Bangladesh Finance And Investment Company Limited

Consolidated Balance Sheet

As at 30 September 2015

	Note	30-Sep-15 BDT	31-Dec-14 BDT
PROPERTY AND ASSETS			
Cash Cash in hand	2 - T	76 501	75 722
Cash in hand Balance with Bangladesh Bank	3.a	76,591 191,484,754	75,723 135,175,131
Dalance with Daligladesh Dalik	L	<u> </u>	135,250,854
Balance with other Banks and	4.a	171,501,545	133,230,034
Financial Institutions			
Inside Bangladesh	Г	321,633,406	284,762,803
Outside Bangladesh		-	-
	-	321,633,406	284,762,803
Money at call and short notice	4.4	-	1,051,524,145
Investment in Securities	5.a		
Government	5.0	-][-
Others		706,698,641	762,242,310
	L	706,698,641	762,242,310
Lease, Loans and Advances	6.a		
In Bangladesh	Γ	12,149,456,068	11,038,516,638
Outside Bangladesh		-	-
		12,149,456,068	11,038,516,638
Fixed Assets including Premises, Furniture and Fixtures	7.a	345,455,847	346,729,160
Other Assets	8.a	2,407,511,673	1,757,032,133
Non Banking Assets		212,121,062	-
Total Assets	-	16,334,438,041	15,376,058,044
LIABILITIES AND CAPITAL			
Liabilities			
Financing (Borrowings) from other Banks,	9.a	2,364,631,057	2,343,602,494
Financial Institutions and Agents			
Deposits and other Accounts	10.a	10,104,366,090	9,318,092,004
Other Liabilities	11.a	1,799,354,179	1,596,253,381
	-	14,268,351,326	13,257,947,880
Capital/ Shareholders' Equity	-		
Share Capital	12	1,144,249,780	1,144,249,780
Statutory Reserve	13	165,894,835	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	21,738,566	68,481,325
Total Shareholders' Equity	-	1,615,301,533	1,658,367,793
Total Liabilities & Shareholders' Equity	-	15,883,652,859	14,916,315,673
Non Controlling Interest	- 15.b	450,785,183	459,742,371
Total Liabilities	-	16,334,438,041	15,376,058,044
Net Asset Value per share (NAV)		14.12	14.49
\L0 \L2 \L2 \L2	c	24/ 01/	
Sd/ Sd/ Sd/ CEO Company Secretary Managing Director		Sd/ Sd/	man
CFO Company Secretary Managing Director	r I	Director Chair	nan

Bangladesh Finance And Investment Company Limited Consolidated Balance Sheet

As at 30 September 2015

	Note	30-Sep-15 BDT	31-Dec-14 BDT
OFF BALANCE SHEET EXPOSURES	·		
CONTINGENT LIABILITIES			
Acceptances and Endorsements Letters of Guarantee	16	- 104,801,330	- 104,801,330
Irrevocable Letters of Credit Bills for Collection Total			
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

Sd/	Sd/	Sd/	Sd/	Sd/
CFO	Company Secretary	Managing Director	Director	Chairman

Bangladesh Finance And Investment Company Limited

Consolidated Profit and Loss Account For the period ended 30 September 2015

	1	1			
	Note	Jan-Sep 15 BDT	Jan-Sep 14 BDT	Jul-Sep-15 BDT	Jul-Sep-14 BDT
Interest Income	18.a	1,318,139,679	1,271,376,357	427,788,355	452,154,869
Less: Interest paid on Deposits & Borrowings etc.	19.a	1,002,913,080	1,089,586,714	351,256,349	368,471,813
Net Interest Income	•	315,226,600	181,789,642	76,532,007	83,683,056
Income from Investment in securities	20.a	(74,834,631)	33,367,176	19,061,508	(189,574)
Commission, Exchange and Brokerage	20.b	53,857,109	69,361,113	19,193,908	27,606,912
Other Operating Income	21.a	29,592,406	69,367,093	8,293,295	34,227,323
		8,614,883	172,095,382	46,548,711	61,644,661
Total Operating Income		323,841,483	353,885,025	123,080,718	145,327,717
Salaries and Allowances	22.a	56,552,264	43,211,882	23,183,727	18,068,725
Rent, Taxes, Insurances, Electricity etc.	23.a	13,937,392	9,274,454	4,745,086	3,202,851
Legal Expenses	24.a	2,125,670	4,518,611	804,220	820,864
Postage, Stamps, Telecommunication etc.	25.a	1,529,801	1,662,107	680,720	448,369
Stationery, Printings, Advertisements etc.	26.a	7,814,922	9,965,947	4,353,077	3,192,783
Managing Director's Salary and Allowances	27	5,600,000	5,600,000	2,100,000	2,100,000
Directors' Fees and Conveyance	28.a	625,000	1,089,250	205,000	316,250
Auditors' Fees	28.b	54,416	121,528	23,750	52,528
Depreciation & Repairs of Assets	29.a	13,609,283	9,946,366	4,540,290	2,993,327
Other Expenses	30.a	34,348,080	30,438,540	12,879,841	11,104,744
Total Operating Expenses		136,196,828	115,828,685	53,515,711	42,300,441
Profit before Provision		187,644,654	238,056,340	69,565,007	103,027,276
Specific provisions for Classified Investment	31	124,292,780	99,599,785	46,961,280	35,191,594
General Provisions for Unclassified Investment	31	(3,115,306)	18,118,633	(5,680,900)	2,418,000
Provisions for Investment in Securities	31.a	39,629,360	5,000,000	14,119,025	(12,580,864)
Total Provision	51.4	160,806,833	122,718,418	55,399,405	25,028,730
Total Profit before Provisions for Taxation		26,837,821	115,337,922	14,165,602	77,998,546
		20,001,021	110,001,922	1,100,000	11,550,010
Deferred Tax Expenses/(benefit)		-	-	-	-
Current Tax Expenses-BD Finance		12,254,995	20,139,141	5,135,322	13,511,203
Current Tax Expenses-BD Securities Ltd.		7,154,070	16,193,950	1,094,107	8,291,733
Current Tax Expenses-BD Capital Holding Ltd.		2,239,715	2,977,144	1,595,245	951,536
		21,648,780	39,310,235	7,824,674	22,754,472
Net Profit after Taxation		5,189,041	76,027,687	6,340,928	55,244,074
Attributable to		5,189,041	76,027,687	6,340,928	55,244,074
Shareholder of the Company		14,146,229	59,242,253	10,819,272	44,704,004
Non-controlling Interest		(8,957,188)	16,785,434	(4,478,344)	10,540,070
Net Profit available for distribution		14,146,229	59,242,253	10,819,272	44,704,004
Appropriations					
Statutory Reserve	13	3,676,499	5,449,415	1,540,597	3,655,973
General Reserve	13 14			-	
Retained Earnings	15	10,469,731	53,792,838	9,278,675	41,048,031
Territor Latiningo	10	14,146,229	59,242,253	10,819,272	44,704,004
Earning Per Share (Re-stated)	32a	0.12	0.52	0.09	0.39

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

Sd/	Sd/	Sd/	Sd/	Sd/
CFO	Company Secretary	Managing Director	Director	Chairman

Bangladesh Finance And Investment Company Limited

Consolidated Cash Flow Statement

For the period ended 30 September 2015

			30-Sep-15 BDT	30-Sep-14 BDT
Cash Fl	ow from Operating Activ	vities		
Intere	st received		1,398,984,543	1,275,816,440
Intere	st paid		(1,087,119,085)	(1,047,081,140)
Divide	end received	5,014,652	2,907,961	
Fees 8	& Commission received		51,331,802	67,289,713
Cash I	Payments to Employees		(62,152,264)	(48,811,882)
Cash I	Payments to Suppliers		(14,269,631)	(29,456,008)
Incom	ne Tax Paid		(40,093,988)	(41,663,620)
Receiv	ved from other Operating a	ctivities	(52,727,354)	68,921,208
Payme	ents for other Operating ac	tivities	(51,554,274)	(49,447,598)
-	ng Profit before changes & Liabilities	in Operating	147,414,401	198,475,075
Change	s in Operating Assets an	d Liabilities		
Purcha	ases/Sale of Trading Secur	ities	50,707,972	52,482,241
Loans	and Lease Finance to Cust	comers	(293,817,083)	(2,035,345,668)
Other	Assets		(606,168,420)	(451,963,004)
Depos	sits		786,318,910	1,958,232,843
Other	Liabilities		39,934,788	34,055,947
Sub T	otal		(23,023,833)	(442,537,642)
A) Net	Cash from Operating Ac	tivities	124,390,568	(244,062,567)
Cash flo	ows from Investing Activ	ities		
Purcha	ase/sale of non trading sec	urities	-	(118,872,843)
Adjust	tment of Depreciation		-	
Procee	eds from Sale of fixed asset	S	-	
Purcha	ases/sale of Property, Plan	t & Equipment	(8,105,632)	(13,442,472)
B) Net	Cash from Investing Act	ivities	(8,105,632)	(132,315,315)
Cash flo	ows from Financing Activ	vities		
	se/(decrease) of borrowing	38	34,108,647	4,015,647
Share	Capital - Right Issue		-	-
Divide	end Paid		(57,212,489)	-
C) Net	Cash from Financing Ac	tivities	(23,103,842)	4,015,647
D) Net l (A+B+C	Increase/(Decrease) in Ca C)	sh & Cash Equivalents	93,181,094	(372,362,234)
`	,	the beginning of the period	420,013,657	784,741,068
F) Cash	& Cash Equivalents at t	the end of the period(D+E)	513,194,751	412,378,833
Net Op	erating Cash Flow per sh	nare (NOCFPS)	1.09	(2.13)
Sd/	Sd/	Sd/	Sd/ Sd	1/
CFO	Company Secretary	Managing Director	-	hairman
010	Company Secretary	managing Director		

Bangladesh Finance And Investment Company Limited Consolidated Statement of Changes in Shareholders' Equity For the period ended 30 September 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 01 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	-	-	-	-	-	-	-	-	-
Cash Dividend	-	-	-	-	-	(57,212,489)	(57,212,489)	-	(57,212,489)
Profit/(Loss) for the period	-	-	-	-	-	14,146,229	14,146,229	(8,957,188)	5,189,041
Capital Reserve	-	-	-	-	-	-	-	-	-
Revalution Surplus	-	-	-	-	-	-	-	-	-
Transfer to statutory reserve	-	3,676,499	-	-	-	(3,676,499)	-	-	-
		3,676,499	-	-		(46,742,758)	(43,066,260)	(8,957,188)	(52,023,448)
Balance as at 30 September 2015	1,144,249,780	165,894,835	-	33,744,750	249,673,602	21,738,566	1,615,301,532	450,785,182	2,066,086,715
Balance as at 30 September 2014	1,144,249,780	154,033,789	-	-	249,673,602	61,780,395	1,609,737,567	459,021,455	2,068,759,022

Sd/	Sd/	Sd/	Sd/	Sd/
CFO	Company Secretary	Managing Director	Director	Chairman

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

Balance Sheet

As at 30 September 2015

Note 30 Sep-15 31-Dec-14 PROPERTY AND ASSETS Taka Taka Taka Cash in hand 3 55,443 (4,857) Balance with Bangladesh Bank 191,484,754 135,175,131 135,273,988 Balance with Bangladesh 250,175,136 239,390,453 0.051,524,145 Investment in Securities 5 239,390,453 0.051,524,145 Investment in Securities 5 - - Government - 348,185,742 404,645,644 Lease, Loans and Advances 6 11,772,135,039 10,707,372,858 Outside Bangladesh - - - Outside Bangladesh 6 11,772,135,039 10,707,372,858 Outside Bangladesh 10,707,372,858 11,777,135,039 10,707,372,858 Outside Bangladesh 212,121,062 - - Other Assets 212,212,062 - - Total Assets 212,212,062 - - Itaka Magladesh 9 2,015,873,980 2,017,148,658		As at 50 Septer		Provisional &	Un-audited
PROPERTY AND ASSETS			Note		
Cash 3 Cash in hand 55,443 Balance with Bangladesh Bank 131,484,754 Balance with other Banks and Financial Institutions 4 Inside Bangladesh 239,390,453 Outside Bangladesh - Outside Bangladesh - Noney at call and short notice - Inside Bangladesh - Government - Others - Balance with Bangladesh - Inside Bangladesh - Others - Bangladesh - Outside Bangladesh - Outside Bangladesh - In Bangladesh - Outside Bangladesh - In Bangladesh - Outside Bangladesh - In Stangladesh - Outside Bangladesh 10,707,372,858 INT72,135,039 10,707,372,858 Non Banking Assets 212,121,062 Total Assets 212,121,062 ILABILITIES AND CAPITAL 124,414,715,805				Taka	Taka
Cash in hand 55,443 42,857 Balance with Bangladesh Bank 191,484,754 135,175,131 Balance with other Banks and Financial Institutions 4 250,175,136 239,390,453 Outside Bangladesh 250,175,136 239,390,453 Outside Bangladesh 239,390,453 Money at call and short notice Others Others Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh Outside Bangladesh	PROPERTY AND ASSETS				
Balance with Bangladesh Bank 191,484,754 135,175,131 Balance with other Banks and Financial Institutions 4 191,484,754 135,217,988 Balance with other Banks and Financial Institutions 4 250,175,136 239,390,453 Outside Bangladesh - 10,51,524,145 239,390,453 Money at call and short notice - 1,051,524,145 239,390,453 Investment in Securities 5 - - - Government - 1,051,524,145 10,070,737,2858 Outside Bangladesh - - - - Outside Bangladesh - - - - Outside Bangladesh - - - - - Outside Bangladesh - - - - - - Outside Bangladesh - 11,772,135,039 10,707,372,858 -			3	· · ·	
Balance with other Banks and Financial Institutions 191,540,197 135,217,988 Balance with other Banks and Financial Institutions 4 250,175,136 239,390,453 Outside Bangladesh - 1,051,524,145 239,390,453 Money at call and short notice - 1,051,524,145 239,390,453 Investment in Securities 5 - 239,390,453 Government - 1,051,524,145 1,051,524,145 In Bangladesh - - - Outside Bangladesh - 10,707,372,858 - Outside Bangladesh - 10,707,372,858 - - Outside Bangladesh - 10,707,372,858 - - Outside Bangladesh - 10,707,372,858 - - - Other Assets 212,121,062 - - - - - Non Banking Assets 2,015,873,980 2,017,148,658 - - - - - - - - - - - -					
Balance with other Banks and Financial Institutions 4 Inside Bangladesh 250,175,136 239,390,453 Outside Bangladesh 250,175,136 239,390,453 Investment in Securities 5 348,185,742 404,645,464 Control Early and Advances 6 11,772,135,039 10,707,372,858 Outside Bangladesh 11,772,135,039 10,707,372,858 10,208,26,262 Other Assets 212,121,062 - - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL Liabilities 15,295,079,737 14,414,715,805 Peposits and other Accounts 9 2,015,873,980 2,017,148,658 Financial Institutions and Agents 9 2,015,873,980 2,017,148,658 Deposits and other Accounts 9 9,001,958,771 32,823,591	Balance with Bangladesh Bank				
Inside Bangladesh 250,175,136 239,390,453 Outside Bangladesh 250,175,136 239,390,453 Money at call and short notice - 1,051,524,145 Investment in Securities 5 - 1,051,524,145 Government 348,185,742 404,645,464 Lease, Loans and Advances 6 11,772,135,039 10,707,372,858 Outside Bangladesh - - - Total Assets 15,295,079,737 14,414,715,805 <td></td> <td></td> <td></td> <td>191,540,197</td> <td>135,217,988</td>				191,540,197	135,217,988
Outside Bangladesh		cial Institutions	4	250.475.426	220 200 452
Zoop Zoop <thzoop< th=""> Zoop Zoop <thz< td=""><td></td><td></td><td></td><td>250,175,136</td><td>239,390,453</td></thz<></thzoop<>				250,175,136	239,390,453
Money at call and short notice 1,051,524,145 Investment in Securities Government Others 5 348,185,742 404,645,464 In Bangladesh 11,772,135,039 10,707,372,858 10,707,372,858 In Bangladesh 11,772,135,039 10,707,372,858 10,707,372,858 Otteide Bangladesh 11,772,135,039 10,707,372,858 10,707,372,858 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL Liabilities 9 2,015,873,980 2,017,148,658 Financing (Borrowings) from other Banks 9 2,015,873,980 2,017,148,658 financial Institutions and Agents 10 10,104,366,090 9,318,092,004 Term Deposits 9,780,620,259 9,780,620,259 32,337,331 247,255,598 212,293,331 232,322,333 232,327,950,333 Capital 13,718,047,764	Outside Bangladesh				-
Investment in Securities Government Others 5 Government Others 348,185,742 Jaagladesh Outside Bangladesh 6 In Bangladesh Outside Bangladesh 11,772,135,039 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 Non Banking Assets 212,121,062 Total Assets 15,295,079,737 LIABILITIES AND CAPITAL Liabilities 15,295,079,737 LIABILITIES AND CAPITAL Liabilities 10 Liabilities 9 Poposits and other Accounts Advance Ren & Instalments 9 Subject Payable 10 Other Liabilities 13,718,047,764 Bills Payable 12,729,855,833 Other Liabilities 13,718,047,764 Statutory Reserve 14 Revaluation Surplus on Land & Building Retained earnings 11,1577,031,974 Statutory Reserve 14 Revaluation Surplus on Land & Building Retained earnings 11,1577,031,974 Statutory Reserve 14 Revaluation Surplus on Land & Building Retained earnings	Money at call and short notice			250,175,150	
Government Others - - - 404,645,464 Lease, Loans and Advances In Bangladesh Outside Bangladesh 6 11,772,135,039 10,707,372,858 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LLABILITIES AND CAPITAL Liabilities 11,5295,079,737 14,414,715,805 Peposits and other Accounts 9 2,015,873,980 2,017,148,658 Financing (Borrowings) from other Banks financial Institutions and Agents 9 2,015,873,980 2,011,988,771 Other Liabilities 10 10,104,366,090 9,318,092,004 - 9/780,620,259 9,001,958,771 32,837,331 28,325,903 201br Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 12,22 1,144,249,780 1,12,748,653,602 Statutory Reserv	woney at can and short notice			-	1,031,324,143
Government Others - - - 404,645,464 Lease, Loans and Advances In Bangladesh Outside Bangladesh 6 11,772,135,039 10,707,372,858 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LLABILITIES AND CAPITAL Liabilities 11,5295,079,737 14,414,715,805 Peposits and other Accounts 9 2,015,873,980 2,017,148,658 Financing (Borrowings) from other Banks financial Institutions and Agents 9 2,015,873,980 2,011,988,771 Other Liabilities 10 10,104,366,090 9,318,092,004 - 9/780,620,259 9,001,958,771 32,837,331 28,325,903 201br Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 12,22 1,144,249,780 1,12,748,653,602 Statutory Reserv	Investment in Securities		5		
Others 348,185,742 404,645,464 Lease, Loans and Advances 6 In Bangladesh 11,772,135,039 10,707,372,858 Outside Bangladesh 11,772,135,039 10,707,372,858 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL 11430ilfties - Financing (Borrowings) from other Banks 9 2,015,873,980 2,017,148,658 financial Institutions and Agents 10 10,104,366,090 9,318,092,004 Deposits 9,780,620,259 9,031,958,771 328,37,331 Advance Rent & Installments 10 10,104,366,090 9,01,958,771 Bills Payable 11 1,597,807,694 1,463,613,171 Other Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 14,614,613,817 - Total Liabilities 11,72,13,757 1,442,49,780 162,218,337			5		-
348,185,742 404,645,464 Lease, Loans and Advances 6 In Bangladesh 11,772,135,039 Outside Bangladesh 11,772,135,039 Fixed Assets including Premises, Furniture and Fixtures 7 Stad,070,416 320,826,262 Other Assets 8 Other Assets 8 Outside Bangladesh 11,772,135,039 Total Assets 212,121,062 Total Assets 15,295,079,737 ILABILITIES AND CAPITAL 15,295,079,737 LIABILITIES AND CAPITAL 15,295,079,737 Liabilities 9 Financial Institutions and Agents 9 Deposits and other Accounts 10 Term Deposits 9,780,620,259 S0,789,232 272,956,598 Bills Payable 1 Other Liabilities 11 Other Liabilities 13,718,047,764 Total Liabilities 13,718,047,764 Statuory Reserve 14 Revaluation Surplus on Land & Building 71 Total Liabilities & Shoreholders' Equity 15,				348,185,742	404.645.464
Lease, Loans and Advances 6 11,772,135,039 10,707,372,858 Outside Bangladesh 11,772,135,039 10,707,372,858 324,070,416 320,826,262 Other Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL Liabilities Financing (Borrowings) from other Banks 9 2,015,873,980 2,017,148,658 Financial Institutions and Agents 9 2,015,873,980 2,017,148,658 Deposits and other Accounts 10 10,104,366,090 9,318,092,004 9/780,620,259 9,001,958,771 32,837,331 233,295,903 Bills Payable 11 1,597,807,694 1,463,613,171 Other Liabilities 13,718,047,764 12,798,853,833 Capital / Shareholders' Equity 13 14,414,715,805 Share Capital 12,2 1,144,249,780 162,218,337 General Reserve	ethere and a second sec				
In Bangladesh 11,772,135,039 10,707,372,858 Outside Bangladesh 11,772,135,039 10,707,372,858 Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL 15,295,079,737 14,414,715,805 Liabilities 10 10,104,366,090 9,318,092,004 Firm Deposits 0 10,104,366,090 9,318,092,004 Deposits and other Accounts 10 10,104,366,090 9,318,092,004 Term Deposits 10 10,104,366,090 9,318,092,004 Advance Rent & Installments 11 1,597,807,694 1,463,613,171 Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 14 - 249,673,602 Share Capital 12,2 1,144,249,780 165,894,835 162,218,337 General Reserve	Lease, Loans and Advances		6	,,	- ,, -
Outside Bangladesh				11,772,135,039	10,707,372,858
Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL 14,414,715,805 Liabilities 10,104,366,090 9,318,092,004 Financing (Borrowings) from other Banks 9 2,015,873,980 2,017,148,658 financial Institutions and Agents 10 10,104,366,090 9,318,092,004 Deposits and other Accounts 10 9,780,620,259 32,837,331 Advance Rent & Installments 272,956,598 283,295,903 Bills Payable - - - Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 162,218,337 Capital / Shareholders' Equity 13 15,879,602 1,144,249,780 162,218,337 Statutory Reserve 14 - - - - Revaluation Surplus on Land & Building 7,1 249,673,602 59,770,253	-			-	-
Fixed Assets including Premises, Furniture and Fixtures 7 324,070,416 320,826,262 Other Assets 8 2,196,852,145 1,555,738,635 Non Banking Assets 212,121,062 - Total Assets 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL 15,295,079,737 14,414,715,805 LIABILITIES AND CAPITAL 15,295,079,737 14,414,715,805 Liabilities 9 2,015,873,980 2,017,148,658 Financial Institutions and Agents 9 2,015,873,980 9,031,958,771 Deposits and other Accounts 10 10,104,366,090 9,318,092,004 Term Deposits 9,780,620,259 9,001,958,771 32,837,331 Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 - Capital/ Shareholders' Equity 12,2 1,144,249,780 1,62,218,337 General Reserve 13 165,894,835 162,218,337 - General Reserve 14 - - 249,673,6	C C			11,772,135,039	10,707,372,858
Non Banking Assets212,121,062Total Assets15,295,079,737LIABILITIES AND CAPITAL Liabilities15,295,079,737LIABILITIES AND CAPITAL Liabilities10LIABILITIES AND CAPITAL Liabilities10Deposits and other Accounts92,015,873,9802,017,148,658Deposits and other Accounts10Deposits and other Accounts10Other Deposits9,780,620,259Advance Rent & Installments272,956,592Bills Payable272,956,593Other Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,764Capital/ Shareholders' Equity Share Capital12.2Share Capital Statutory Reserve13 4Revaluation Surplus on Land & Building Retained earnings7.1 15,295,079,737Total Liabilities & Shareholders' Equity15,777,031,974Total Liabilities & Shareholders' Equity15,777,031,974Total Liabilities & Shareholders' Equity15,777,031,974Total Shareholders' Equity15,295,079,737Total Asset Value per share (NAV)13.78Sd/ <t< td=""><td>Fixed Assets including Premises, Furi</td><td>niture and Fixtures</td><td>7</td><td>324,070,416</td><td></td></t<>	Fixed Assets including Premises, Furi	niture and Fixtures	7	324,070,416	
Non Banking Assets212,121,062Total Assets15,295,079,737LIABILITIES AND CAPITAL Liabilities15,295,079,737LIABILITIES AND CAPITAL Liabilities10LIABILITIES AND CAPITAL Liabilities10Deposits and other Accounts92,015,873,9802,017,148,658Deposits and other Accounts10Deposits and other Accounts10Other Deposits9,780,620,259Advance Rent & Installments272,956,592Bills Payable272,956,593Other Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,764Capital/ Shareholders' Equity Share Capital12.2Share Capital Statutory Reserve13 4Revaluation Surplus on Land & Building Retained earnings7.1 15,295,079,737Total Liabilities & Shareholders' Equity15,777,031,974Total Liabilities & Shareholders' Equity15,777,031,974Total Liabilities & Shareholders' Equity15,777,031,974Total Shareholders' Equity15,295,079,737Total Asset Value per share (NAV)13.78Sd/ <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
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Total Assets15,295,079,73714,414,715,805LIABILITIES AND CAPITAL Liabilities115,295,079,73714,414,715,805LIABILITIES AND CAPITAL Liabilities92,015,873,9802,017,148,658Financing (Borrowings) from other Banks financial Institutions and Agents92,015,873,9802,017,148,658Deposits and other Accounts Term Deposits Advance Rent & Installments1010,104,366,0909,318,092,004Johren Deposits Advance Rent & Installments9,001,958,77132,837,331283,295,903Bills PayableOther Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital / Shareholders' Equity Share Capital12.21,144,249,780Statutory Reserve Retained earnings111,272249,673,602Total Shareholders' Equity15249,673,602249,673,602Total Shareholders' Equity151,577,031,9741,615,861,972Total Shareholders' Equity15,295,079,737714,414,715,805Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/Sd/					
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LIABILITIES AND CAPITAL Liabilities92,015,873,9802,017,148,658Financing (Borrowings) from other Banks financial Institutions and Agents92,015,873,9802,017,148,658Deposits and other Accounts Term Deposits Advance Rent & Installments Bills Payable1010,104,366,0909,318,092,004Other Deposits Bills Payable9272,956,5982,2,837,331Other Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital/ Shareholders' Equity Share Capital Statutory Reserve1315,894,835Revaluation Surplus on Land & Building Retained earnings7.1249,673,602Total Shareholders' Equity1,577,031,9741,615,861,972Total Shareholders' Equity1,577,031,9741,615,861,972Total Shareholders' Equity13.77814,414,715,805Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/				<u> </u>	
Liabilities Financing (Borrowings) from other Banks financial Institutions and Agents92,015,873,9802,017,148,658Deposits and other Accounts Term Deposits Other Deposits Advance Rent & Installments Bills Payable1010,104,366,090 9,780,620,259 9,780,620,259 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 283,295,903 293,283,295,903 213 224,9673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 259,720,253 1,577,031,974 1,512,865200 200,158 200,123,1255 200,253 1,512,95,079,737Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/Sd/	Total Assets			15,295,079,737	14,414,715,805
Liabilities Financing (Borrowings) from other Banks financial Institutions and Agents92,015,873,9802,017,148,658Deposits and other Accounts Term Deposits Other Deposits Advance Rent & Installments Bills Payable1010,104,366,090 9,780,620,259 9,780,620,259 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 272,956,598 283,295,903 293,283,295,903 213 224,9673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 249,673,602 259,720,253 1,577,031,974 1,512,865200 200,158 200,123,1255 200,253 1,512,95,079,737Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/Sd/					
Financing (Borrowings) from other Banks financial Institutions and Agents92,015,873,9802,017,148,658Deposits and other Accounts Term Deposits Other Deposits Advance Rent & Installments Bills Payable1010,104,366,090 9,780,620,259 50,789,222 272,956,598 -9,001,958,771 32,837,331 283,295,903 -Other Liabilities111,597,807,6941,463,613,171Total Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital / Shareholders' Equity Share Capital Statutory Reserve13 14 249,673,602 17,213,7571,144,249,780 165,894,835 162,218,337 -Statutory Reserve Revaluation Surplus on Land & Building Retained earnings Total Shareholders' Equity7.1 15,295,079,7371,615,861,972 1,615,861,972 14,414,715,805Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/Sd/					
financial Institutions and Agents Deposits and other Accounts 10 10,104,366,090 9,318,092,004 Term Deposits 9,780,620,259 9,001,958,771 32,837,331 Other Deposits 272,956,598 2 32,837,331 272,956,598 - - - Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 13 165,894,835 162,218,337 Share Capital 12.2 1,144,249,780 162,218,337 Statutory Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 59,720,253 Total Liabilities & Shareholders' Equity 1,577,031,974 1,615,861,972 164,141,715,805 Net Asset Value per share (NAV) 13.78 14,112					
Deposits and other Accounts 10 10,104,366,090 9,318,092,004 Term Deposits 9,780,620,259 9,001,958,771 32,837,331 Advance Rent & Installments 272,956,598 9,01,958,771 32,837,331 Bills Payable - - - - Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 13 15,894,835 162,218,337 Share Capital 12 1,144,249,780 1,144,249,780 Statutory Reserve 13 15,894,835 - - Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 59,720,253 Total Liabilities & Shareholders' Equity 15,295,079,737 1,615,861,972 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/		anks	9	2,015,873,980	2,017,148,658
Term Deposits 9,780,620,259 9,001,958,771 Other Deposits 50,789,232 223,295,903 Advance Rent & Installments 272,956,598 - Bills Payable - - Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 13 15,718,047,764 12,798,853,833 Share Capital 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 Retained earnings 15 1,577,031,974 1,615,861,972 Total Shareholders' Equity 1,5295,079,737 1,615,861,972 Total Liabilities & Shareholders' Equity 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/	financial Institutions and Agents				
Term Deposits 9,780,620,259 9,001,958,771 Other Deposits 50,789,232 223,295,903 Advance Rent & Installments 272,956,598 - Bills Payable - - Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 13 15,718,047,764 12,798,853,833 Share Capital 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 Retained earnings 15 1,577,031,974 1,615,861,972 Total Shareholders' Equity 1,5295,079,737 1,615,861,972 Total Liabilities & Shareholders' Equity 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/	Deposite and other Accounts		10	10 104 266 000	0 218 002 004
Other Deposits Advance Rent & Installments50,789,232 272,956,59832,837,331 283,295,903 283,295,903 283,295,903 -Other Liabilities111,597,807,6941,463,613,171Other Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital/ Shareholders' Equity12,21,144,249,780 165,894,835 162,218,337 General Reserve13 65,894,835 162,218,337 165,894,835 162,218,337 165,894,835 162,218,337 165,894,835 151,144,249,780 165,894,835 162,218,337 249,673,602 17,213,7571,4414,249,780 162,218,337 165,861,972 14,414,715,805Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/Sd/	-		10		
Advance Rent & Installments272,956,598283,295,903Bills PayableOther Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital/ Shareholders' Equity12.21,144,249,780Share Capital12.21,144,249,780Statutory Reserve13165,894,835General Reserve14-Revaluation Surplus on Land & Building7.1249,673,602Retained earnings151,577,031,974Total Liabilities & Shareholders' Equity15,577,031,974Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/					
Bills Payable-Other Liabilities111,597,807,6941,463,613,171Total Liabilities13,718,047,76412,798,853,833Capital/ Shareholders' Equity12.21,144,249,780Share Capital12.21,144,249,780Statutory Reserve13165,894,835General Reserve14-Revaluation Surplus on Land & Building7.1249,673,602Retained earnings151,577,031,9741,615,861,972Total Shareholders' Equity15,295,079,73714,414,715,805Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/	•				
Other Liabilities 11 1,597,807,694 1,463,613,171 Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 13,718,047,764 12,798,853,833 Share Capital 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 Retained earnings 15 1,577,031,974 1,615,861,972 Total Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/				272,950,598	205,295,905
Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - 249,673,602 249,673,602 Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 59,720,253 Total Shareholders' Equity 15 1,577,031,974 1,615,861,972 1,615,861,972 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/	Dill's Fayable				-
Total Liabilities 13,718,047,764 12,798,853,833 Capital/ Shareholders' Equity 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - 249,673,602 249,673,602 Revaluation Surplus on Land & Building 7.1 249,673,602 249,673,602 59,720,253 Total Shareholders' Equity 15 1,577,031,974 1,615,861,972 1,615,861,972 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/ Sd/	Other Liabilities		11	1 597 807 694	1 463 613 171
Capital/ Shareholders' Equity Share Capital 12.2 Statutory Reserve 13 General Reserve 14 Revaluation Surplus on Land & Building 7.1 Retained earnings 15 Total Shareholders' Equity 1,577,031,974 Total Liabilities & Shareholders' Equity 15,295,079,737 Net Asset Value per share (NAV) 13.78 Sd/ Sd/ Sd/ Sd/ Sd/ Sd/ Sd/ Sd/ Sd/ Sd/				2,007,007,001	1,100,010,171
Capital/ Shareholders' Equity Share Capital 12.2 Statutory Reserve 13 General Reserve 14 Revaluation Surplus on Land & Building 7.1 Statu Shareholders' Equity 15 Total Shareholders' Equity 1,144,249,780 Total Shareholders' Equity 1,144,249,780 Total Liabilities & Shareholders' Equity 1,144,249,780 Net Asset Value per share (NAV) 13.78 Sd/ Sd/ Sd/ Sd/	Total Liabilities			13,718,047,764	12,798,853,833
Share Capital 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 17,213,757 Retained earnings 15 17,713,757 59,720,253 Total Shareholders' Equity 15,295,079,737 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/					
Share Capital 12.2 1,144,249,780 1,144,249,780 Statutory Reserve 13 165,894,835 162,218,337 General Reserve 14 - - Revaluation Surplus on Land & Building 7.1 249,673,602 17,213,757 Retained earnings 15 17,713,757 59,720,253 Total Shareholders' Equity 15,295,079,737 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	Capital/ Shareholders' Equity				
General Reserve 14 - Revaluation Surplus on Land & Building 7.1 249,673,602 Retained earnings 15 17,213,757 Total Shareholders' Equity 1,577,031,974 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	Share Capital		12.2	1,144,249,780	1,144,249,780
Revaluation Surplus on Land & Building Retained earnings 7.1 249,673,602 249,673,602 Total Shareholders' Equity 15 17,213,757 59,720,253 Total Shareholders' Equity 1,577,031,974 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	Statutory Reserve		13	165,894,835	162,218,337
Retained earnings 15 17,213,757 59,720,253 Total Shareholders' Equity 1,577,031,974 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	General Reserve		14	-	-
Total Shareholders' Equity 1,577,031,974 1,615,861,972 Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	Revaluation Surplus on Land & Buildin	ng	7.1	249,673,602	249,673,602
Total Liabilities & Shareholders' Equity 15,295,079,737 14,414,715,805 Net Asset Value per share (NAV) 13.78 14.12 Sd/ Sd/ Sd/ Sd/	Retained earnings		15	17,213,757	59,720,253
Net Asset Value per share (NAV)13.7814.12Sd/Sd/Sd/Sd/				1,577,031,974	1,615,861,972
Sd/ Sd/ Sd/ Sd/	Total Liabilities & Shareholders' Equi	ity		15,295,079,737	14,414,715,805
Sd/ Sd/ Sd/ Sd/					
	Net Asset Value per share (NAV)			13.78	14.12
CFO Company Secretary Managing Director Director Chairman		•	•		
	CFO Company Secretary Ma	inaging Director	Direc	tor Chairman	

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

Off-Balance Sheet Item

As at 30 September 2015

	Provisional & 30-Sep-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 30 September 2015

				Provisional &	Un-audited
		Jan-Sep 15	Jan-Sep 14	Jul-Sep-15	Jul-Sep-14
	Note	Taka	Taka	Taka	Taka
Interest Income	18	1,274,915,908	1,261,115,201	415,039,027	443,428,603
Less: Interest paid on Deposits & Borrowings etc.	19	969,171,153	1,084,389,132	338,280,963	363,274,230
Net Interest Income		305,744,755	176,726,069	76,758,064	80,154,372
Income from Investment in securities	20	(100,164,746)	(7,047,765)	3,143,307	(20,580,708)
Commission, Exchange and Brokerage		1,000,000	1,000,000	-	-
Other Operating Income	21	30,774,636	70,630,604	8,616,911	34,599,385
		(68,390,110)	64,582,839	11,760,218	14,018,678
Total Operating Income		237,354,645	241,308,908	88,518,282	94,173,050
Salaries and Allowances	22	38,497,103	27,586,458	15,826,272	11,888,503
Rent, Taxes, Insurances, Electricity etc.	23	12,295,897	7,845,038	4,171,832	2,752,989
Legal Expenses	24	1,476,820	3,990,156	440,220	629,864
Postage, Stamps, Telecommunication etc.	25	888,664	996,471	440,157	221,437
Stationery, Printings, Advertisements etc.	26	7,407,218	9,368,449	4,239,747	2,956,965
Managing Director's Salary and Allowances	27	5,600,000	5,600,000	2,100,000	2,100,000
Directors' Fees and Conveyance	28	455,000	808,000	155,000	235,000
Auditors' Fees		21,722	121,528	-	52,528
Depreciation & Repairs of NBFI's Assets	29	7,881,041	4,722,650	2,616,592	1,271,679
Other Expenses	30	11,016,219	10,165,526	4,409,775	2,663,425
Total Operating Expenses		85,539,683	71,204,276	34,399,595	24,772,390
Profit before Provision		151,814,962	170,104,632	54,118,686	69,400,660
Specific provisions for Classified Investment		124,292,780	99,599,785	46,961,280	35,191,594
General Provisions for Unclassified Investment		(3,115,306)	18,118,633	(5,680,900)	2,418,000
Provisions for Investment in Securities		-	5,000,000	-	-
Total Provision	31	121,177,474	122,718,418	41,280,380	37,609,594
Total Profit before Provisions for Taxation	i	30,637,488	47,386,213	12,838,306	31,791,066
Deferred Tax Expenses/(benefit)		-	-	-	-
Current Tax Expenses		12,254,995	20,139,141	5,135,322	13,511,203
		12,254,995	20,139,141	5,135,322	13,511,203
Net Profit after Taxation		18,382,493	27,247,073	7,702,984	18,279,863
Appropriations					
Statutory Reserve	13	3,676,499	5,449,415	1,540,597	3,655,973
General Reserve	14	-	-	-	-
Retained Earnings	15	14,705,994	21,797,658	6,162,387	14,623,890
		18,382,493	27,247,073	7,702,984	18,279,863
Earning Per Share (Re-stated)	32	0.16	0.24	0.07	0.16
carning Fer Share (Re-Stated)	52	0.16	0.24	0.07	0.10
Sd/ Sd/ Sd	d/	Sd/	Sd/		
5u/ 5u/ 50	u/	5u/	3u/		

Sd/Sd/Sd/Sd/CFOCompany SecretaryManaging DirectorDirectorChairman

CASH FLOW STATEMENT

For the period 01 January to 30 September 2015

Cash Flow from Operating As	*iuiteine	Provision 30-Sep-15 <u>Taka</u>	a <mark>l & Un-audited</mark> 30-Sep-14 <u>Taka</u>
Cash Flow from Operating Ac Interest received	livities	1,355,760,7	71 1,301,690,149
Interest paid		(1,052,377,1	
Dividend received		4,089,7	
Fees & Commission receive	ed.	1,000,0	
Cash Payments to Employe		(44,097,1	
Cash Payments to Suppliers		(7,407,2	
Income Tax Paid		(40,093,9	
Received from other Opera	ting activities	(73,479,8	
Payments for other Operat	-	(27,516,3	
	ges in Operating Assets & Liabilities	115,878,8	
Changes in Operating Assets	and Liabilities		
Purchases/Sale of Trading S	Securities	56,459,7	21 66,119,826
Loans and Lease Finance to	Customers	(224,024,0	98) (2,176,062,848)
Other Assets		(603,524,7	83) (457,958,280)
Deposits		786,318,9	10 1,958,232,843
Other Liabilities		4,248,6	30 6,008,643
Sub Total		19,478,3	81 (603,659,817)
A) Net Cash from Operating Act Cash flows from Investing Ac		135,357,20	08 (384,586,915)
Purchase/sale of non tradir Proceeds from Sale of fixed	-	-	-
Purchases/sale of Property		(9,763,1	(10,392,126)
B) Net Cash from Investing Activ Cash flows from Financing Ac		(9,763,1	49) (10,392,126)
Increase/(decrease) of borr Right Share Capital	owings	(1,274,6	78) 4,015,647
C) Net Cash from Financing Acti	vities	(58,487,1	67) 4,015,647
D) Net Increase/(Decrease) in Ca	ash & Cash Equivalents (A+B+C)	67,106,8	92 (390,963,394)
E) Cash and cash equivalents at	the beginning of the period	374,608,44	41 713,775,547
F) Cash and cash equivalents at	the end of the period (D+E)	441,715,3	33 322,812,153
Net Operating Cash Flow per	share	1.	18 (3.36)
Sd/ Sd/	Sd/	Sd/	Sd/
CFO Company Secretar	y Managing Director	Director	Chairman

Baitul Hossain Building (2nd Floor), 27, Dilkusha C/A, Dhaka-1000 Statement of Changes in Shareholders' Equity For the period 01 January to 30 September 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 durir	ng the period 2015						
Issue of Bonus Share		-	-	-	-	-	-
Issue of Right Share		-					-
Cash Dividend						(57,212,489)	(57,212,489)
Profit/(Loss) for the period		-	-	-	-	18,382,493	18,382,493
Prior year adjustement against Depreciation		ן א				-	-
Prior year adjustement against Interest on FD		DR				-	-
Transfer to general reserve		-	-	-	-	-	-
Transfer to statutory reserve		-	3,676,499	-	-	(3,676,499)	-
Revaluation Surplus on Land & Building		-	-	-	-	-	-
		-	3,676,499	-	-	(42,506,495)	(38,829,996)
Balance as at 30 September 2015		1,144,249,780	165,894,835	-	249,673,602	17,213,758	1,577,031,974
Balance as at 30 September 2014		1,144,249,780	154,033,789	-	249,673,602	26,982,065	1,574,939,237
Sd/	Sd/	Sd/		Sd/	Sd/		
CFO	Company Secretary	Managing Direc	ctor	Director	Chairman		