

Balance Sheet

as at 30 September 2016

PROPERTY AND ASSETS

Cash

 Cash in hand (including foreign currencies)
 Balance with Bangladesh Bank and its agent bank (s)
 (including foreign currencies)

Balance with other banks and financial institutions

 In Bangladesh
 Outside Bangladesh

Money at call and short notice

Investments

 Government
 Others

Loans and advances

 Loans, cash credits, overdrafts etc.
 Bills purchased and discounted

Fixed assets including premises, furniture and fixtures

Other assets

Non - banking assets

TOTAL ASSETS

LIABILITIES AND CAPITAL

Liabilities

Borrowings from other banks, financial institutions and agents

Deposits and other accounts

 Current accounts and other accounts
 Bills payable
 Savings bank deposits
 Fixed deposits
 Bearer certificates of deposit
 Other Deposits

Other liabilities

TOTAL LIABILITIES

Capital/shareholders' equity

 Paid up capital
 Statutory reserve
 Revaluation reserve
 Surplus in profit and loss account \ Retained earnings

TOTAL CAPITAL/SHAREHOLDERS' EQUITY

TOTAL LIABILITIES AND CAPITAL/SHAREHOLDERS' EQUITY

Amount in Taka

30 September 2016
31 December 2015

| | |
|-----------------------|-----------------------|
| 459,283,816 | 314,838,107 |
| 1,027,419,439 | 917,320,156 |
| 1,486,703,255 | 1,232,158,263 |
| 2,029,226,577 | 1,852,636,347 |
| 47,511,740 | 74,492,560 |
| 2,076,738,317 | 1,927,128,907 |
| - | - |
| 5,038,153,417 | 3,852,853,284 |
| 2,259,874,506 | 1,532,052,696 |
| 7,298,027,923 | 5,384,905,980 |
| 12,598,034,893 | 11,086,048,229 |
| 796,252 | 6,367,945 |
| 12,598,831,145 | 11,092,416,174 |
| 401,943,882 | 348,348,777 |
| 1,038,459,960 | 549,664,156 |
| - | - |
| 24,900,704,482 | 20,534,622,257 |

OFF-BALANCE SHEET ITEMS

Contingent liabilities

 Acceptances and endorsements
 Letters of guarantee
 Irrevocable letters of credit
 Bills for collection
 Other contingent liabilities
Total contingent liabilities

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
 Liabilities against forward purchase and sale

Total Off-Balance Sheet items including contingent liabilities

Amount in Taka

30 September 2016
31 December 2015

| | |
|----------------------|----------------------|
| 358,151,467 | 268,471,645 |
| 336,112,863 | 241,204,274 |
| 601,188,975 | 489,892,050 |
| 29,587,541 | 25,407,470 |
| - | - |
| 1,325,040,845 | 1,024,975,439 |
| - | - |
| - | - |
| - | - |
| - | - |
| - | - |
| 1,325,040,845 | 1,024,975,439 |

-Sd-

Deputy Company Secretary

-Sd-

Chief Financial Officer

-Sd-

Managing Director & CEO

Dhaka, 23 October 2016

Profit and Loss Account

for the period ended 30 September 2016

| | Amount in Taka | |
|--|-----------------------------------|-----------------------------------|
| | January 2016 to September 2016 | January 2015 to September 2015 |
| Interest income | 1,282,785,100 | 987,763,277 |
| Interest paid on deposits and borrowings etc. | (923,460,217) | (791,496,489) |
| Net interest income | 359,324,883 | 196,266,788 |
| Income from investments | 697,442,242 | 507,533,816 |
| Commission, exchange and brokerage | 59,195,318 | 43,320,841 |
| Other operating income | 6,201,458 | 3,445,783 |
| | 762,839,018 | 554,300,438 |
| Total operating income (A) | 1,122,163,900 | 750,567,226 |
| Salaries and allowances | 227,697,531 | 178,641,653 |
| Rent, taxes, insurance, electricity etc. | 137,138,617 | 123,487,712 |
| Legal expenses | 2,483,305 | 1,603,500 |
| Postage, stamp, telecommunication etc. | 16,138,765 | 12,390,576 |
| Stationery, printing, advertisements etc. | 20,888,053 | 13,823,856 |
| Managing Director's salary and fees | 6,450,130 | 8,741,490 |
| Directors' fees | 9,612,782 | 3,349,596 |
| Auditors' fees | - | - |
| Depreciation and repair of bank's assets | 58,446,898 | 41,025,203 |
| Other expenses | 83,206,588 | 119,518,926 |
| Total operating expenses (B) | 562,062,669 | 502,582,514 |
| Profit/(loss) before provision (C=A-B) | 560,101,231 | 247,984,713 |
| Provision for loans and advances | | |
| General provision | 4,572,491 | 26,494,104 |
| Specific provision | 91,212,851 | 5,281,843 |
| | 95,785,341 | 31,775,947 |
| Provision for off-balance sheet items | 3,000,654 | 5,102,586 |
| Provision for diminution in value of investments | 19,488,798 | - |
| Other provisions | - | - |
| Total provision (D) | 118,274,794 | 36,878,533 |
| Total profit/(loss) before tax (C-D) | 441,826,437 | 211,106,180 |
| Provision for current tax | 184,833,406 | 84,386,594 |
| | 184,833,406 | 84,386,594 |
| Net profit/(loss) after tax | 256,993,031 | 126,719,587 |
| Appropriations | | |
| Statutory reserve | 88,365,287 | 42,221,236 |
| General reserve | - | - |
| | 88,365,287 | 42,221,236 |
| Retained earning carried forward | 168,627,744 | 84,498,350 |
| Earnings per share (Annualized) | 0.86 | 0.42 |

-Sd-

Deputy Company Secretary

-Sd-

Chief Financial Officer

-Sd-

Managing Director & CEO

Dhaka, 23 October 2016

Statement of Changes in Equity

for the period ended 30 September 2016

Amount in Taka

| Particulars | Paid up capital | Statutory reserve | Share premium | Reserve for amortization of treasury securities (HTM) | Reserve for revaluation of treasury securities (HFT) | Retained earnings | Total |
|--|----------------------|--------------------|---------------|---|--|--------------------|----------------------|
| Balance as at 1 January 2016 | 4,000,000,000 | 74,251,039 | - | 10,814 | 297,521,028 | 106,732,944 | 4,478,515,824 |
| Reserve for amortization of HTM securities | - | - | - | - | - | - | - |
| Reserve for revaluation of HFT securities | - | - | - | - | 193,137,310 | - | 193,137,310 |
| Net profit after tax for the period | - | - | - | - | - | 256,993,031 | 256,993,031 |
| Transfer to statutory reserve | - | 88,365,287 | - | - | - | (88,365,287) | - |
| Balance as at 30 September 2016 | 4,000,000,000 | 162,616,326 | - | 10,814 | 490,658,338 | 275,360,688 | 4,928,646,166 |
| Balance as at 31 December 2015 | 4,000,000,000 | 74,251,039 | - | 10,814 | 297,521,028 | 106,732,944 | 4,478,515,824 |

-Sd-

Deputy Company Secretary

-Sd-

Chief Financial Officer

-Sd-

Managing Director & CEO

Dhaka, 23 October 2016

Highlights on the overall activities

| Sl No. | Particulars | | 30 September 2016 | 31 December 2015 |
|--------|---|------|-------------------|------------------|
| 1 | Paid-up capital | Taka | 4,000,000,000 | 4,000,000,000 |
| 2 | Total assets | Taka | 24,900,704,482 | 20,534,622,257 |
| 3 | Total deposits | Taka | 14,964,521,273 | 13,356,543,346 |
| 4 | Total loans and advances | Taka | 12,598,831,145 | 11,092,416,174 |
| 5 | Total contingent liabilities and commitments | Taka | 1,325,040,845 | 1,024,975,439 |
| 6 | Loans to deposits ratio (total loans/total deposits) | % | 84.19% | 82.5% |
| 7 | Percentage of classified loans against total loans and advances | % | 2.24% | 0.20% |
| 8 | Profit/(loss) before tax and provision | Taka | 560,101,231 | 393,770,363 |
| 9 | Profit/(loss) after tax and provision | Taka | 256,993,031 | 236,346,164 |
| 10 | Classified loans during the period | Taka | 282,325,048 | 22,140,296 |
| 11 | Provisions kept against classified loans | Taka | 95,014,846 | 5,281,843 |
| 12 | Provision surplus/(deficit) against classified loans | Taka | - | - |
| 13 | Cost of deposit | % | 7.09% | 8.38% |
| 14 | Yield on loans and advances | % | 12.55% | 13.49% |
| 15 | Income from investment | Taka | 697,442,242 | 776,173,414 |
| 16 | Interest earning assets | Taka | 23,660,429,437 | 19,885,758,877 |
| 17 | Non-interest earning assets | Taka | 1,240,275,045 | 648,863,380 |
| 18 | Earnings per share (annualized) | Taka | 0.86 | 0.42 |
| 19 | Net asset value per share (NAV) | Taka | 12.32 | 11.20 |