# Bangladesh Finance And Investment Company Limited

### **Consolidated Balance Sheet**

As on 31 March 2015

PROPERTY AND ASSETS		Note	31-Mar-15 BDT	31-Dec-14 BDT
Balance with Bangladesh Bank				
162,642,109   135,250,854   157,000,000   135,250,854   150,000,000   135,250,854   150,000,000   135,250,854   150,000,000   135,250,855   150,000,000   135,250,855   150,000,000   135,250,855   150,000,000   135,250,855   150,000,000   135,250,855   150,000,000   135,250,855	Cash in hand	3.a	86,043	75,723
Balance with other Banks and Financial Institutions   Capabla	Balance with Bangladesh Bank		162,556,066	135,175,131
Prinancial Institutions   Inside Bangladesh			162,642,109	135,250,854
Dutside Bangladesh		4.a		
Outside Bangladesh		г	2/2 5/2 505 10	
Money at call and short notice	~		263,549,595	284,762,803
Money at call and short notice	Outside Bangladesh	L		- 294 762 902
Investment in Securities   S.a   Government   Governmen			203,549,595	
Government Others         - 759,450,5533 (762,242,310)         - 762,242,310 (759,450,553)         762,242,310 (752,423,310)           Lease, Loans and Advances         6.a         13,003,357,996 (11,038,516,638)         11,038,516,638 (538)           Outside Bangladesh         13,003,357,996 (11,038,516,638)         11,038,516,638 (538)           Fixed Assets including Premises, Furniture and Fixtures         7.a 346,717,196 (346,729,160)         346,729,160 (346,729,160)           Other Assets         8.a 2,126,235,981 (1,757,032,133)         1,757,032,133           Non Banking Assets          -           Total Assets         16,661,953,430 (15,376,058,044)           LIABILITIES AND CAPITAL         Liabilities         56,61,953,430 (15,376,058,044)           Financing (Borrowings) from other Banks, pinancial Institutions and Agents         9.a 2,817,780,324 (23,43,602,494)         2,343,602,494           Deposits and other Accounts         10.a 10,147,979,081 (93,38)         9,318,092,004           Other Liabilities         11.a 1,712,631,061 (15,96,253,381)         1,596,253,381 (16,283,381)           Capital/ Shareholders' Equity         13 (144,249,780) (14,44,249,780)         1,144,249,780 (14,249,780)         1,144,249,780 (14,249,780)         1,144,249,780 (14,249,780)         1,144,249,780 (14,249,780)         1,144,249,780 (14,249,780)         1,144,249,780 (14,249,780)         1,248,249,780 (14,249,780)	Money at call and short notice	4.4	-	1,051,524,145
Others         759,450,553         762,242,310           Lease, Loans and Advances         6.a           In Bangladesh         13,003,357,996         11,038,516,638           Outside Bangladesh         13,003,357,996         11,038,516,638           Fixed Assets including Premises, Furniture and Fixtures         7.a         346,717,196         346,729,160           Other Assets         8.a         2,126,235,981         1,757,032,133           Non Banking Assets         -         -         -           Total Assets         16,661,953,430         15,376,058,044           LIABILITIES AND CAPITAL         Eliabilities         8.a         2,817,780,324         2,343,602,494           Financing (Borrowings) from other Banks, Financial Institutions and Agents         9.a         2,817,780,324         2,343,602,494           Other Liabilities         10.a         10,147,979,081         9,318,092,004           Other Liabilities         11.a         1,712,631,061         1,596,253,381           Total Shareholders' Equity         11.a         1,712,631,061         1,596,253,381           Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750 </td <td>Investment in Securities</td> <td>5.a</td> <td></td> <td></td>	Investment in Securities	5.a		
Tesps   Tesp	Government		-	-
Lease, Loans and Advances   In Bangladesh   Cutside Bangladesh   Cutsi	Others		759,450,553	762,242,310
Time Bangladesh			759,450,553	762,242,310
Outside Bangladesh         -		6.a	1	1
13,003,357,996   11,038,516,638	<u> </u>		13,003,357,996	11,038,516,638
Fixed Assets including Premises, Furniture and Fixtures         7.a         346,717,196         346,729,160           Other Assets         8.a         2,126,235,981         1,757,032,133           Non Banking Assets         -         -           Total Assets         16,661,953,430         15,376,058,044           LIABILITIES AND CAPITAL         Liabilities           Financing (Borrowings) from other Banks, Financial Institutions and Agents         9.a         2,817,780,324         2,343,602,494           Peposits and other Accounts         10.a         10,147,979,081         9,318,092,004           Other Liabilities         11.a         1,712,631,061         1,596,253,381           14,678,390,465         13,257,947,880           Capital/ Shareholders' Equity         12         1,144,249,780         1,144,249,780           Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Revaluation Surplus on Land	Outside Bangladesh	L		-
Non Banking Assets   Saa   2,126,235,981   1,757,032,133     Non Banking Assets       Total Assets   16,661,953,430   15,376,058,044     LIABILITIES AND CAPITAL     Liabilities   Financing (Borrowings) from other Banks, Financial Institutions and Agents     Deposits and other Accounts   10.a   10,147,979,081   9,318,092,004     Other Liabilities   11.a   1,712,631,061   1,596,253,381     14,678,390,465   13,257,947,880     Capital / Shareholders' Equity     Share Capital   12   1,144,249,780   1,144,249,780     Statutory Reserve   13   162,218,336   162,218,336     General Reserve   14       Capital Reserve   14       Capital Reserve   14       Capital Reserve   14       Capital Reserve   15   249,673,602   249,673,602     Revaluation Surplus on Land & Building   7.b   249,673,602   249,673,602     Retained earnings   15.a   (64,541,264)   68,481,325     Total Shareholders' Equity   1,525,345,204   1,658,367,793     Total Liabilities & Shareholders' Equity   16,203,735,669   14,916,315,673     Non Controlling Interest   15.b   458,217,761   459,742,371			13,003,357,996	11,038,516,638
Non Banking Assets         -         -           Total Assets         16,661,953,430         15,376,058,044           LIABILITIES AND CAPITAL         Secondary of the panks of the pank	and Fixtures			
Total Assets         16,661,953,430         15,376,058,044           LIABILITIES AND CAPITAL         Itabilities         Itabilities </td <td>Other Assets</td> <td>8.a</td> <td>2,126,235,981</td> <td>1,757,032,133</td>	Other Assets	8.a	2,126,235,981	1,757,032,133
LIABILITIES AND CAPITAL Liabilities Financing (Borrowings) from other Banks, Financial Institutions and Agents  Deposits and other Accounts  10.a 10,147,979,081 9,318,092,004  Other Liabilities 11.a 1,712,631,061 1,596,253,381 14,678,390,465 13,257,947,880  Capital/ Shareholders' Equity  Share Capital Statutory Reserve 13 162,218,336 General Reserve 14 - Capital Reserve 14 - Capital Reserve 14 - Capital Reserve 15 Revaluation Surplus on Land & Building Revaluation Surplus on Land & Building Retained earnings 15.a (64,541,264) 68,481,325 Total Shareholders' Equity 15,253,345,204 1,658,367,793 Total Liabilities & Shareholders' Equity 15.b 458,217,761 459,742,371	Non Banking Assets	_		-
Liabilities       Financing (Borrowings) from other Banks, Financial Institutions and Agents       9.a       2,817,780,324       2,343,602,494         Deposits and other Accounts       10.a       10,147,979,081       9,318,092,004         Other Liabilities       11.a       1,712,631,061       1,596,253,381         Capital/ Shareholders' Equity       12       1,144,249,780       1,144,249,780         Statutory Reserve       13       162,218,336       162,218,336         General Reserve       14       -       -         Capital Reserve       33,744,750       33,744,750       33,744,750         Revaluation Surplus on Land & Building       7.b       249,673,602       249,673,602         Retained earnings       15.a       (64,541,264)       68,481,325         Total Shareholders' Equity       1,525,345,204       1,658,367,793         Total Liabilities & Shareholders' Equity       16,203,735,669       14,916,315,673         Non Controlling Interest       15.b       458,217,761       459,742,371	Total Assets	_	16,661,953,430	15,376,058,044
Financial Institutions and Agents         10.a         10,147,979,081         9,318,092,004           Other Liabilities         11.a         1,712,631,061         1,596,253,381           Capital/ Shareholders' Equity         11.a         1,144,249,780         13,257,947,880           Capital/ Shareholders' Equity         12         1,144,249,780         1,144,249,780           Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	Liabilities			
Other Liabilities         11.a         1,712,631,061         1,596,253,381           Capital/ Shareholders' Equity         Share Capital         12         1,144,249,780         1,144,249,780         1,144,249,780         Statutory Reserve         13         162,218,336         182,218,336         182,218,336         182,218,336         182,218,336         182,218,336         <		9.a	2,817,780,324	2,343,602,494
14,678,390,465       13,257,947,880         Capital/ Shareholders' Equity         Share Capital       12       1,144,249,780       1,144,249,780       162,218,336       182,218,336       182,218,336       182,218,336       182,218,336       182,218,336       182,218,336       182	Deposits and other Accounts	10.a	10,147,979,081	9,318,092,004
Capital/ Shareholders' Equity         Share Capital       12       1,144,249,780       1,144,249,780         Statutory Reserve       13       162,218,336       162,218,336         General Reserve       14       -       -         Capital Reserve       33,744,750       33,744,750         Revaluation Surplus on Land & Building       7.b       249,673,602       249,673,602         Retained earnings       15.a       (64,541,264)       68,481,325         Total Shareholders' Equity       1,525,345,204       1,658,367,793         Total Liabilities & Shareholders' Equity       16,203,735,669       14,916,315,673         Non Controlling Interest       15.b       458,217,761       459,742,371	Other Liabilities	11.a		1,596,253,381
Share Capital         12         1,144,249,780         1,144,249,780           Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371		_	14,678,390,465	13,257,947,880
Share Capital         12         1,144,249,780         1,144,249,780           Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	Capital/ Shareholders' Equity			
Statutory Reserve         13         162,218,336         162,218,336           General Reserve         14         -         -           Capital Reserve         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	- · ·	12	1,144,249,780	1,144,249,780
Capital Reserve         33,744,750         33,744,750           Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	_	13		
Revaluation Surplus on Land & Building         7.b         249,673,602         249,673,602           Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	General Reserve	14	-	-
Retained earnings         15.a         (64,541,264)         68,481,325           Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	Capital Reserve		33,744,750	33,744,750
Total Shareholders' Equity         1,525,345,204         1,658,367,793           Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	Revaluation Surplus on Land & Building	7.b	249,673,602	249,673,602
Total Liabilities & Shareholders' Equity         16,203,735,669         14,916,315,673           Non Controlling Interest         15.b         458,217,761         459,742,371	Retained earnings	15.a	(64,541,264)	68,481,325
Non Controlling Interest 15.b 458,217,761 459,742,371	Total Shareholders' Equity	_	1,525,345,204	1,658,367,793
	Total Liabilities & Shareholders' Equity	_	16,203,735,669	14,916,315,673
Total Liabilities 16,661,953,430 15,376,058,044	_	15.b		
	Total Liabilities	=	16,661,953,430	15,376,058,044

## Bangladesh Finance And Investment Company Limited Consolidated Balance Sheet

As on 31 March 2015

OFF BALANCE SHEET EXPOSURES	Note	31-Mar-15 BDT	31-Dec-14 BDT
CONTINGENT LIABILITIES			
CONTINGENT LIABILITIES			
Acceptances and Endorsements		-	-
Letters of Guarantee	16	104,801,330	104,801,330
Irrevocable Letters of Credit		-	-
Bills for Collection		-	-
Total		104,801,330	104,801,330
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		-	-
Claims against the Bank not acknowledged as debts		-	-
Total	_	-	-
Total Off-Balance Sheet items including contingent liabilities		104,801,330	104,801,330
	-		

These financial statements should be read in conjunction with the annexed notes 1 to 32

Company Secretary Managing Director Director Director

## Bangladesh Finance And Investment Company Limited Consolidated Profit and Loss Account

For the period ended 31 March 2015

	Note	31-Mar-15 BDT	31-Mar-14 BDT
Interest Income	18.a	394,984,057	382,953,406
Less: Interest paid on Deposits & Borrowings etc.	19.a	335,378,876	371,754,634
Net Interest Income	'	59,605,181	11,198,772
Income from Investment in securities	20.a	(81,600,682)	25,473,297
Commission, Exchange and Brokerage	20.b	11,868,064	23,848,481
Other Operating Income	21.a	6,851,408	22,170,245
	,	(62,881,210)	71,492,023
Total Operating Income		(3,276,029)	82,690,795
Salaries and Allowances	22.a	15,242,027	11,788,108
Rent, Taxes, Insurances, Electricity etc.	23.a	4,532,695	3,016,157
Legal Expenses	24.a	559,550	2,265,044
Postage, Stamps, Telecommunication etc.	25.a	347,769	806,163
Stationery, Printings, Advertisements etc.	26.a	709,403	3,323,842
Managing Director's Salary and Allowances	27	2,000,000	2,000,000
Directors' Fees and Conveyance	28.a	40,000	404,750
Auditors' Fees	28.b	-	34,500
Depreciation & Repairs of Assets	29.a	4,020,426	3,336,331
Other Expenses	30.a	8,459,199	12,587,603
Total Operating Expenses		35,911,069	39,562,497
Profit before Provision		(39,187,097)	43,128,298
Specific provisions for Classified Investment	31	76,407,646	29,456,871
General Provisions for Unclassified Investment	31	4,584,400	14,706,299
Provisions for Investment in Securities	31.a	11,391,309	5,415,908
Total Provision		92,383,355	49,579,078
Total Profit before Provisions for Taxation		(131,570,452)	(6,450,780)
Deferred Tax Expenses/(benefit)		-	-
Current Tax Expenses-BD Finance		-	-
Current Tax Expenses-BD Securities Ltd.		2,441,002	9,488,208
Current Tax Expenses-BD Capital Holding Ltd.		535,745	639,386
		2,976,746	10,127,594
Net Profit after Taxation		(134,547,199)	(16,578,374)
Attributable to		(134,547,199)	(16,578,374)
Shareholder of the Company		(133,022,589)	(22,216,809)
Non-controlling Interest		(1,524,610)	5,638,434
Net Profit available for distribution		(133,022,589)	(22,216,809)

## Bangladesh Finance And Investment Company Limited Consolidated Profit and Loss Account For the period ended 31 March 2015

Note	31-Mar-15 BDT	31-Mar-14 BDT
13	-	-
14	-	-
15	(133,022,589)	(22,216,809)
_	(133,022,589)	(22,216,809)
- 32a	(1.16)	(0.19)
	13 14	Note BDT  13 -

These financial statements should be read in conjunction with the annexed notes 1 to 32

Company Secretary Managing Director Director Director

## Bangladesh Finance And Investment Company Limited

### **Consolidated Cash Flow Statement**

For the period ended 31 March 2015

	31-Mar-15 BDT	31-Mar-14 BDT
Cash Flow from Operating Activities		
Interest received	467,739,110	406,979,974
Interest paid	(411,898,121)	(421,543,973)
Dividend received	-	3,649
Fees & Commission received	1,000,000	25,239,452
Cash Payments to Employees	(17,242,027)	(13,788,108)
Cash Payments to Suppliers	(1,227,386)	(10,763,219)
Income Tax Paid	(33,101,718)	(3,718,169)
Received from other Operating activities	(66,873,795)	25,348,381
Payments for other Operating activities	(10,978,575)	(13,054,004)
Operating Profit before changes in Operating Assets & Liabilities	(72,582,511)	(5,296,015)
Changes in Operating Assets and Liabilities		
Purchases/Sale of Trading Securities	2,791,757	(532,916,524)
Loans and Lease Finance to Customers	(993,340,253)	(1,686,338,350)
Other Assets	(344,112,474)	(69,474,008)
Deposits	829,931,901	1,519,074,760
Other Liabilities	52,629,781	35,097,559
Sub Total	(452,099,288)	(734,556,562)
A) Net Cash from Operating Activities	(524,681,799)	(739,852,577)
Cash flows from Investing Activities		
Purchase/sale of non trading securities	-	-
Adjustment of Depreciation	-	-
Proceeds from Sale of fixed assets	-	-
Purchases/sale of Property, Plant & Equipment	(2,940,397)	(2,347,617)
B) Net Cash from Investing Activities	(2,940,397)	(2,347,617)
Cash flows from Financing Activities		
Increase/(decrease) of borrowings	533,800,243	652,668,394
Share Capital - Right Issue	-	-
C) Net Cash from Financing Activities	533,800,243	652,668,394
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	6,178,046	(89,531,800)
E) Cash & Cash Equivalents at the beginning of the period	420,013,657	784,741,068
F) Cash & Cash Equivalents at the end of the period(D+E)	426,191,704	695,209,268

### Bangladesh Finance And Investment Company Limited

### Consolidated Statement of Changes in Shareholders' Equity

For the period ended 31 March 2015

Particulars	Share capital BDT	Statutory reserve BDT	General reserve BDT	Capital reserve BDT	Revaluation Surplus BDT	Retained earnings BDT	Total BDT	Non Controlling Interest BDT	Total Equity BDT
Balance as at 1 January 2015	1,144,249,780	162,218,336		33,744,750	249,673,602	68,481,324	1,658,367,792	459,742,370	2,118,110,163
Changes during the period 2015									
Issue of Bonus Share	-	-	-	-	-	-	-	-	-
Right Share Issue	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the period	-	-	-	-	-	(133,022,589)	(133,022,589)	(1,524,610)	(134,547,199)
Capital Reserve	-	-	-	-	-	-	-	-	-
Revalution Surplus	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
		-	-	-	-	(133,022,589)	(133,022,589)	(1,524,610)	(134,547,199)
Balance as at 31 March 2015	1,144,249,780	162,218,336	-	33,744,750	249,673,602	(64,541,265)	1,525,345,203	458,217,760	1,983,562,965
Balance as at 1 January 2014	1,040,227,080	148,584,375	30,000,000		249,673,602	82,010,256	1,550,495,313	452,776,091	2,003,271,404
Changes during the period 2014									
Issue of Bonus Share	-	-	-	-	-	-	-	-	-
Right Share Issue	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the period	-	-	-	-	-	(22,216,808)	(22,216,808)	5,638,435	(16,578,374)
Capital Reserve	-	-	-	-	-	-	-	-	-
Revalution Surplus	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-	-	-	-
		-	-	-	-	(22,216,808)	(22,216,808)	5,638,435	(16,578,374)
Balance as at 31 March 2014	1,040,227,080	148,584,375	30,000,000	-	249,673,602	59,793,448	1,528,278,505	458,414,526	1,986,693,031

Company Secretary Managing Director Director Director

Baitul Hossain Building (2<sup>nd</sup> Floor), 27, Dilkusha C/A, Dhaka-1000

#### **Balance Sheet**

As at 31 March 2015

		Provisional & Un-audited		
	<u>Note</u>	31-Mar-15	31-Dec-14	
		<u>Taka</u>	<u>Taka</u>	
PROPERTY AND ASSETS				
Cash	1			
Cash in hand		62,344	42,857	
Balance with Bangladesh Bank		162,556,066	135,175,131	
		162,618,410	135,217,988	
Balance with other Banks and Financial Institutions	2			
Inside Bangladesh		211,477,374	239,390,453	
Outside Bangladesh		-	-	
		211,477,374	239,390,453	
Money at call and short notice		-	1,051,524,145	
Lancation and the Committee	2			
Investment in Securities	3			
Government		272 012 650	404 645 464	
Others		373,812,659 373,812,659	404,645,464 <b>404,645,464</b>	
Lease, Loans and Advances	4	3/3,812,039	404,043,404	
In Bangladesh	4	12,762,989,189	10,707,372,858	
Outside Bangladesh		12,702,969,169	10,707,372,636	
Outside Builgiadesii		12,762,989,189	10,707,372,858	
Fixed Assets including Premises, Furniture and Fixtures	5	322,377,092	320,826,262	
Tixed / 155ct5 metading Fremises, Farmer's and Fixed es	3	322,377,032	020,020,202	
Other Assets	6	1,886,026,389	1,555,738,635	
		, , ,		
Non Banking Assets		-	-	
Total Assets		15,719,301,114	14,414,715,805	
LIABILITIES AND CAPITAL				
Liabilities				
Financing (Borrowings) from other Banks	7	2,550,948,900	2,017,148,658	
financial Institutions and Agents				
Deposits and other Accounts	8	10,147,979,081	9,318,092,004	
Term Deposits		9,787,448,051	9,001,958,771	
Other Deposits		49,300,391	32,837,331	
Advance Rent & Installments		311,230,638	283,295,903	
Bills Payable		-	-	
Other Liabilities	9	1 525 005 401	1 462 612 171	
Other Elabilities	9	1,535,885,491	1,463,613,171	
Total Liabilities		14,234,813,471	12,798,853,833	
Total Elabilities		14,234,013,471	12,750,055,055	
Capital/ Shareholders' Equity				
Share Capital	10	1,144,249,780	1,144,249,780	
Statutory Reserve	11	162,218,336	162,218,337	
General Reserve	12	-		
Revaluation Surplus on Land & Building	5	249,673,602	249,673,602	
Retained earnings	13	(71,654,076)	59,720,253	
Total Shareholders' Equity		1,484,487,642	1,615,861,972	
Total Liabilities & Shareholders' Equity		15,719,301,114	14,414,715,805	
			, , , ===,===	

Baitul Hossain Building (2nd Floor), 27, Dilkusha C/A, Dhaka-1000 Off-Balance Sheet Item As at 31 March 2015

	Provisional & 31-Mar-15	<u>Un-audited</u> 31-Dec-14
OFF BALANCE SHEET EXPOSURES	<u>Taka</u>	<u>Taka</u>
CONTINGENT LIABILITIES		
Acceptances and Endorsements	-	-
Letters of Guarantee	104,801,330	104,801,330
Irrevocable Letters of Credit	-	-
Bills for Collection		
Total	104,801,330	104,801,330
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	-	-
Claims against the Bank not acknowledged as debts	-	-
Total	-	-
TOTAL OFF BALANCE SHEET EXPOSURES INCLUDING		
CONTINGENT LIABILITIES	104,801,330	104,801,330

Baitul Hossain Building (2nd Floor), 27, Dilkusha C/A, Dhaka-1000

#### **Profit and Loss Account**

For the period 01 January to 31 March 2015

		<b>Provisional &amp;</b>	Un-audited
		31-Mar-15	31-Mar-14
	<u>Note</u>	<u>Taka</u>	<u>Taka</u>
lake and language	4.4	277.004.250	204 005 224
Interest Income	14	377,801,258	381,065,221
Less: Interest paid on Deposits & Borrowings etc.	15	324,732,615	373,742,314
Net Interest Income	1.0	53,068,643	7,322,907
Income from Investment in securities	16	(89,563,255)	8,921,455
Commission, Exchange and Brokerage	4-	1,000,000	1,000,000
Other Operating Income	17	6,649,748	22,549,164
		(81,913,507)	32,470,620
Total Operating Income		(28,844,864)	39,793,526
Salaries and Allowances		9,978,815	7,221,424
Rent, Taxes, Insurances, Electricity etc.	18	4,083,662	2,559,133
Professional Fees	19	428,550	2,124,674
Postage, Stamps, Telecommunication etc.	20	162,369	603,048
Stationery, Printings, Advertisements etc.	21	471,050	3,184,508
Managing Director's Salary and Allowances	22	2,000,000	2,000,000
Directors' Fees and Conveyance	23	40,000	304,750
Auditors' Fees		-	34,500
Depreciation & Repairs of NBFI's Assets	24	2,123,722	1,644,159
Other Expenses	25	2,249,251	5,218,958
<b>Total Operating Expenses</b>		21,537,418	24,895,154
Profit before Provision		(50.202.202)	14 000 272
Specific provisions for Classified Investment		( <b>50,382,282</b> ) 76,407,646	<b>14,898,373</b> 29,456,871
General Provisions for Unclassified Investment			
Provisions for Investment in Securities		4,584,400	14,706,299
Total Provision	26	80,992,046	44,163,170
Total Profit before Provisions for Taxation	20	(131,374,328)	(29,264,797)
Deferred Tax Expenses/(benefit)		(151,574,526)	(29,204,797)
Current Tax Expenses		_	-
current rax expenses			
Net Profit after Taxation		(131,374,328)	(29,264,797)
Appropriations	4.4		
Statutory Reserve	11	-	-
General Reserve	12	-	(20, 264, 707)
Retained Earnings	13	(131,374,328)	(29,264,797)
		(131,374,328)	(29,264,797)
Earning Per Share (Re-stated)	27	(1.15)	(0.26)

#### **CASH FLOW STATEMENT**

For the period 1 January to 31 March 2015

Interest paid		<b>Provisional &amp;</b>	Un-audited
Cash Flow from Operating Activities   Interest received   Interest received   Interest paid   (411,898,121)   (423,543,97)   Dividend received   - 4   4   41,898,121   (423,543,97)   Dividend received   - 4   4   41,898,125   (9,221,42)   (23,141,6027)   (1,278,815)   (9,221,42)   (23,141,6027)   (3,184,50)   (3,1416,027)   (73,161,862)   (31,416,027)   (73,161,862)   (31,416,027)   (73,161,862)   (31,416,027)   (73,161,862)   (31,416,027)   (3,184,50)   (31,416,027)   (3,184,50)   (31,416,027)   (3,184,50)   (42,913,507)   31,470,57   (42,913,507)   31,470,57   (42,913,507)   (42,707,744)   (11,066,32)   (8,526,98)   (82,537,673)   (8,526,98)   (82,537,673)   (8,526,98)   (82,537,673)   (8,526,98)   (1,004,092,187)   (1,864,881,50)   (1,		31-Mar-15	31-Mar-14
Interest received   462,217,590   406,091,78   Interest paid   (411,898,121)   (423,543,97		<u>Taka</u>	<u>Taka</u>
Interest paid	Cash Flow from Operating Activities		
Dividend received   Fees & Commission received   1,000,000   1,0	Interest received	462,217,590	406,091,789
Fees & Commission received	Interest paid	(411,898,121)	(423,543,973)
Cash Payments to Employees       (11,978,815)       (9,221,42         Cash Payments to Suppliers       (471,050)       (3,184,50         Income Tax Paid       (31,416,027)       (73,16         Received from other Operating activities       (82,913,507)       31,470,57         Payments for other Operating activities       (82,913,507)       (11,066,32         Operating Profit before changes in Operating Assets & Liabilities       (82,537,673)       (8,526,98         Changes in Operating Assets and Liabilities       (82,537,673)       15,635,18         Purchases/Sale of Trading Securities       (1,004,092,187)       (1,864,681,50)         Loans and Lease Finance to Customers       (1,004,092,187)       (1,490,067,041)         Other Assets       (307,261,246)       (427,091,16         Deposits       829,931,901       1,490,067,041         Other Liabilities       2,374,141       28,059,61         Sub Total       (448,214,586)       (758,010,82         A) Net Cash from Operating Activities       (530,752,260)       (766,537,80         Cash flows from Investing Activities       -       -         Purchase/sale of Property, Plant & Equipments       (3,560,640)       (206,65         B) Net Cash from Investing Activities       (3,560,640)       (206,65	Dividend received	-	45
Cash Payments to Suppliers Income Tax Paid Received from other Operating activities Received from Operating Assets and Liabilities Received from Operating Assets and Liabilities Received from Sale of Trading Securities Received from Sale of Frading Securities Received from Sale of fixed assets Received from Sale of Froperty, Plant & Equipments Received from Sale of From Financing Activities Received from Financing Activities Received from Sale of From Financing Activities Received from Sale of Fixed Assets Activitie	Fees & Commission received	1,000,000	1,000,000
Income Tax Paid Received from other Operating activities Operating Profit before changes in Operating Assets & Liabilities  Changes in Operating Assets and Liabilities Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Deposits Other Assets Deposits Deposits Sub Total  A) Net Cash from Operating Activities Purchase/sale of non trading securities Purchase/sale of fixed assets Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  (31,416,027) (77,077,744) (11,066,32 (8,526,98  (8,526,98  (8,526,98  (8,526,98  (8,526,98  (1,004,092,187) (1,004	Cash Payments to Employees	(11,978,815)	(9,221,424)
Received from other Operating activities Payments for other Operating activities Operating Profit before changes in Operating Assets & Liabilities  Changes in Operating Assets and Liabilities  Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Deposits Other Liabilities  A) Net Cash from Operating Activities Purchase/sale of not trading securities Purchase/sale of Property, Plant & Equipments  A) Net Cash from Investing Activities Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  Changes in Operating Assets & Liabilities (82,537,673) (8,526,98) (1,004,092,187) (1,004,092	Cash Payments to Suppliers	(471,050)	(3,184,508)
Payments for other Operating activities Operating Profit before changes in Operating Assets & Liabilities  Changes in Operating Assets and Liabilities Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Deposits Other Liabilities Sub Total  A) Net Cash from Operating Activities Purchases/sale of non trading securities Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/(decrease) of borrowings Right Share Capital  (11,066,322 (8,526,98) (12,077,744) (82,537,673) (8,526,98) (82,537,673) (8,526,98) (8,526,98) (1,004,092,187) (1,004,09		1 ' ' ' ' '	(73,165)
Changes in Operating Assets and Liabilities  Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Deposits Other Liabilities  A) Net Cash from Operating Activities Purchases/sale of non trading securities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  B) Net Cash flows from Investing Activities Cash flows from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Cash flows from Financing Activities Ca	Received from other Operating activities	(82,913,507)	31,470,574
Changes in Operating Assets and Liabilities  Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Other Assets Deposits Other Liabilities Sub Total  A) Net Cash from Operating Activities Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Financing Activities Cash flows from Financing	Payments for other Operating activities	(7,077,744)	(11,066,324)
Purchases/Sale of Trading Securities Loans and Lease Finance to Customers Other Assets Other Assets Deposits Other Liabilities Sub Total  A) Net Cash from Operating Activities Purchase/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchase/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Cash flows from Financing Activities Ca	Operating Profit before changes in Operating Assets & Liabilities	(82,537,673)	(8,526,985)
Loans and Lease Finance to Customers	Changes in Operating Assets and Liabilities		
Other Assets Deposits Deposits Other Liabilities Other Liabilities Sub Total  A) Net Cash from Operating Activities Purchase/sale of non trading securities Purchases/sale of Froperty, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  (307,261,246) (427,091,16 1,490,067,04 1,	Purchases/Sale of Trading Securities	30,832,805	15,635,183
Deposits Other Liabilities Sub Total  A) Net Cash from Operating Activities Cash flows from Investing Activities Purchase/sale of non trading securities Purchases/sale of Froperty, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Investing Activities Purchases/sale of Property, Plant & Equipments  Cash flows from Investing Activities Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  1,490,067,044 2,374,141 28,059,610 (766,537,80) (766,537,80	Loans and Lease Finance to Customers	(1,004,092,187)	(1,864,681,500)
Other Liabilities 2,374,141 28,059,610 Sub Total (448,214,586) (758,010,82)  A) Net Cash from Operating Activities (530,752,260) (766,537,800) Cash flows from Investing Activities Purchase/sale of non trading securities Proceeds from Sale of fixed assets Purchases/sale of Property, Plant & Equipments (3,560,640) (206,65)  B) Net Cash from Investing Activities (3,560,640) (206,65) Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital	Other Assets	(307,261,246)	(427,091,160)
Sub Total (448,214,586) (758,010,82)  A) Net Cash from Operating Activities (530,752,260) (766,537,80)  Cash flows from Investing Activities  Purchase/sale of non trading securities  Proceeds from Sale of fixed assets  Purchases/sale of Property, Plant & Equipments (3,560,640) (206,65)  B) Net Cash from Investing Activities  Cash flows from Financing Activities  Increase/(decrease) of borrowings  Right Share Capital 533,800,243 652,668,399	Deposits	829,931,901	1,490,067,046
A) Net Cash from Operating Activities  Cash flows from Investing Activities  Purchase/sale of non trading securities  Purchases/sale of fixed assets  Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities  Cash flows from Financing Activities  Increase/(decrease) of borrowings  Right Share Capital  (530,752,260)  (766,537,80)  (3,560,640)  (206,65)  (206,65)  (3,560,640)  (206,65)  (3,560,640)  (206,65)  (3,560,640)  (206,65)  (3,560,640)  (206,65)	Other Liabilities	2,374,141	28,059,610
Cash flows from Investing Activities Purchase/sale of non trading securities Proceeds from Sale of fixed assets Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  Cash flows from Financing Activities Fig. 10, 10, 10, 10, 10, 10, 10, 10, 10, 10,	Sub Total	(448,214,586)	(758,010,821)
Purchase/sale of non trading securities Proceeds from Sale of fixed assets Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  Cash flows from Financing Activities Cash flows flows flows from Financing Activities Cash flows	A) Net Cash from Operating Activities	(530,752,260)	(766,537,806)
Proceeds from Sale of fixed assets Purchases/sale of Property, Plant & Equipments  B) Net Cash from Investing Activities Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  Cash flows from Financing Activities Cash flows f	Cash flows from Investing Activities		
Purchases/sale of Property, Plant & Equipments (3,560,640) (206,65  B) Net Cash from Investing Activities (3,560,640) (206,65  Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital 533,800,243 652,668,39	Purchase/sale of non trading securities	-	-
B) Net Cash from Investing Activities Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  (3,560,640) (206,65  533,800,243 652,668,39	Proceeds from Sale of fixed assets	-	-
Cash flows from Financing Activities Increase/(decrease) of borrowings Right Share Capital  533,800,243 652,668,39	Purchases/sale of Property, Plant & Equipments	(3,560,640)	(206,651)
Increase/(decrease) of borrowings 533,800,243 652,668,394 Right Share Capital -	B) Net Cash from Investing Activities	(3,560,640)	(206,651)
Right Share Capital	Cash flows from Financing Activities		
<u> </u>	Increase/(decrease) of borrowings	533,800,243	652,668,394
C) Not Cash from Financing Activities 522 800 242 652 668 30	Right Share Capital	-	-
C) Net cash from Financing Activities	C) Net Cash from Financing Activities	533,800,243	652,668,394
D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C) (512,657) (114,076,065)	D) Net Increase/(Decrease) in Cash & Cash Equivalents (A+B+C)	(512,657)	(114,076,063)
E) Cash and cash equivalents at the beginning of the period 374,608,441 713,775,54	E) Cash and cash equivalents at the beginning of the period	374,608,441	713,775,547
F) Cash and cash equivalents at the end of the period (D+E) 374,095,784 599,699,48	F) Cash and cash equivalents at the end of the period (D+E)	374,095,784	599,699,484

Baitul Hossain Building (2nd Floor), 27, Dilkusha C/A, Dhaka-1000 Statement of Changes in Shareholders' Equity For the period 01 January to 31 March 2015

#### **Provisional & Un-audited**

	Share <u>capital</u> <u>Taka</u>	Statutory <u>reserve</u> <u>Taka</u>	General <u>reserve</u> <u>Taka</u>	Revaluation <u>Surplus</u> <u>Taka</u>	Retained <u>earnings</u> <u>Taka</u>	<u>Total</u> <u>Taka</u>
Balance as at 1 January 2015	1,144,249,780	162,218,336	-	249,673,602	59,720,253	1,615,861,971
Changes during the period 2015						
Issue of Bonus Share	-	-	-	-	-	-
Issue of Right Share	-					-
Profit/(Loss) for the period	-	-	-	-	(131,374,328)	(131,374,328)
Transfer to general reserve	-	-	-	-	-	-
Transfer to statutory reserve	-	-	-	-	-	-
Revaluation Surplus on Land & Building	-	-	-	-	-	-
		-	-	-	(131,374,328)	(131,374,328)
Balance as at 31 March 2015	1,144,249,780	162,218,336	-	249,673,602	(71,654,075)	1,484,487,642
Balance as at 31 March 2014	1,040,227,080	148,584,375	30,000,000	249,673,602	49,942,310	1,518,427,367