



**consolidated  
BALANCE SHEET**

As at 30 September 2018

	Amount in Taka	
	30 Sep 2018	31 Dec 2017
<b>PROPERTY AND ASSETS</b>		
<b>Cash</b>	16,469,691,237	17,933,208,773
In hand (including foreign currencies)	2,761,016,422	1,994,978,583
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	13,708,674,815	15,938,230,190
<b>Balance with other banks and financial institutions</b>	30,082,732,346	30,077,880,452
In Bangladesh	28,705,007,184	29,087,820,840
Outside Bangladesh	1,377,725,162	990,059,612
<b>Money at call and on short notice</b>	-	-
<b>Investments</b>	33,752,547,929	28,145,350,291
Government	30,179,507,413	24,431,255,000
Others	3,573,040,516	3,714,095,291
<b>Loans and advances/investments</b>	208,081,141,530	200,328,423,831
Loans, cash credits, overdrafts, etc./investments	187,219,048,887	184,322,321,558
Bills purchased and discounted	20,862,092,643	16,006,102,273
<b>Fixed assets including premises, furniture and fixtures</b>	5,442,971,961	5,344,293,907
<b>Other assets</b>	9,210,371,051	9,117,178,530
<b>Non - banking assets</b>	-	-
<b>Total assets</b>	303,039,456,054	290,946,272,783
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agents</b>	35,097,116,945	30,465,558,247
<b>Subordinated non-convertible bonds</b>	7,400,000,000	8,092,588,885
<b>Deposits and other accounts</b>	210,584,660,032	207,283,945,687
Current/Al-wadeeah current accounts and other accounts	43,960,112,542	42,242,103,482
Bills payable	3,178,238,875	3,968,967,652
Savings bank/Mudaraba savings bank deposits	38,485,338,791	34,496,938,426
Fixed deposits/Mudaraba fixed deposits	124,960,969,824	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	26,987,223,419	24,170,500,633
<b>Total liabilities</b>	280,069,000,396	270,012,593,452
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	22,970,455,658	20,933,679,331
Paid-up capital	11,103,874,860	9,870,110,990
Statutory reserve	8,134,263,942	7,345,137,782
Revaluation reserve	2,174,519,084	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	1,547,552,165	1,554,316,722
Foreign currency translation reserve	2,067,700	1,551,777
Non-controlling (minority) interest	11,762	11,723
<b>Total liabilities and shareholders' equity</b>	303,039,456,054	290,946,272,783
<b>Net Assets Value per Share</b>	20.69	18.85
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	136,408,429,326	135,839,309,791
Acceptances and endorsements	46,205,829,560	42,864,351,001
Letters of guarantee	41,026,861,374	40,615,034,541
Irrevocable letters of credit	33,923,616,615	37,891,236,914
Bills for collection	15,252,121,777	14,468,687,335
Other contingent liabilities	-	-
<b>Other commitments</b>	-	317,134,285
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	317,134,285
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	136,408,429,326	136,156,444,076

**separate set of financial statements of the bank**

**BALANCE SHEET**

As at 30 September 2018

	Amount in Taka	
	30 Sep 2018	31 Dec 2017
<b>Cash</b>	16,465,591,214	17,930,274,917
In hand (including foreign currencies)	2,756,916,399	1,992,044,727
Balance with Bangladesh Bank and its agent bank (including foreign currencies)	13,708,674,815	15,938,230,190
<b>Balance with other banks and financial institutions</b>	29,843,575,155	29,603,011,389
In Bangladesh	28,531,677,826	28,766,652,560
Outside Bangladesh	1,311,897,329	836,358,829
<b>Money at call and on short notice</b>	-	-
<b>Investments</b>	33,149,825,595	27,545,818,419
Government	30,179,507,413	24,431,255,000
Others	2,970,318,182	3,114,563,419
<b>Loans and advances/investments</b>	205,232,692,556	197,504,138,756
Loans, cash credits, overdrafts, etc./investments	184,370,599,913	181,498,036,483
Bills purchased and discounted	20,862,092,643	16,006,102,273
<b>Fixed assets including premises, furniture and fixtures</b>	5,427,388,089	5,329,740,498
<b>Other assets</b>	11,071,692,271	11,083,658,773
<b>Non - banking assets</b>	-	-
<b>Total assets</b>	301,190,764,880	288,996,642,751
<b>LIABILITIES AND CAPITAL</b>		
<b>Liabilities</b>		
<b>Borrowings from other banks, financial institutions and agents</b>	35,024,075,853	30,268,312,053
<b>Subordinated non-convertible bonds</b>	7,400,000,000	8,092,588,885
<b>Deposits and other accounts</b>	210,394,495,247	207,041,471,381
Current/Al-wadeeah current accounts and other accounts	43,769,947,747	41,999,629,176
Bills payable	3,178,238,875	3,968,967,652
Savings bank/Mudaraba savings bank deposits	38,485,338,791	34,496,938,426
Fixed deposits/Mudaraba fixed deposits	124,960,969,824	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	-	-
<b>Other liabilities</b>	25,251,934,523	22,539,776,869
<b>Total liabilities</b>	278,070,505,623	267,942,149,188
<b>Capital/shareholders' equity</b>		
<b>Total shareholders' equity</b>	23,120,259,257	21,054,493,564
Paid-up capital	11,103,874,860	9,870,110,990
Statutory reserve	8,134,263,942	7,345,137,782
Revaluation reserve	2,174,519,084	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	1,699,435,226	1,676,694,455
Non-controlling (minority) interest	-	-
<b>Total liabilities and shareholders' equity</b>	301,190,764,880	288,996,642,751
<b>Net Assets Value per Share</b>	20.82	18.96
<b>OFF-BALANCE SHEET ITEMS</b>		
<b>Contingent liabilities</b>	136,408,429,326	135,839,309,791
Acceptances and endorsements	46,205,829,560	42,755,080,789
Letters of guarantee	41,026,861,374	40,724,304,753
Irrevocable letters of credit	33,923,616,615	37,891,236,914
Bills for collection	15,252,121,777	14,468,687,335
Other contingent liabilities	-	-
<b>Other commitments</b>	-	317,134,285
Documentary credits and short term trade-related transactions	-	-
Forward assets purchased and forward deposits placed	-	317,134,285
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	-
<b>Total off-balance sheet items including contingent liabilities</b>	136,408,429,326	136,156,444,076

**STATEMENT OF CHANGES IN EQUITY**

For the period ended 30 September 2018

	Amount in Taka						
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Retained earnings	Total	
<b>Balance at 01 January 2017</b>	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,444,468,074	19,038,477,725	
Statutory reserve	-	536,815,937	-	-	(536,815,937)	-	
Revaluation reserve	-	-	(36,984,577)	-	-	(36,984,577)	
Issue of bonus shares	1,057,511,890	-	-	-	(1,057,511,890)	-	
Net profit for the period	-	-	-	-	1,356,079,686	1,356,079,686	
<b>Balance as at 30 September 2017</b>	9,870,110,990	7,070,447,967	2,202,627,800	8,166,144	1,206,219,933	20,357,572,834	
Transferred during the period	-	274,689,815	-	-	(274,689,815)	-	
Adjustment on revaluation of fixed assets and other investment	-	-	5,471,657	-	-	5,471,657	
Transferred to retained earnings	-	-	(53,715,264)	-	53,715,264	-	
Net profit for the period	-	-	-	-	691,449,073	691,449,073	
<b>Balance at 31 December 2017</b>	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,676,694,455	21,054,493,564	
Transferred during the period	-	789,126,160	-	-	(789,126,160)	-	
Adjustment on revaluation of fixed assets and other investment	-	-	20,134,891	-	-	20,134,891	
Issue of bonus shares	1,233,763,870	-	-	-	(1,233,763,870)	-	
Net profit for the period	-	-	-	-	2,045,630,802	2,045,630,802	
<b>Balance as at 30 September 2018</b>	11,103,874,860	8,134,263,943	2,174,519,084	8,166,144	1,699,435,226	23,120,259,257	

**consolidated  
PROFIT AND LOSS STATEMENT**

For the period ended 30 September 2018

	Amount in Taka			
	Jan to Sep 2018	Jan to Sep 2017	July to Sep 2018	July to Sep 2017
<b>OPERATING INCOME</b>				
Interest income	15,517,043,105	12,046,666,792	5,181,898,393	4,291,521,116
Interest paid on deposits and borrowings, etc	9,619,077,490	7,961,855,070	3,366,463,870	2,733,167,547
<b>Net interest income</b>	5,897,965,615	4,084,811,722	1,815,434,523	1,558,353,569
Investment income	1,781,719,860	1,953,039,787	670,861,233	554,145,058
Commission, exchange and brokerage	2,237,009,793	2,414,649,271	768,705,091	854,666,552
Other operating income	642,653,260	539,299,119	224,491,339	180,690,617
	4,661,382,914	4,996,988,177	1,664,057,664	1,589,502,227
	10,559,348,529	8,991,799,899	3,479,492,187	3,147,855,796
<b>Total operating income (A)</b>				
<b>OPERATING EXPENSES</b>				
Salaries and allowances	2,142,215,551	1,972,531,884	815,991,172	698,414,453
Rent, taxes, insurance, electricity, etc	531,763,293	474,862,115	179,437,517	156,085,724
Legal expenses	20,216,398	15,554,090	5,715,872	6,095,998
Postage, stamp, telecommunication, etc	79,966,557	69,611,546	29,178,593	25,763,817
Stationery, printing, advertisements, etc	79,231,363	68,233,086	26,927,043	22,640,705
Managing Director's salary and fees	11,250,000	11,250,000	3,450,000	5,050,000
Directors' fees	3,053,600	1,913,200	1,279,200	360,400
Auditors' fees	2,340,871	1,324,020	1,044,866	447,343
Depreciation and repairs of Bank's assets	354,775,787	343,162,424	124,774,803	119,238,313
Other expenses	1,287,988,033	1,071,529,233	487,348,236	375,623,153
	4,512,801,453	4,029,971,598	1,675,147,302	1,409,721,906
	6,046,547,075	4,961,828,301	1,804,344,884	1,738,133,890
<b>Total operating expenses (B)</b>				
<b>Profit before provision (C=A-B)</b>				
Provision for loans and advances/investments				
General provision	290,738,232	725,800,000	(174,291,424)	145,434,075
Specific provision	1,927,192,330	1,174,000,000	777,331,081	304,365,925
	2,207,930,562	1,899,800,000	603,039,657	449,800,000
Provision for off-balance sheet items	(210,115,899)	158,700,000	5,732,496	38,700,000
<b>Total provision (D)</b>	2,097,814,663	2,143,500,000	648,772,153	533,332,950
<b>Total profit before tax (C-D)</b>	3,948,732,412	2,818,328,301	1,155,572,731	1,204,800,940
Provision for taxation				
Current tax	1,918,805,827	1,370,776,022	364,477,281	540,318,031
Deferred tax	15,000,000	28,000,000	(7,000,000)	8,000,000
	1,933,805,827	1,398,776,022	357,477,281	548,318,031
	2,014,926,585	1,419,552,279	798,095,450	656,482,909
<b>Net profit after tax</b>				
<b>Appropriations</b>				
Statutory reserve	789,126,160	536,815,937	234,035,299	237,139,693
General reserve	789,126,160	536,815,937	234,035,299	237,139,693
	1,578,252,320	1,073,631,874	468,070,598	474,279,386
<b>Retained surplus</b>	2,436,679,092	1,744,696,426	687,502,132	730,521,554
<b>Earnings Per Share (EPS)</b>	1.81	1.28	0.72	0.59

**consolidated  
STATEMENT OF CHANGES IN EQUITY**

For the period ended 30 September 2018

	Amount in Taka									
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency translation reserve	Retained earnings	Total	Non-controlling interest	Total equity	
<b>Balance at 01 January 2017</b>	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,863,427,481	11,355	18,863,438,836	
Transferred during the period	-	536,815,937	-	-	-	(536,815,937)	-	-	-	
Adjustment on revaluation of fixed assets and other investment	-	-	(36,984,577)	-	-	-	(36,984,577)	-	(36,984,577)	