

BALANCE SHEET (UN-AUDITED)
As at June 30, 2018

	30-Jun-2018 Taka	31-Dec-2017 Taka
PROPERTY AND ASSETS		
Cash		
In hand (including foreign currencies)	125,468	260,595
Balance with Bangladesh Bank and its agent (including foreign currencies)	330,026,853	296,391,988
	330,152,321	296,652,583
Balance with other banks and financial institutions		
In Bangladesh	915,488,134	804,068,173
Outside Bangladesh	915,488,134	804,068,173
	1,245,640,455	1,100,720,756
Money at call and short notice		
	-	-
Investments		
Government	-	-
Others	319,041,800	693,110,061
	319,041,800	693,110,061
Loans, advances and leases		
Loans, advances and leases etc.	28,972,329,506	28,833,081,731
Bills purchased and discounted	-	-
	28,972,329,506	28,833,081,731
Fixed assets including land, building, furniture and fixtures	541,092,649	556,888,073
Other assets	352,636,580	243,487,192
Non - business assets	-	-
Total assets	31,430,740,990	31,427,287,813
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	5,375,372,797	6,043,711,757
	5,375,372,797	6,043,711,757
Deposits and other accounts		
Current and other accounts	-	-
Bills payable	-	-
Savings account	-	-
Term deposits	20,307,196,005	20,129,183,810
Bearer certificates of deposit	259,007,047	254,874,597
Other deposits	20,566,203,052	20,384,058,407
	2,781,601,824	2,397,810,523
Other liabilities	2,781,601,824	2,397,810,523
	28,723,177,673	28,825,580,687
Total liabilities	28,723,177,673	28,825,580,687
Capital/shareholders' equity		
Paid up capital	1,214,946,360	1,214,946,360
Share Premium	87,408,700	87,408,700
Statutory Reserve	651,834,634	630,557,008
General Reserve	2,000,000	2,000,000
Revaluation Reserve	414,592,274	414,592,274
Proposed Dividend	-	-
Retained Earnings	336,781,349	252,202,784
	2,707,563,317	2,601,707,126
Total liabilities and shareholders' equity	31,430,740,990	31,427,287,813

PROFIT AND LOSS ACCOUNT (UN-AUDITED)
For the period ended June 30, 2018

	June 30, 2018 Amount in Taka	June 30, 2017 Amount in Taka	April 01 to June 30, 2018 Amount in Taka	April 01 to June 30, 2017 Amount in Taka
Interest income	1,721,700,292	1,375,541,003	879,833,283	746,274,625
Interest paid on deposits, borrowings, etc.	1,184,080,578	966,050,253	546,514,022	522,424,936
Net interest income	537,619,714	409,490,750	333,319,261	223,849,689
Income from Investment	20,211,606	20,830,051	14,885,456	8,669,770
Commission, exchange and brokerage	-	-	-	-
Other operating income	26,366,417	37,102,676	15,262,275	18,634,374
	46,578,023	57,932,727	30,147,731	27,304,144
Total operating income (A)	584,197,737	467,423,477	363,466,992	251,153,833
Salaries and allowances	80,043,685	76,761,724	42,130,272	40,842,337
Rent, taxes, insurance, electricity etc.	12,543,406	12,564,413	7,634,156	7,468,500
Legal expenses	161,770	86,890	75,100	70,090
Postage, stamp, telecommunication etc.	1,591,571	1,093,334	583,540	500,000
Stationery, printing, advertisements etc.	3,270,320	9,206,831	2,433,717	4,916,300
Managing Director's Remuneration	6,000,000	4,800,000	3,000,000	3,000,000
Directors' fees	496,000	464,000	184,000	200,000
Auditors' fees	125,000	-	62,500	-
Charges on loan losses	-	-	-	-
Depreciation and repair of assets	17,378,733	21,953,606	14,600,000	14,000,000
Other expenses	14,239,284	12,484,135	7,296,360	4,845,572
	135,849,769	139,414,933	81,859,645	72,381,917
Total operating expenses (B)	135,849,769	139,414,933	81,859,645	72,381,917
Profit before provision (C=A-B)	448,347,968	328,008,544	281,607,347	178,771,916
Provision for Future Losses (D)	269,544,384	210,187,072	210,187,072	48,490,220
Total profit before tax (C-D)	178,803,584	117,821,472	77,420,275	130,281,696
Provision for tax	72,415,000	106,319,976	31,355,212	50,176,264
	106,319,976	106,319,976	106,319,976	106,319,976
Net profit after tax	106,319,976	106,319,976	46,065,063	80,105,432
Appropriations				
Statutory reserve	106,319,976	30,063,995	9,213,012	16,021,086
CSR fund	9,213,012	751,600	230,326	400,527
Retained Earning	86,891,968	119,504,381	36,621,725	63,683,819
	106,319,976	150,319,976	46,065,063	80,105,432
Earnings per share	0.88	1.24	0.38	0.66

Head of Finance & Accounts Company Secretary Managing Director Director Chairman

CASH FLOW STATEMENT (UN-AUDITED)
For the period ended June 30, 2018

	30-Jun-18 Taka	30-Jun-17 Taka
Cash Flow from Operating Activities		
Interest receipt	1,450,633,059	1,568,116,743
Interest payment	(1,053,831,714)	(859,784,725)
Dividend receipt	4,389,143	10,303,178
Fees & Commission receipt	-	-
Cash payments to Employees	(86,043,685)	(81,561,724)
Cash payments to Suppliers	(17,567,067)	(22,951,468)
Income Tax paid	(63,421,989)	(224,050,745)
Receipts from other Operating activities	26,366,417	37,102,676
Payments for other Operating activities	(14,239,284)	(12,484,135)
Operating Profit before changes in Operating Assets & Liabilities	246,284,880	414,689,800
Changes in Operating Assets and Liabilities		
Purchases/sale of Trading Securities	-	-
Loans/Lease Finance to Customers	(139,247,775)	(2,876,770,249)
Other Assets	(109,149,388)	(186,660,021)
Deposits received from Bank and Financial Institutions	(1,635,000,000)	1,938,000,000
Deposits received from Customers	1,817,144,645	634,237,794
Other Liabilities	260,516,598	314,324,997
Sub Total	194,264,080	(176,867,479)
A) Net Cash Flow from Operating Activities	440,548,960	237,822,321
Cash flows from Investing Activities		
Purchase/sale of Securities	374,068,261	61,710,863
Proceeds from Sale of fixed assets	-	712,000
Purchase/sale of Property, Plant & Equipments	(1,358,562)	(351,962)
Purchase/sale of Subsidiaries	-	-
B) Net Cash Flow from Investing Activities	372,709,699	62,070,901
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	(668,338,960)	50,002,449
Payments for redemption of loan capital & debt securities	-	-
Receipts from issue of ordinary shares	-	-
Dividend paid	-	-
C) Net Cash Used By Financing Activities	(668,338,960)	50,002,449
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	144,919,699	349,895,671
Effect of Exchange rate changes on cash & cash equivalents	-	-
E) Cash and cash equivalents at the beginning of the period	1,100,720,756	1,224,612,314
F) Cash and cash equivalents at the end of the year (D+E)	1,245,640,455	1,574,507,985
Cash and cash equivalents at the end of the year represent		
Cash in Hand	125,468	262,605
Balance with Bangladesh Bank and its agent bank	330,026,853	304,744,416
Balance with other banks and financial institutions	915,488,134	1,269,500,964
Money at call on short notice	-	-
	1,245,640,455	1,574,507,985
Net Operating Cash Flow Per Share	3.63	1.96

Head of Finance & Accounts Company Secretary Managing Director Director Chairman

STATEMENT OF CHANGES IN EQUITY (UN-AUDITED)
For the period ended June 30, 2018

Particulars	Paid-up Capital	Statutory Reserve	Share Premium	General Reserve	Revaluation Reserve	Retained Earnings	Total
Balance as at 01 January 2018	1,214,946,360	630,557,008	87,408,700	2,000,000	414,592,274	252,202,784	2,601,707,126
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	106,388,132	106,388,132
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	21,277,626	-	-	-	(21,277,626)	-
Transferred to CSR Fund	-	-	-	-	-	(531,941)	(531,941)
Balance as at 30 June 2018	1,214,946,360	651,834,634	87,408,700	2,000,000	414,592,274	336,781,349	2,707,563,317
Balance as at 01 January 2017	1,214,946,360	573,534,069	87,408,700	2,000,000	433,772,912	249,345,237	2,561,007,278
Item involved in Changes in equity							
Net profit for the period	-	-	-	-	-	150,319,976	150,319,976
Dividends (Bonus Share)	-	-	-	-	-	-	-
Dividends (Cash)	-	-	-	-	-	-	-
Issue of share capital	-	-	-	-	-	-	-
Appropriation made during the period	-	30,063,995	-	-	-	(30,063,995)	-
Transferred to CSR Fund	-	-	-	-	-	(751,600)	(751,600)
Balance as at 30 June 2017	1,214,946,360	603,598,064	87,408,700	2,000,000	433,772,912	368,849,618	2,710,575,654

Head of Finance & Accounts Company Secretary Managing Director Director Chairman