>	<b>7,226,891,434</b>		
<b>Net Operating Cash Flows Per Share - (NOCFPS)</b>	<b>(6.32)</b>	<b>1.63</b>		
sd/- Director	sd/- Director	sd/- Managing Director	sd/- Company Secretary	sd/- Chief Financial Officer

Separate Statement of Changes in Equity						
For the period ended 30 June 2019						
Particulars	Share Capital	Share money deposit for right issue	Statutory Reserve	General Reserve	Retained Earnings	Total Equity
<b>Balance as at 01 January 2019</b>	5,131,796,410	-	1,615,433,348	-	2,297,477,627	9,044,707,384
<b>Items involved in changes in equity</b>						
Right Share Subscription	-	-	-	-	403,164,428	403,164,428
Net profit for the period	-	-	-	-	-	-
Transaction cost against right issue	-	-	-	-	-	-
Appropriation to statutory reserve	-	-	80,632,886	-	-	-
<b>Dividend</b>						
Cash dividend (15%)	-	-	-	-	(769,769,462)	(769,769,462)
<b>Balance as at 30 June 2019</b>	<b>5,131,796,410</b>	<b>-</b>	<b>1,696,066,233</b>	<b>-</b>	<b>1,850,239,707</b>	<b>8,678,102,350</b>
<b>Balance as at 01 January 2018</b>	3,182,509,410	160,307,660	1,472,602,021	-	2,452,387,301	7,267,806,392
<b>Items involved in changes in equity</b>						
Right share money deposit received	160,307,660	(160,307,660)	-	-	-	-
Right Share Subscription	-	1,430,947,040	-	-	-	1,430,947,040
Net profit for the period	-	-	-	-	259,103,301	259,103,301
Transaction cost against right issue	-	-	-	-	(10,170,363)	(10,170,363)
Appropriation to statutory reserve	-	-	51,820,660	-	-	-
<b>Dividend</b>						
Stock dividend (7.5%)	-	358,032,300	-	-	-	(358,032,300)
Cash dividend (7.5%)	-	-	-	-	(358,032,317)	(358,032